

SRSO

Sindh Rural Support Organization

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2nd Annual Report 2004-2005

Harnessing the Peoples Potential



This report has been authored by Ghias M. Khan, consultant from RSPN for ME&R Unit of SRSO. The report has been edited by a team comprising Muhammad Nazar Memon, Ali Ahmed Khoso and Ghias M. Khan.

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2nd
Annual Report
SRSO
2004-2005



- SRSO Operational Districts
- Newly Selected Districts for 2006-07

Note: Because changes have been made in recent past, therefore Tehsil and UC boundaries are not available.

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Acronyms

AKRSP	Aga Khan Rural Support Program
CMST	Community Management Skills Training
CO	Community Organization
CPI	Community Physical Infrastructure
Cr. O	Credit Officer
DCO	District Coordination Officer
FW	Field Worker
GoS	Government of Sindh
HRD(U)	Human Resource Development (Unit)
IMS	Institute of Management Sciences
MER(U)	Monitoring, Evaluation & Research (Unit)
MIS	Management Information System
NRM	Natural Resource Management
NRSP	National Rural Support Program
NWFP	North West Frontier Province
PITD(U)	Physical Infrastructure & Technology Development (Unit)
PO	Program Officer
PPAF	Pakistan Poverty Alleviation Fund
PRA	Participatory Rural Appraisal
RCED(U)	Rural Credit & Enterprise Development (Unit)
SM(U/T)	Social Mobilization (Unit/Team)
SO	Social Organizer
SRSO	Sindh Rural Support Organization
ToT	Training of Trainers
UC	Union Council
WWF	World Wide Fund for Nature

This report is dedicated to
Shoaib Sultan Khan



A charismatic leader, who never lost hope, Shoaib Sultan Khan has brought light into the lives of many devoid of even the basic necessities of life. He believes in the masses, has lived with them and worked with them and for them. He has put in practice the teachings of Dr. Akhter Hameed Khan, whom he considers his mentor and proved that poverty can be reduced. He is a staunch believer in the tremendous potential found in masses, both men and women, at the grassroots.

Message from the Chief Executive Officer (Honorary)

Dr. Suleman Sheikh



- Profile -

- Medical graduate with specialization in Anesthesiology
- Rural Worker 1967
- Voluntary worker for Sindh Graduate Association 1972 till date
- Strengthening Participatory Organization Development Profession 1993-1998
- Shaheed Zulfiqar Ali Bhutto Institute of Science & Technology 2000 till date
- Volunteer PPAF, RSPN, SRSO, TRDP

Rural Development is a challenging task. It requires absolute dedication and commitment and is a life time agenda. We are lucky to have shining examples of AKHTER HAMEED KHAN and SHOAIB SULTAN KHAN who have dedicated their lives for the cause. SRSO has developed its foundations on the principles laid down by these visionaries and seeks to carve a place for itself in Pakistan's development agenda.

SRSO is a young organization and it will take some time for it to stand on its own. It already has a solid model to follow and in the past few years, has already established itself among the up and coming RSPs. I am very hopeful that the young energetic team and visionary leadership of the Board led by Mr. Shoaib Sultan Khan will have no problem in making the goals and objectives set by the organization a reality. This past year has provided ample evidence that this reality is achievable and is not far away.

Summary of Activities

The year 2004-2005 was the second year of operation for SRSO. As such it has been a year of growth and learning. The programme was designed, tested, reviewed and expanded with two Union Councils each being added in Khairpur, Jacobabad, Shikarpur and Ghotki Districts.

The summary of activities undertaken in 2004-2005 will give an idea of the scope and scale of SRSO's work in grassroots institution building which is explained in detail in this Annual Report.

Institution Building At The Grassroots

The programme was introduced in 261 villages through 1,908 programme introductions in 17 Union Councils. The total number of Community Organizations (COs) formed during the year was 1,234, with membership reaching 25,992 men and women representing 19,147 households.

The increasing membership and security of savings in COs resulted in total CO savings in 2004-2005 to be over Rs.3,670,718. Keeping pace with programme introductions and formation of COs, CO savings more than doubled from those reported in the first year.

Situation Analysis

Situation analysis is a continuous process which involves the development of village profiles, district profiles, sectoral data collection, and social sector surveys. Out of a total of 253 Union Councils, the programme was introduced in 17 Union Councils villages where 1,234 communities were organized and profiles of these 17 Union Councils were completed. A detailed baseline survey was also carried out for all the five districts and was completed by the end of the year.

Programme Inputs

Services provided to the COs included credit worth Rs.27.256 million disbursed to 2,815 loanees from 328 COs. From this amount, Rs.22.013 million was disbursed for livestock

benefiting 2,277 households, Rs.2.661 million for agricultural inputs benefiting 277 households. The Rural Credit and Enterprise Development section (RCED) also provided over Rs.2.582 million for 261 enterprises. Book-keeping training was given to activists from 70 Cos.

Under PITD a total of 22 new schemes worth Rs.6.881 million benefiting 702 households were initiated of which 17 schemes were completed during the reporting period.

Reports Produced

The SRSO Newsletter was brought out on a quarterly basis during the reporting period. A booklet on information about dates diseases was also brought out.

The HRDU also brought out a leaflet on CCB formation procedures and as well as the 1st Annual Report on SRSO activities for 2003-2004.

Personnel

In its second year SRSO tried to fill in most of its essential positions at the Head Office and at the district level, however the staff turnover remained quite high. Formal training and orientation sessions were organized at the HRDU. These included Orientation sessions, and Gender and Development (GAD) workshops for the field staff. Eighteen training events were held, attended by 306 staff members.

Regional staff including social organizers (SOs), were given basic training in Social Mobilization at the NRSP-IRM in Islamabad, while community activists were provided specialized training in livestock first aid, traditional birth attendants (TBA) training, basic community organization management and leadership skills. Total number of training events held was 99, wherein 1,887 community members were trained in managerial, income generation, sectoral and vocational skills. Thirty-nine Activist-Manager Workshops for community organization members were also held and were attended by 3,950 participants.

1. SRSO A Background

The social mobilization movement began in Pakistan in December 1982 originating in the Northern Areas. The pioneer of this movement was the Aga Khan Rural Support Programme (AKRSP). It gradually spread to the rest of the country under the guise of provincial Rural Support Programmes (RSPs) established by the Government of Pakistan, respective provincial governments and collaborative donor funding.

The latest RSP to be set up was the Sindh Rural Support Organization (SRSO) by the Government of Sindh in July 2003. SRSO was established by the provision of an endowment of Rs. 500 million by the Government of Sindh, that was raised to Rs. 1.0 billion in subsequent years.

The Sindh Rural Support Organization has thus a history of only 2 years. It was formed in July 2003 under the Companies Ordinance 1984 and started its activities by taking over NRSP initiated Programme in District Sukkur. NRSP had planned to cover only three Union Councils of District Sukkur. SRSO has since then expanded its programme to 23 Union Councils in five districts namely Sukkur, Khairpur, Shikarpur, Jacobabad and Ghotki.

In alignment with its mandate, SRSO has been contributing to Social Mobilization, Community Organization, Microfinance, Enterprise Development, Physical Infrastructure & Technological Interventions and Human Resource Development. These inputs are being implemented with major focus on poverty alleviation and enhancing livelihood opportunities.

There are four units in SRSO undertaking these tasks with coordinated approaches for holistic development i.e. Social Mobilization, Human Resource Development, Physical Infrastructure & Technology Development & Rural Credit & Enterprise Development. All these units are endeavouring to empower rural communities for achieving greater economic and social development. There is a recently established Monitoring, Evaluation and Reporting (MER) Unit for ensuring action-reflection process and dissemination of experiences. Documenting of best practices and success stories serve as the basic resource material for in-house consumption and sharing with communities and other stakeholders.

Like all other developing countries, Pakistan is yet unable to deliver basic social services directly to its people, for lack of an effective service delivery mechanism at the grass roots. Moreover, non-governmental organizations' efforts at grassroots levels for undertaking such tasks also lack scale. There are only a few successful examples worldwide where such organizations brought a cognizable economic development at the grassroots through massive social mobilization.

In Pakistan, AKRSP demonstrated how Federal and Provincial Governments can take a lead role in fostering a framework of grassroots institutions country wide, to ensure not only effective and efficient delivery of services by line departments, but also to help unleash the tremendous latent potential of people to undertake their own development.

SRSO which shares a similar mandate, acts as a catalyst for social change, by fostering grassroots institutions while assisting the Government of Sindh to maximize the benefits and services of

various programs of line departments through them. SRSO has demonstrated its significance in upper Sindh while continuing on the past initiatives of NRSP. It has also brought up innovative approaches in Social Mobilization, Human Resource Development, Micro-financing, Physical Infrastructure & Technology, and Enterprise Development.

SRSO has adopted participatory and sustainable development approaches to undertake the paradigm of rural development in Sindh. Communities are being empowered for self-reliance and sustainable development to ultimately reduce the poverty through a mix of indigenous and innovative inputs.



The central importance of any support mechanism is the process of implementing the conceptual package. Programmes for the poor can only be effectively implemented, if these are led by an autonomous support structure, committed to the creation of a participatory village level institutional framework. The traditional approach of establishing a large number of specialized agencies (for training, credit, input supplies and extension etc.) for reaching the poor has failed because they were hampered in their effectiveness by the absence of a strong and broad institutional base at the village level. Creation of a village level institutional framework does not fall in the purview of any of these specialized agencies referred as above. Therefore, SRSO has taken the lead in the creation, promotion and support of effective and disciplined community organizations to manage rural development.

In order to achieve the overall objective of stimulation and support of rural development, SRSO is also responsible for a wide range of joint activities with government agencies, local bodies, non-governmental organizations (NGOs), the private sector and international development agencies.

SRSO's Vision

The vision of SRSO is to foster a framework of grassroots institutions in villages located in 253 Union Councils of 9 districts in Sindh, to harness the potential lying within the communities to help themselves.

SRSO's Objectives

The objective of the organization is "To harness the **People's Potential** to help themselves" because the assumption is that in a society, people are willing and have the potential to do many things by themselves for their own well-being and that of their family and community/society.

SRSO's Approach

People need social guidance to harness their potential. Such guidance is essentially needed for the following purposes:-

- **To get organized** for pooling of resources, cutting overheads, achieving economy of scale, etc
- **To identify genuine leaders/activists/cadres** from amongst themselves or the community. It is only these cadres that can bring out people's willingness and harness their potential.
- **To identify and prioritize** what the people are willing to undertake in terms of opportunities and needs and not demands which have to be provided by outside agencies (the assumption in social mobilization is that guided or blue print approach is not effective).
- **To assess the feasibility** of the identified portfolio of opportunities and needs in terms of people's capacity, willingness, requirement of resources and availability of resources from within and outside.
- **To arrange, secure and facilitate** the flow of required resources to the community; and
- **To monitor, lobby and establish linkages** on behalf of communities and establish linkages between them and other development agencies.

In order to implement the above approach, SRSO has combined a conceptual package of social mobilization with a programme package for communities based upon the distillation of the experiences of successes of the other Rural Support Programmes in Pakistan. To quote the late Dr. Akhter Hameed Khan, "the conceptual package must be related to the reality on the ground". The elements of this conceptual package are:

a) **Social Organization:**

In a situation where the target group is scattered and has essentially given up hope, the first element of the conceptual package relates to the need to bring the rural poor into an organized fold. This is the key, if the rural poor's capacity for improvement is to be created and nurtured.

b) **Human Resource Development**

Upgrading of human skills of the poor, such as managerial, productive and cooperative skills is essential to enable them to make the best use of available resources. While the poor have a traditional knowledge and skill base, these need to be built upon so that new profitable opportunities can be realized. The focus of human resource development (HRD) initiatives encompass both human and technical skills, with emphasis on the former.

c) **Capital Formation**

Generation of capital by the poor, through the discipline of savings, is the third important element of the conceptual package. Capital is power. Without it, the poor can never hope to be self-reliant.

The programme package helps in creating an environment that enhances the capacity of the community organizations in development and strengthens the social capital, besides serving as an effective forum for organized communities to gain various social and economic benefits.

In order to build up this capacity in the community organizations, and to keep them cohesive, a holistic approach is applied by investing in organizations to create opportunities which allow them to take part in the following four kinds of activities:-

- a) for the development of productive physical infrastructure
- b) for income generating activities
- c) for skills enhancement
- d) for establishing linkages between programmes

Thus to implement its above stated approach SRSO has strived to implement the conceptual package of social mobilization by:

- Creating, promoting and supporting effective and disciplined community organizations to manage rural development, incorporating existing organizations at the village level wherever possible;
- Serving as a flexible catalyst to assist in the identification of opportunities to promote equitable and sustainable development patterns and in drawing in the resources (technical assistance, training; financial and so on) to enable local people to make full use of these opportunities.
- Acting as a training organization to provide a wide range of local skills to villagers in managerial and practical subjects. The purpose of this training is to increase the capacity of local people to manage more effectively their resources for sustainable and productive development.
- Working to link community organizations with government agencies, NGOs, Donors and private businesses that can provide services (extension, training, marketing, finance and so on) to support rural development.
- Giving special emphasis to the evolution of responsible credit behaviour through the

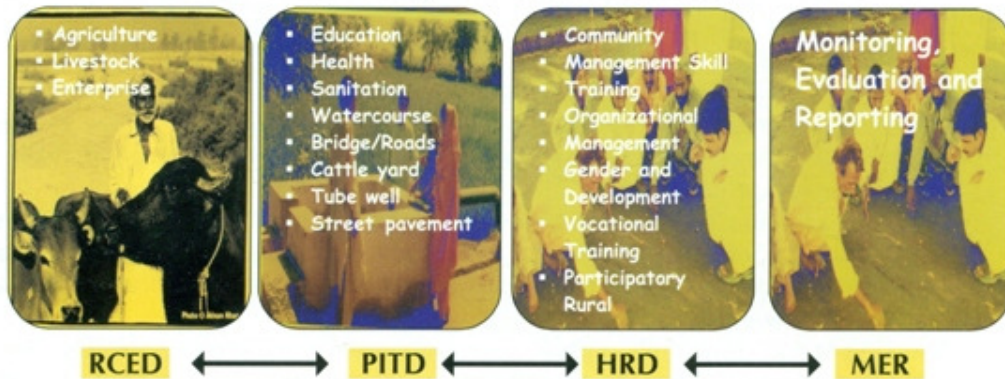
- encouragement of regular savings and through group management and repayment of loans.
- Working with community organizations and with relevant government agencies to create plans and programmes for the sustainable management of natural resources in the area in which it operates.
- Whenever necessary to the above functions, undertaking limited technical and socio-economic research to support and assess its programmes, besides drawing on lessons already learnt by other Rural Support Programmes.
- Paying particular attention, consistent with prevailing cultural and socio-economic factors, to the opportunities and needs for involving women in rural development.
- Serving as a catalyst to link the community organizations with those agencies that provide social services with the major emphasis on income generating activities.

SRSO's Operational Principles

Given the above approach and keeping in mind the socio-economic conditions of the SRSO's programme area and experience of the older Rural Support Programmes elsewhere in Pakistan, SRSO in its second year of existence decided that its efforts to alleviate poverty have to be multi-dimensional and could only be effectively tackled through sustained and collective efforts for:-

- Institutional development (social mobilization)
- Savings, credit and enterprise development
- Skills enhancement
- Physical infrastructure development
- Gender development, and
- Monitoring, evaluation and reporting

Institutional Development Social Mobilization







2. Social Mobilization (Organizing the Poor)

To undertake development at any level, the importance of a delivery mechanism that fulfils the development objectives cannot be overlooked. The presence of a receiving mechanism at the grassroots level is necessary. But more important than acting as a receiving mechanism, is the organized fold of the poor. This acts as a vehicle to increase the general capacity of the poor for self improvement. Thus the full participation at the grassroots level is only possible if the rural poor are organized.

To achieve this objective, homogeneity of the organization is essential. The landowners and the landless, the agriculture farm labour and the workers in the non-farm sector, the tenants and the share-croppers, the women as a special deprived group, may have to be organized as separate interest groups, to identify their needs and to meet their requirements.

The organizations of the poor, especially the community organizations, are meant to be self-sustaining development institutions that can enter into a partnership for development with government and private agencies. In order to achieve this status, the organization must be viewed by all parties, especially the poor, as legitimate and credible. The organization will be legitimate if it does not compromise with existing social and political vested interests. And it will be credible if it continues to confer benefits to its members.

To ensure that the organization remains a broad-based institution with a potential for self-reliance, SRSO has emphasized that two fundamental rules have to be observed at all times. Firstly, the organization has to meet as a general body on a regular basis. This requirement is necessary, so that all members review the needs and performance of their organization regularly. Because the responsibility for the comprehensive development of a village cannot be undertaken by individuals and committees, all members (stake holders) must participate in the development process in their village, in order to benefit from it. The second fundamental rule to be followed is that all members must make savings deposits at their regular meetings. The accumulation of this equity capital is of paramount importance to the viability of the organization.

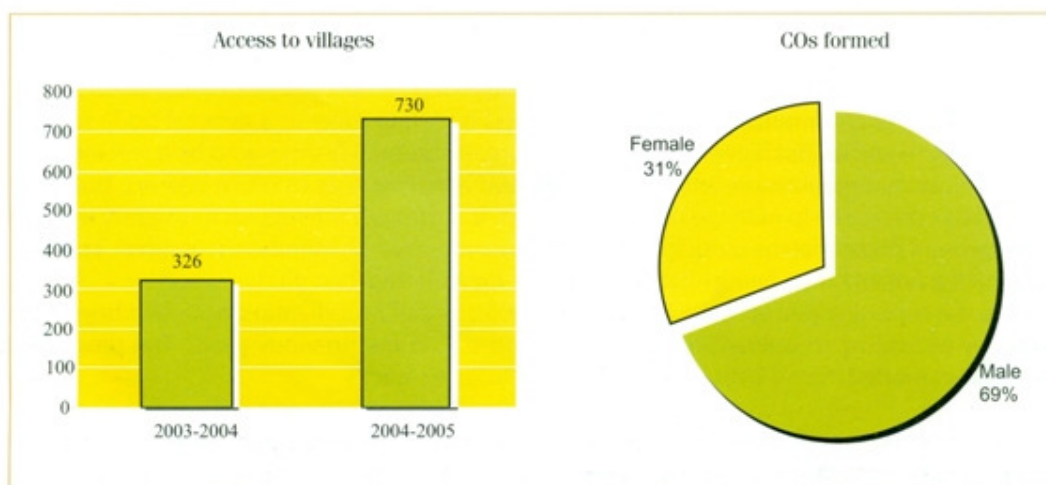
To be viable, all community organizations formed by SRSO meet as a general body regularly twice a month and do not leave the affairs of the organization to be managed by a few members. The community organizations elect a president and a manager, as its office bearers, but it does not elect a committee to manage the organization. It is through the regular fortnightly meetings of the general body, that the participation and involvement of the members is assured. This helps to avoid the organization being hijacked by a few, for their own benefit.

During the reporting period (July 2004 - June 2005), Social Mobilization has gone beyond the target by extending its operational area 123% more than the previous years. The programme itself was extended from 7 Union Councils to 17 Union Councils.

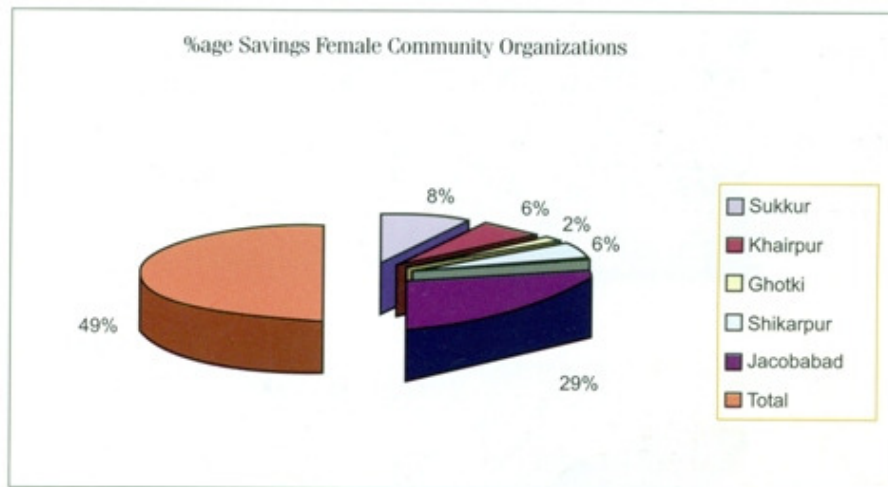
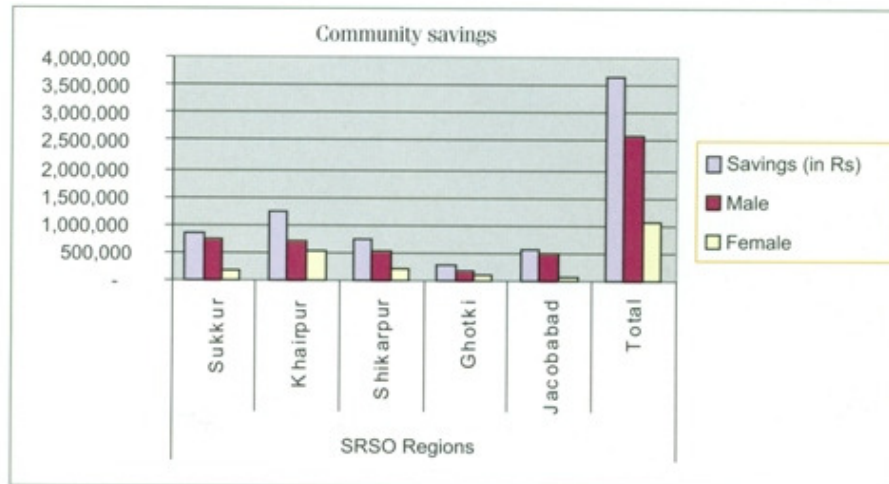
The SRSO social mobilization teams reached 730 villages where programme introduction was carried out by targeting 46,335 households. 1,234 community organizations were formed, of which 69% were male and 31% female COs. These comprised of a membership of 26,012

members representing 19,147 households. These members due to inculcation of the capital forming habit saved an amount of Rs. 3,670,718.

Sl.#		Sukkur	Khairpur	Shikarpur	Ghotki	Jacobabad	Total
1.	Total # of UCs	46	76	40	51	40	253
2.	Total UCs Under SRSO Programme Area	5	3	3	3	3	17
3.	Total # of Villages in SRSO UCs	188	78	202	93	169	730
4.	Total # of Households in SRSO Villages	15,248	9,071	8,848	14,516	5,921	46,335
5.	Number of Programme Introductions	444	403	357	313	391	1,908
6.	CO's Formed	227	260	224	212	311	1,234
	Male	157	167	180	132	221	857
	Female	70	93	44	80	90	377
7.	Hhd's organized	2,564	4,327	4,765	2,776	4,715	19,147
	Male	2,461	4,072	4,697	2,618	4,536	19,384
	Female	103	255	68	158	179	857
8.	Membership	3,494	6,622	5,375	4,198	6,323	26,012
	Male	2,461	4,072	4,697	2,618	4,536	18,384
	Female	1,033	2,550	678	1,580	1,767	7,628
9.	Savings (in Rs)	872,738	1,223,400	730,555	279,203	564,822	3,670,718
	Male	716,823	708,628	518,358	168,150	495,822	2,607,781
	Female	155,915	514,772	212,197	111,053	69,000	1,062,937



The following was the district wise trend of savings of the community members



Social mobilization remained as the centerpiece of all the activities that were undertaken. Fifty-six percent of the rural population lives below the poverty line in SRSO's programme area and their social status remains dismal. In order to address the needs of the organized communities it was necessary that a holistic approach is adopted to mobilize people to undertake a Micro Investment Plan (MIP) at the household level. Based on the MIP, resources are mobilized from within the community and SRSO for achieving equitable, productive, sustainable development and growth with social justice, at the village level.





3. Upgrading Human Skills

There are two alternatives to the provision of basic services to the poor: one is to use the departmental approach, favored by the state agencies, where an army of functionaries try, very often in vain, to serve the rural poor. The other option is to train a cadre of workers from the poor to provide the simple and required services needed for the communities by themselves.

The community organization of the poor nominates activists for training and after receiving training, the community organization's members agree to remunerate the trained member, for services rendered. This makes the provision of services to members a sustainable activity.

It has been found that entrepreneurial abilities within the rural poor are negligible. The community organization is one forum in which the scarce resource embodied in an entrepreneurial development activist is put to use directly for an entire community. The organization, in turn, compensates the activist in exchange for his services to the community. With increased exposure to a rapidly changing economy, these rural cadres acquire the confidence and ability to perform important entrepreneurial functions for entire communities.

Human Resource Development is the upgrading of human skills such as, managerial productivity and cooperative skills essential to enable them to make the best use of available resources. While the poor have skills and a traditional knowledge base, these need to be built upon so that new profitable opportunities can be realized. The focus of human resource development (HRD) initiatives is to encompass both human and technical skills, with emphasis on the former.

Without entrepreneurs, a village has little prospect of changing its subsistence economy to a commercial one, despite availability of resources in terms of capital and trained people. Unfortunately, it is not easy to train entrepreneurs or to instill entrepreneurial qualities on a wide scale. The only reliable way is to identify the potential within the community members and the possibility of supporting them to help build on their existing capabilities, through training and availability of capital, where needed. The training ensures that entrepreneurs are well versed in management, in setting up micro-enterprises, in marketing techniques and in making productive investments in the village. They help the absorption of capital, both locally generated and attracted from outside, in the region.

The community organizations are also the mechanism through which extension work involving practical demonstrations can reach large numbers of small farmers on a regular basis, with the additional advantage that COs will get instant feed-back from potential users. Experience has shown that community organizations of the poor can be used effectively in both the selection and support of individual villagers trained in specialized skills. The community organization has the capability to select individuals who will continue to live in the village after training, and it has the interest to support these specialists.

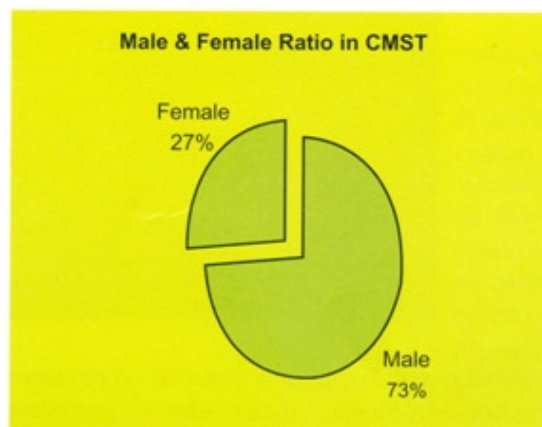
SRSO's Human Resources Development Unit became functional during the reporting period

(2004-2005). It undertook the responsibility of training and capacity building of community organization members. Skills enhancement within the conceptual package of social mobilization is considered as an extremely important tool in poverty alleviation and for creating a wider 'context of opportunity' for the rural poor by enhancing their skills. The SRSO Human Resource Development Unit (HRDU) training programmes focused upon community management training skills, natural resource management and vocational training. In addition, the HRDU held seminars, workshops and exposure visits, all focused on aspects of social mobilization and community development.

a) **Community Management Skills Training (CMST)**

In order to make community organizations viable and functional, the HRD focuses upon imparting a Community Management Skills Training (CMST), designed generically for all COs. This training, which is designed exclusively for Manager and President, is focused upon imparting knowledge and practical skills on basic concepts of management e.g. financial record keeping, conduct of scheduled routine meetings, interactions with government and non government agencies for community and village development etc. The activists are supposed to disseminate this knowledge to their respective CO members.

In 2004-2005, a total of 91 CMST events were conducted in which 2,000 activists of about 1,000 COs were trained. These trainings took place at the HRDU based in Sukkur. Out of the total participants trained, 27% (540) were females. In view of the fact that SRSO is working in relatively conservative areas, participation of these women is an indicator of two important elements. Social mobilization and an urge for change among the rural poor.



Smiling faces with hopes during a training course

b) **Income Generation and Sectoral Trainings**

Majority of the rural poor have a narrow income base with little capacity to absorb shocks like crop/livestock disease or unfavorable market conditions. The purpose of poverty alleviation or income enhancement cannot be appropriately served without

broadening the income base of the poor household.

Vocational trainings are good tools to increase the number of household earners with a relatively secure source of income. The vocational trainings are intended to serve a twin purpose; of creating a skilled cadre of self employed youth and to bring these services within the easy reach of villagers, because the trained people belong to their villages. SRSO, therefore, directly arranges these trainings by hiring resource persons or through National Rural Support Programme (NRSP) vocational institution at Islamabad. Even through linkage with government departments like TBA training by Health Department.

The following trainings were thus arranged to either enhance the income generating capacity of or to improve social sector services for villagers.

i) **Vocational Trainings**

Tailoring Training

Educated un-employed are becoming a problem in rural villages. They are sitting idle in the hope of jobs, which are not likely to come forth due to the changing economic scenario and market conditions, both in public and private sectors. SRSO is trying to create self employment by providing this kind of training. Its tenure is one to two months and the trainees are expected to learn the basics of sewing so that they can be employed at tailoring shops easily on remuneration basis. Normally a local qualified practicing tailor is engaged on payment as a resource person. The cost of training is borne by SRSO. A total of eleven youngsters were trained during the last half of the reporting period who have taken up tailoring as a profession. All of them are gainfully employed and on an average they are able to earn Rs. 3,000 on a monthly basis.

Military Mohalla, a female Community Organization was formed on 10th December 2004 in Union Council Ali Wahan, District Sukkur. The Community Organization has a membership of 10

Anila is one of the members of the CO, who had some knowledge of tailoring. But she was facing problems and could only earn about Rs.50 per day, as most of the villagers preferred to take their clothes to other villages because of her poor quality of sewing. She wanted to enhance her skills so that she could earn more income and the CO nominated her for undergoing 20 days training in tailoring at HRDU at Sukkur.

After completion of her training, Anila is of the view that the training was very beneficial for her and family as now, her quality of sewing improved and her tailoring business has progressed resulting in an earning of over Rs.2,000 per month. The villagers are also content with her quality and Anila intends to scale up her business gradually.

Candle Making Training

Load shedding in rural villages is a normal occurrence. Also some villages are still without electricity. Candles are important means of light in such places, therefore it was considered worthwhile to train women in candle making. Primarily for income generation and secondly to make candles easily available at the village level. Fifteen females were trained who are now making some contribution to household income.

Based on the positive outcome of this activity, SRSO has planned to scale up such trainings in all its regions.

Wiremen Training

This training is designed to provide a basic skill of electric wiring. The training on one hand provides self employment opportunities to the trainees, who are expected to have gained enough skills to run their independent shops. It is of two months duration and provided at Islamabad by V-TEC an institute established by NRSP. Twenty male members were provided this training at a cost of Rs.13,000/- per month per trainee. All of the trainees are either running their shops or have been employed by others thus enhancing self/family income.

ii) Sectoral Trainings

Trainings with World Wide Fund for Nature (WWF)

Agriculture in Sindh is afflicted with decade old traditional practices which on one hand result in low crop yields and on the other cause excessive wastage of water and other natural resources. These practices are also gradually reducing the fertility of land, thus reducing the income level of growers. This is the major contributing factor for poverty. In order to arrest and reverse this trend, SRSO strived to expose the growers to modern agriculture technology, through entering into partnership with specialized and competent institutions. An MoU was therefore signed with WWF to undertake trainings of COs under the title of "Best Management Practices in Agriculture".

During 2004-2005, 21 training workshops were conducted for COs of District Ghotki. Seven non-formal agriculture schools have been established as an outcome of those trainings. A proof of community members' interest was donation from community of 2 acres of land for agricultural experiments. The graduation ceremony of 15 Master Farmer Facilitators was held on May 2005, in which DCO-Sukkur also participated.

Teachers Training

In some of the villages where communities have been mobilized, a girls school did not exist or had become dysfunctional due to non availability of female teachers. SRSO mobilized CO members and villagers to employ local educated females to start teaching in the school on a nominal honorarium. Eighteen such females were provided teachers

training which SRSO arranged in 2004-05 in collaboration with the line department.

- **Traditional Birth Attendants**

Mother and Infant mortality rates are quite high in rural areas basically due to non availability of timely mother and child care services. Mid-wives practicing traditional methods are normally unaware of hygienic requirements and incapable of handling complications. If provided with birth attendants training they can handle routine cases in hygienic environments or they can identify complicated cases and refer them to the nearest health facility. 41 TBAs were thus trained through collaboration with the local Health Department.

- **Livestock Training**

Livestock is the second major subsistence source of rural poor after agriculture. Due to primitive practices, livestock often remains afflicted with diseases which are not treated either due to lack of financial resources or lack of diagnosis at an early stage. The idea behind organizing this training is to provide easily accessible and affordable first aid veterinary services at village level. 50 CO members were trained by the livestock department through linkages by SRSO at different villages within five districts. The advantage has been two fold 50 people have a source of income and 50 villages have received first aid veterinary services for their animals at their door step, plus peripheral villages are also benefited.

Participation in Micro-Finance Mela (Carnival)

The Institute of Management Sciences (IMS) Peshawar University organized a Micro-finance Mela in Peshawar from May 16th to 19th 2005 to provide a platform to organizations and groups engaged in Micro-finance. Many of the traditional items were displayed there brought from different parts of the country. SRSO also set up a stall displaying products produced by its communities. SRSO got the second position in the Mela and won a prize of Rs.7,000/- in recognition of local handicraft items that they displayed.

Practical demonstration of Participatory Rural Appraisal

PRA is used as tool of need assessment of community members. The HRD Unit conducted this exercise in village Allah Dito, UC Bachro, District Jacobabad. The tool brought expected results. On the one hand, local needs were identified and analyzed while on the other hand, COs also learned the importance and method of conducting the PRA themselves.

Community Members Trained

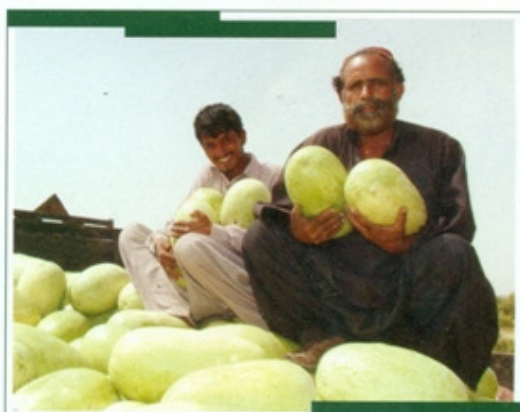
S#	Description	Events	Pax Trained
Managerial Trainings			
1	Community Management Skills Training	83	1,650
Total Pax Trained (Managerial)			1,650
Other Community Trainings			
2	Activist Workshop	39	3,950
3	Proposal writing for CCBs	3	70
Total Pax Trained			4,020
Sectoral Trainings			
1	Best Practices in Agriculture	2	50
2	Livestock First Aid Training	2	50
3	Traditional Birth Attendants Training	2	41
4	Teachers Training	1	18
Total Pax Trained (Sectoral)			91
Vocational Trainings			
1	Tailoring Training	1	11
2	Electrical Wireman Training	1	20
3	Machine Embroidery	1	1
4	Dates Packing Training	1	15
5	Candle Making Training	1	20
6	Bakery Products Preparation Training	1	9
Total Pax Trained (Vocational)			76
Total (Community Activists Trained excluding Activist Workshop Pax)			1,887

Staff Trainings

The SRSO HRDU also focused on building capacity of staff members and organized some trainings themselves and through other capacity building institutions. Some of the staff trainings that were conducted during 2004-2005 are as following:-

Staff Members Trained

S#	Description	Events Held	Pax Trained			Cumulative Total	Training Arranged By
			Male	Female	Total		
1	Credit Appraisal Techniques	1	11	4	15	15	Organized by SRSO funded by FSSP
2	Loan Portfolio Management	1	12	3	15	15	Organized by SRSO funded by FSSP
	Monitoring of Micro credit Programme	1	12	3	15	15	Organized by SRSO funded by FSSP
3	Project Planning & Management	1	1	-	1	1	Organized by PPAF
4	Organizational Capacity Assessment	1	1	-	1	1	Organized by NGORC
5	Orientation Training Workshop (OTW)	2	7	11	18	18	Organized by NRSP-IRM
6	Staff Orientation Workshop	1	5	4	9	9	Organized by SRSO
7	Field Staff Training	1	43	9	52	52	Organized by SRSO
8	Making Micro Insurance for MFIs	1	1	-	1	1	
9	ToT for HRD	1	1	-	1	1	Organized by NRSP-IRM
10	Refresher for Field Staff	1	57	15	72	72	Organized by SRSO
11	CCB Formation	1	5	3	8	8	Organized by SRSO
12	Gender Equality & Policy Formation Workshop	1	39	15	54	54	Organized by SRSO Organized by NRSP-IRM
13	ToT for CMST	1	4	3	7	7	Organized by NRSP-IRM
14	ToT for Violence Against Women	1	4	6	10	10	Organized by the Researchers
15	Guest Lecture	1	15	10	25	25	Organized by SRSO
16	Vocational Management Training	1	1	-	1	1	Organized by PPAF
17	Micro Finance Recording & Reporting System	1	1	-	1	1	Organized by Sindh Microfinance Network
	Total Staff Trained	19	220	86	306	306	





4. Capital Accumulation

Generation of capital through savings is an important element of the Rural Support Programme conceptual package. Believing that capital is power, the objectives of capital formation are to:

- a) initiate and encourage the process of collective capital generation through regular savings by the community organization;
- b) promote self-reliance in the organization and improve the managerial skills of its office bearers;
- c) provide access to credit to the members of the organization;
- d) accelerate the process of economic development by promoting local investment and job opportunities in the future; and
- e) capacity building of the community organizations through holistic and integrated community development approach

It is a requirement that the rural poor, once they are organized, generate their own capital through a process of regular savings. The support structure nurtures a savings habit among the poor. At each meeting of the organization, members are required to save, no matter how small the amount. This amount is entered into their individual passbooks and deposited in the nearby scheduled bank in the name of the organization. The account is jointly operated by the office bearers of the organization.

It is a common phenomenon that in the past governments have allocated large sums of money for credit purposes, particularly for the small farmers, but very small amounts have actually filtered down. All this has happened while the market situation has been changing rapidly, implying that the rural poor have not been deriving optimum benefits from the availability of new farm technologies or from non-farm opportunities. The main reason for this situation stems from the nature of lending institutions; they simply cannot reach the millions of rural poor. This does not mean that the rural poor do not use credit. For seasonal investments they need credit to make purchases of farm inputs. But in the absence of formal credit sources, they revert to the informal sector and enter into the "debt-trap" of money lenders, where the interest rates are, invariably, exorbitant and exploitative.

To overcome the high transaction costs impeding the flow of institutional credit to small farmers and the rural poor, a social innovation is needed that makes widespread banking operations possible. To provide the rural poor with credit at market rates, which are very low as compared to informal rates, and related inputs, a mediating structure is needed. The organization of the rural poor provides that structure. Experience illustrates that access to credit is not a panacea; related activities are also needed: inputs, management techniques, market information, etc. A package is needed of which credit is a key component.

The Rural Credit & Enterprise Development component of SRSO has renamed the micro credit as "rural credit" with differences of contexts and approaches. It has added "enterprise development", as it largely encompasses the mandate to provide maximum opportunities to the

beneficiaries. The RCED Unit deals with the COs' members, who are in quest of financial resources to supplement their economic activities. It supports three areas i.e. Agriculture, Livestock and Enterprise (small informal businesses). The department is in access of all COs through social mobilization team of the field. There is a transparent system designed for proposals of expected borrowers, scrutiny of cases and disbursement of the loans. Recovery tenure of the loan is based on the expected cash inflow to the borrower at the end of the economic activity if it is time bound like agriculture/crop production for which he obtains the loan. Following are the durations for different areas;

Livestock	-	Annually
Agriculture	-	End of crop season
Enterprise	-	Monthly installment

The Rural Credit & Enterprise Development Unit is aimed to boost the rural economy of villages, while supporting potential individuals. Following is the criteria to be eligible for acquiring credit:

- He/She is a Member of a CO formed and mobilized by SRSO
- Has demonstrated participation in CO meetings
- Has demonstrated reasonable savings
- Has a viable plan for investment

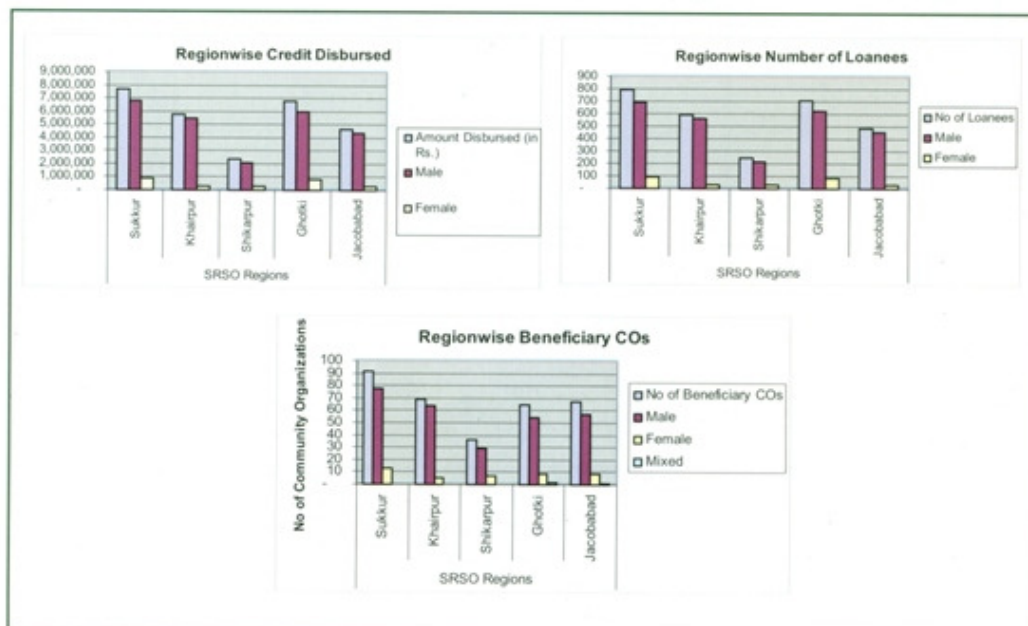
SRSO's Rural Credit and Enterprise Development (RCED) section disbursed a significant amount to the borrowers. In totality, Rs.27.25 million was disbursed during the fiscal year 2004-2005. This amount is 4 times higher than the previous year's disbursement. The following tables and graphs show several dimensions of disbursements:

Dimensions of Disbursement

S#	Description	SRSO Regions					Total
		Sukkur	Khairpur	Shikarpur	Ghotki	Jacobabad	
1	Amount Disbursed (in Rs.)	7,689,000	5,780,000	2,362,000	6,803,000	4,622,000	27,256,000
	Male	6,800,000	5,469,000	2,079,000	6,005,000	4,352,000	24,705,000
	Female	889,000	311,000	283,000	798,000	270,000	2,551,000

S#	Description	SRSO Regions					Total
		Sukkur	Khairpur	Shikarpur	Ghotki	Jacobabad	
2	No of Beneficiary COs	91	69	36	65	67	328
	Male	78	64	29	54	57	282
	Female	13	5	7	9	9	43
	Mixed	-	-	-	2	1	3

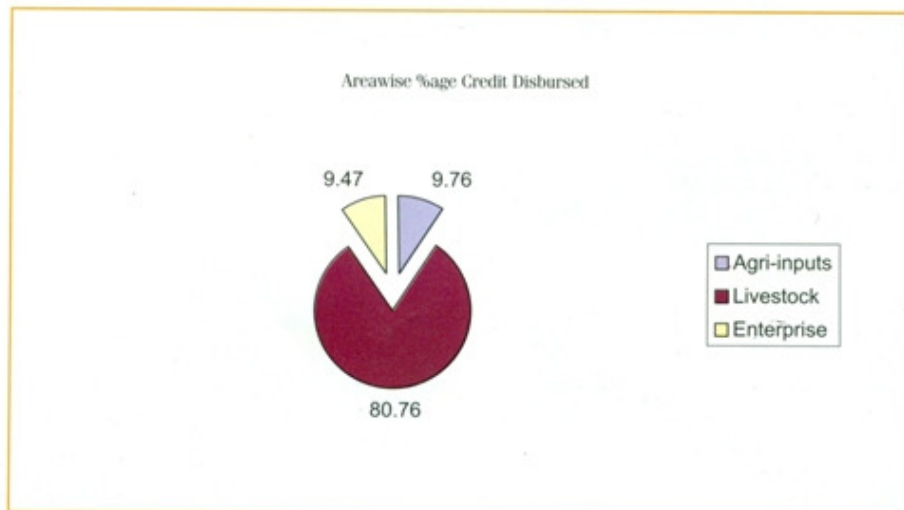
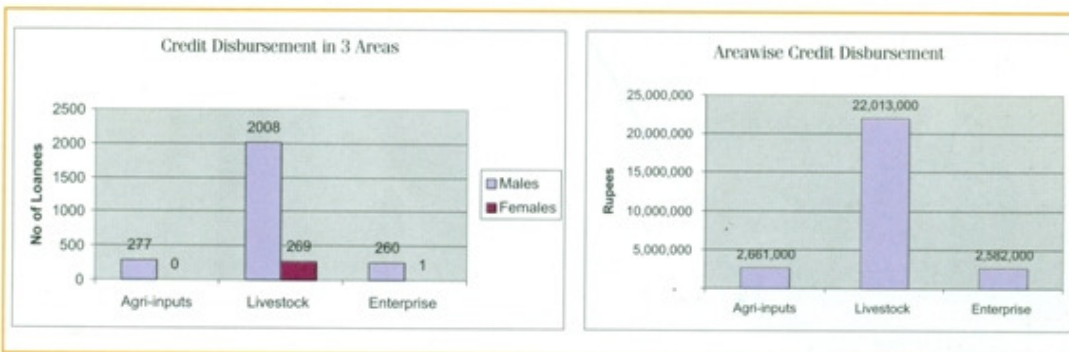
S#	Description	SRSO Regions					Total
		Sukkur	Khairpur	Shikarpur	Ghotki	Jacobabad	
1	No of Loanees	790	590	248	704	483	2,815
	Male	695	558	216	623	453	2,545
	Female	95	32	32	81	30	270

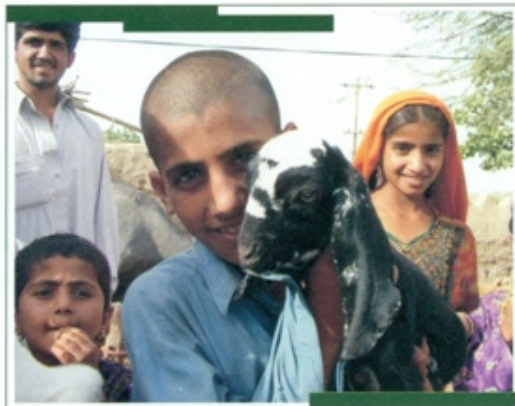


Credit Disbursement in 3 Areas

S#	Description	SRSO Regions					Total
		Sukkur	Khairpur	Shikarpur	Ghotki	Jacobabad	
1	Total Disbursement	7,689,000	5,780,000	2,362,000	6,803,000	4,622,000	27,256,000
	No. of Loanees	790	590	248	704	483	2,815
	Male	695	558	216	623	453	2,545
	Female	95	32	32	81	30	270
2	Disbursement in Agri Input	482,000	1,454,000	10,000	402,000	313,000	2,661,000
	No. of Loanees	51	151	1	42	32	277
	Male	51	151	1	42	32	277
	Female	-	-	-	-	-	-
3	Disbursement in Live Stock	6,603,000	3,171,000	1,968,000	6,031,000	4,240,000	22,013,000
	No. of Loanees	678	323	207	625	444	2,277
	Male	583	291	176	544	414	2,008
	Female	95	32	31	81	30	269
4	Disbursement in Enterprise	604,000	1,155,000	384,000	370,000	69,000	2,582,000
	No. of Loanees	61	116	40	37	7	261
	Male	61	116	39	37	7	260
	Female	-	-	1	-	-	1

	2003-2004	2004-2005
Average loan size in Agri-inputs	9,561	9,606
Average loan size in Livestock	9,933	9,668
Average loan size in Enterprise	9,857	9,893
Average loan size per borrower	9,827	9,682
Average loan size per CO	95,107	83,098







5. Physical Infrastructure & Technology Development

PITD also named as CPI (Community Physical Infrastructure) Schemes is another tool used for community development by SRSO. It is deemed essential to help the beneficiaries by providing them access to basic infrastructure in their respective villages. It also supplements the initiatives of RCED while providing infrastructural help to the same beneficiaries. It verifies the infrastructural needs of the community, which are documented through resolutions submitted by community organizations.

CO Al-Hafeez was formed in Village Allah Ditto Brohi of Union Council Bachro in Tehsil Thul of District Jacobabad and has a membership of 20 households. The village is 40 Kilometers from Jacobabad City and is one of the poorest villages of the area, where all the 26 households of the village live below the poverty line.

The formation of the Community Organization in the village in December 2004 changed the minds of the people and they started thinking for their collective benefit and for removing the hurdles in their development. The people of the village were facing great difficulty in accessing drinking water as the underground water was brackish. There was only one hand pump, which was installed in agricultural land, 2.5 kilometers away from the village.

The entire village, especially the female population, was suffering from water borne diseases due to consumption of contaminated water from kacha ponds within the village and they were spending hundreds of rupees on medicines monthly for treatment of water borne diseases. Due to drought and scarcity of water, they were also digging wells and using brackish water in order to meet their drinking water needs. Women of the area were the most affected because they were mainly responsible for fetching the water in pitchers from great distances.

The Community Organization moved a resolution seeking support from SRSO for solving their problem of drinking water. A Drinking Water Supply Scheme (DWSS) was awarded as a PITD intervention under which an over-head storage tank was constructed and was completed in December 2005. The total cost of the project was Rs.357,102/= including Rs.72, 102/= as community contribution in the form of labour. The valuable land for the project was provided by the Community Organization.

The Community also collected Rs.8500/= as annual operation & maintenance cost of the project. The project of Drinking Water Supply has changed the lives of community people. Now they are getting potable drinking water at their doorstep. The people of the area mainly the women don't have to travel kilometers daily for fetching water. Expenditure over water borne diseases has been reduced by 50% and women of the village are utilizing their precious time for productive use.



Women and Children have access to water now at village

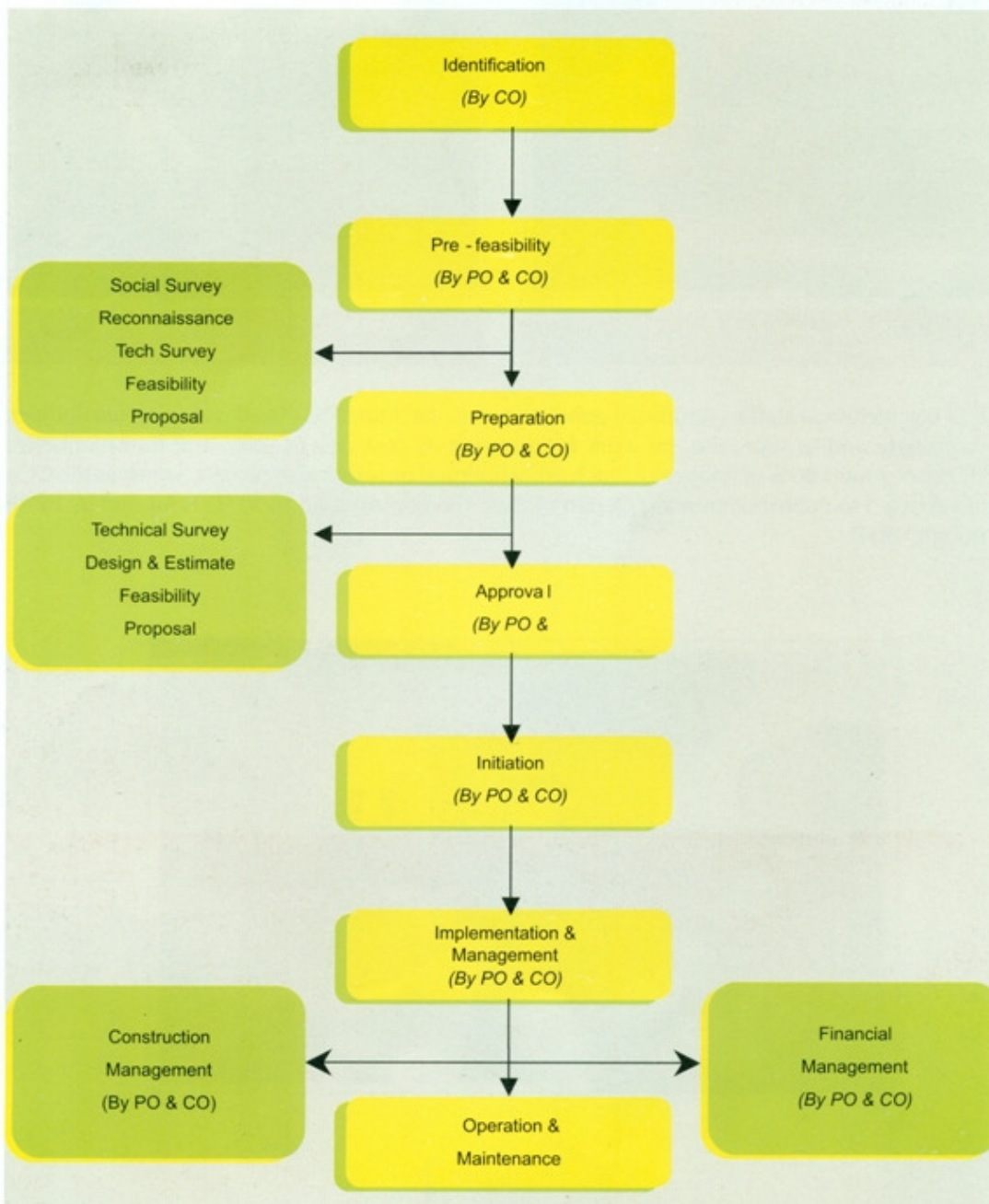


Land is provided with water for cultivation through tube well

PITD has technical staff to scrutinize genuine needs, facilitate COs for developing feasibilities accordingly and to supervise the work for ensuring its cost effectiveness and transparencies. PITD contributes 80% of finances in each infrastructural development project, whereas the COs are expected to contribute remaining part of that. The contribution by PITD is funded by PPAF through NRSP.



PITD follows the following process chart for any CPI scheme;

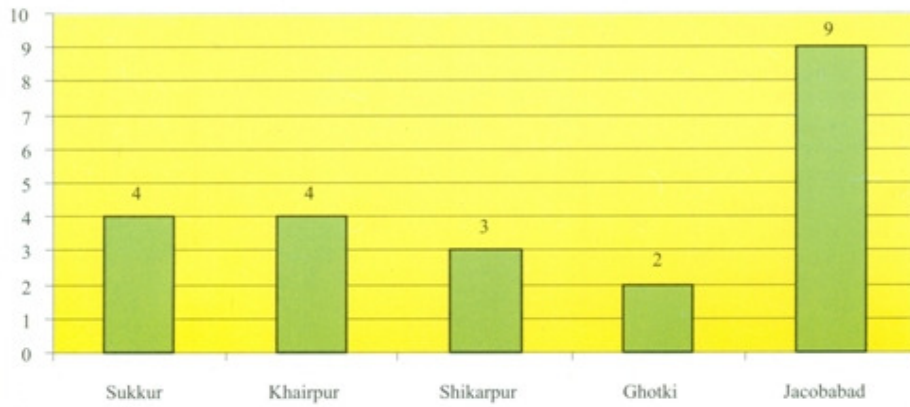


The PITD section has during 2004-2005 assisted the communities in executing/constructing 22 schemes worth Rs.6,881 million of which Rs.1.714 has been contributed by the communities. These schemes have benefitted 702 households.

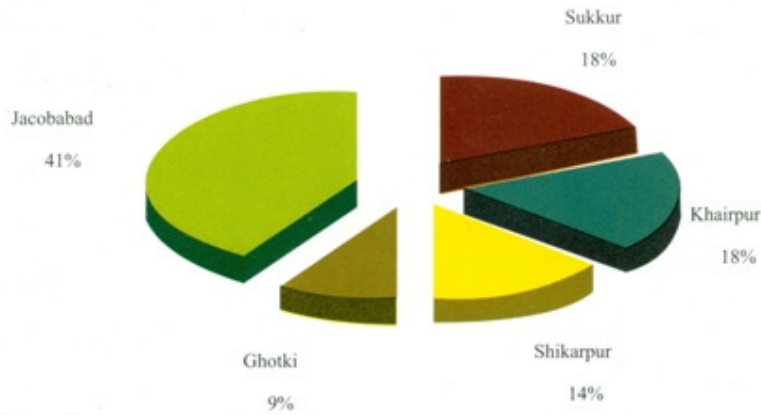
S #	ACTIVITY	SUKKUR	KHAIRPUR	SHIKARPUR	GHOTKI	JACOBABAD	TOTAL
1	No. of total schemes Initiated	4	4	3	2	9	22
2	No. of beneficiary households	65	111	83	101	229	589
3	No. of total schemes completed	3	4	2	1	7	17
4	No. of beneficiary households	48	111	58	80	183	480
5	No. of Link Roads initiated	-	-	-	-	1	1
6	No. of beneficiary households	-	-	-	-	30	30
7	No. of Link Roads completed	-	-	-	-	1	6
8	No. of beneficiary households	-	-	-	-	30	30
9	No. of Irrigation schemes initiated	4	1	1	1	5	12
10	No. of beneficiary households	65	16	28	21	98	228
11	No. of Irrigation schemes completed	3	1	1	0	4	9
12	No. of beneficiary households	48	16	28	0	86	178
13	Land irrigated in acres	372	90	64	90	637	1,253
14	No. of other schemes initiated	0	3	2	1	3	9
15	No. of beneficiary households	0	95	55	80	101	331
16	No. of other schemes completed	-	3	1	1	2	7
17	No. of beneficiary households	-	95	30	80	75	280

Note: Other Schemes are: Culverts, Drinking Water Supply Scheme (DWSS), School Buildings, Sanitation, Cattle yard,

District wise schemes initiated during 2004-2005



Percentage of schemes District wise



S. No	Name of CO:	Type of scheme	Name of U/C	Region	Bene HHs	Total Cost	SRSO Contr	PPAF Contri:	CO: Contri:
1	M. Chutal Buriro	DWSS	Mirpur Burriro	Jacobabad	25	345,542	277,500	68,042	
2	Salehpur	Bridge	Hamayun	Shikarpur	30	218,520	Nil	172,000	46,520
3	Rustam Naich	Tube Well	Babar Loi	Khairpur	16	313,541	Nil	250,500	63,041
4	Arab Mahar	Sanitation	Ruk	Ghotki	80	702,120	548,989		153,131
5	Haji Matal Gabool	Tube Well	Panhwar	Sukkur	16	310,815	Nil	216,000	94,815
6	Soomar Dhandhu	Tube Well	Panhwar	Sukkur	16	306,865	Nil	209,000	97,865
7	Mohd Bachal Naich	Bridge	Babar Loi	Khairpur	40	220,500	Nil	173,500	47,000
8	Khawand Dino Mahar	Tube Well	Ranjhapur	Jacobabad	20	313,540	Nil	217,500	96,040
9	Al-Shahbaz	DWSS	Humayoon	Shikarpur	100	294,942	Nil	233,592	61,350
10	Qaiser Khan kandhro	Lining of Watercourse	Panhwar	Sukkur	16	688,419	481,110	207,309	Nil
11	Al- Saeed	Link Road	Bachro	Jacobabad	30	302,682	240,000	Nil	62,682
12	Sabz Ali Banglani	Lining of Watercourse	Ranjhapur	Jacobabad	15	251,813	188,000	63,813	Nil
13	Qabool Khan Banglani	Lining of Watercourse	Ranjhapur	Jacobabad	25	198,733	149,000	49,733	Nil
14	Luckyari sadat	Sanitation (Open Drain & Street Pavement)	G. Mori	Khairpur	25	360,236	285,000	Nil	75,236
15	Al- Shafique	Tube Well	Bachro	Jacobabad	18	172,889	Nil	118,000	54,889
16	Haji Mithal Jatoi	Cattle yard	Babar Loi	Khairpur	30	359,348	289,348	Nil	70,000
17	Haji Moulla Bux	Culvert	Ranjhapur	Jacobabad	50	57,226	43,700	Nil	13,526
18	Shaheed Allah Bux	Tube Well	Babar Loi	Shikarpur	28	223,800	Nil	142,000	81,800
19	Khilan Bhari	School Building	Ruk	Ghotki	20	338,602	268,227	Nil	70,375
20	Mohd Bachal Kalhoro	Tube Well	Ruk	Ghotki	22	300,991	Nil	210,500	90,491
21	Hasan Ali Jatoi	School Building	Ghari Mori	Khairpur	40	388,351	306,550	Nil	81,801
22	Mohd Ibrahim Tunio	Tube Well	Kandhara	Sukkur	40	211,558	Nil	147,000	64,558



6. Monitoring, Evaluation & Research

The Monitoring, Evaluation & Research Unit (MERU) is gradually developing the capacity to meet the expectations of programs. The Unit is aimed to develop a viable model of monitoring & evaluation and undertake the relevant studies from larger to shorter scale. Although, the unit itself is still in the process of establishment, it has proven as a support mechanism for the programs of SRSO. Rapid turn over of the staff has been a serious problem.

The MERU has initiated a centralized MIS system at the SRSO Head Office which is fed in data by the HRD and the field offices. It has also been supporting the Social Mobilization Unit (SMU) to undertake the situational analyses of new areas / villages for initial assessment.

MERU also introduced an Annual Retreat in SRSO in June 2005. All the staff participated to reflect the progress of their respective jobs and plan for the next year accordingly. The two-day activity was conducted in office from June 8th to 9th 2005. Following were the broad objectives consented for Annual Retreat:

- To review the previous year's progress with special emphasis on sharing of lessons learnt
- To plan the next year viably
- To get involvement of all the staff members in planning & reflections
- To provide a conducive environment to all the staff for sharing on equal basis

The SRSO Socio-Economic Baseline Survey

A baseline survey with the collaboration of experts from the Rural Support Programmes Network (RSPN) was carried out for five districts (Sukkur, Ghotki, Khairpur, Shikarpur, and Jacobabad) under the Sindh Rural Support Organization (SRSO) programme area where the socioeconomic profiles of a sample of villages and rural households was undertaken by the MERU in March 2004.

Samples of the villages and household were selected on random basis and special questionnaires were prepared that were used in the SRSO baseline survey. Several aspects of the socio-economic conditions at the village and household levels are included in the questionnaires, some of which were:-

Villages

- physical infrastructure
- access to economic social services
- prices of food commodities
- data on COs (if formed)

Household

- age, education, profession of head of household (respondent)
- demographic composition of household (age and gender distribution)
- work status of household members (by age and gender)
- educational achievement of adults (by age and gender)

- schooling of children (by age and gender)
- health status of household members (by age and gender)
- household income from different sources (current or last year)
- food consumption (by major commodities on a weekly basis)
- household expenditure on different needs (current or last year)
- number and value of household assets(land, livestock, machinery, consumer durables, savings, jewellery)
- value of loans taken from informal and formal sources (current or last year)
- use of loans for different purposes (production, consumption, etc.)
- household debt (loans outstanding at present)
- housing facilities (house structure, drainage, electricity, fuel, etc.)
- perceptions of men and women about problems at the household and village levels membership in CO (duration, savings, etc.) and its benefits

The five districts of upper Sindh where the baseline survey was carried out are quite diverse in many respects, although their agriculture depends mainly on water drawn through canals from the Indus. Their diversity manifests, for example, in the extent to which their economies are dependent on farming, links to urban markets, and the state of physical and social infrastructure and services. Most rural communities are also distinct in terms of their social structure that depends mainly on tribal lineage or kinship and the ownership and control of agricultural land. In these districts, agriculture plays an important role in the rural economy, but this role depends on the supply of water, incidence of waterlogging and salinity, and links to markets. In many villages, there is mixed farming, though it is dominated by the date palm plantations and other fruits and vegetables in some areas. The dominance of farming in people's life is reflected by the extent to which household labour is involved in the cultivation of land and casual work on and off farms. Long-term employment (service) in the private and public sector is far more evident in communities that are close to the urban centers or are peri-urban themselves. There are visible differences in the density of physical and social infrastructure, including services for health care and education, between rural communities by location. But there is far less diversity in the quality of the infrastructure and services used by people in the villages.

i) **Survey Methodology**

The socio-economic conditions sample comprised of 307 households from 20 villages in the five districts where SRSO has been involved since its inception in mid-2003. A survey of these sample villages and households was conducted to collect the data for the analysis.

The sample was stratified in two steps. In the first step, names of 15 villages were drawn randomly from the list of male COs (MCOs), allocating three MCO villages to each district. In addition names of five villages without COs were randomly drawn from the

list of villages in Union Councils where the support programme has been introduced.

Each selected village without the CO was in close proximity of a CO village in the sample. Villages with a SRSO CO were designated as "treatment" villages as they had working in partnership with SRSO and are expected to continue to participate in the support programme. The second group of villages which did not have a SRSO CO was designated as "control" villages since they were not part of the programme.

In the second step of sampling, in each treatment village, names of 12 persons were randomly drawn from the list of MCO members for interviews. In addition, six adult residents of each MCO village who were not members of the MCO and eight adult residents in each control village were selected for the interview. In the case of these two categories of non-members-those living in the treatment and control villages-every attempt was made to select the individuals randomly for interviews.

The sample MCO members were designated as the "treatment group" and the other two as the "control group". The difference between the two groups of individuals is simply that the first group is in the programme (participants) and the second group is not (non-participants).

ii) **Survey Results**

The interpreted results of the survey were used for two purposes. First, they provided a reasonably representative socio-economic profile, including the incidence, depth and severity of poverty, of rural households in the five districts of upper Sindh. In other words, they can help in addressing the question about the state of poverty in rural communities in general and the CO in particular. Second, these results were used as the baseline data for assessing the impact of SRSO activities (interventions) on the standard of living of participants in the programme (CO members) in say seven to ten years from now. In fact, the sample was designed with this objective, and hence it included respondents from the treatment and control groups.

The survey concluded that the average annual income of the sample households is Rs.71,697, ranging from Rs.60,863 for the non-member, Rs.70,297 for member households in the treatment villages to Rs.103,085 for households in the control villages (see Household Income Table given below). However, the average household income levels of the participating and non-participating households, Rs.70,297 and Rs.73,628 respectively are not significantly different from each other. When these are corrected for differences in the size of household, the per capita monthly income is higher for the member households (Rs. 888) compared with households in the control villages (Rs.792). The difference between the per capita income levels of the member and non-member households of treatment villages is statistically significant and the same applies to the difference between the per capita income levels of participating and non-

participating households in the sample. The estimated per capita monthly income of Rs.815 for the overall sample is higher than the national poverty line income (for rural areas) of Rs.750, except for the non-member households of treatment villages.

Household Income : 2003-2004

Household Income	Treatment Villages			All Villages			Total
	Member	Non Member	Total	Control Villages	Member	Non Member	
Average/HH (Rs.)	70,297	60,863	67,129	103,085	70,297	73,628	71,697
Average/capita (Rs.)	10,658	8,388	9,847	9,504	10,658	8,827	9,783
Per capita/month (Rs.5	888	699	821	792	888	736	815
Per cent households with income of							
Up to Rs.500	24.2	35.6	28.0	30.8	24.2	34.1	28.3
Rs.501-600	11.8	12.2	11.9	17.9	11.8	14.0	12.7
Rs.601-700	10.7	8.9	10.1	7.7	10.7	8.5	9.8
Rs.701-750	3.4	6.7	4.5	7.7	3.4	7.0	4.9
up to Rs.750	50.0	63.3	54.5	64.1	50.0	63.6	55.7
Rs.751-800	3.4	3.3	3.4	7.7	3.4	4.7	3.9
Rs.801-1,000	16.3	11.1	14.6	5.1	16.3	9.3	13.4
Rs.1 00 1 or over	30.3	22.2	27.6	23.1	30.3	22.5	27.0
Per cent share in income:							
Farming	42.6	50.4	45.0	73.9	42.6	60.4	50.4
service/job	24.7	13.2	21.2	6.1	24.7	10.2	18.4
Pension	0.9	3.1	1.6	0.0	0.9	1.8	1.3
casual labour	13.5	20.4	15.6	9.7	13.5	15.9	14.6
remittances	1.6	1.1	1.5	2.2	1.6	1.6	1.6
business	13.8	10.4	12.8	3.8	13.8	7.6	11.1
rents	0.2	0.2	0.2	3.5	0.2	1.6	0.8
gift/cash	1.9	0.7	1.6	0.7	1.9	0.7	1.4
other sources	0.8	0.5	0.7	0.2	0.8	0.3	0.6

The sample data showed that the distribution of income among the surveyed households is less unequal than reported for the country in that the ratio of the bottom 20 to top 20 per cent of the income receivers is 1:6.7 and the concentration ratio is 0.3258.

Share of:	Bottom 10%	2.9%
	Bottom 20%	6.9%
	Top 10%	31.9%
	Top 20%	46.1%

The household income is derived from a number of sources: 70 per cent of it produced by two to three sources. Farming makes the largest contribution to household income, ranging from 43 per cent in the member households to 50 per cent in non-member households and nearly three-quarters in the households of control villages. In other words, the non-participating households

derive 61 per cent of their income from farming compared with 43 per cent for the participating households. Long-term employment makes up one-quarter of the household income in the participating households but only one-tenth in the non-participating households (with only 6 per cent in the households of control villages). Casual labour plays nearly the same role in the two groups-14-16 per cent of the household income-with one-fifth of the income in nonmember households of treatment villages. Business is an unimportant source of income for households in the control villages, but makes up 14 and 11 per cent of the income in the member and non-member households, respectively, of treatment villages. Remittances, rents, gifts, and other sources account for 3-7 per cent of the household income across the board.

Incidence, Depth & Severity of Poverty in Households

Poverty Status	Treatment Villages			Control Villages	All Villages		
	Member	Non-Member	Total		Member	Non - Member	Total
All households	178	90	268	39	178	129	307
Poor households	89	57	146	25	89	82	171
Total population	1 174 ,	653	1,827	423	1,174	1,076	2,250
Poor Population	668	438	1106	260	668	698	1366
Per cent of households in							
poverty:							
poverty	50.0	63.3	54.5	64.1	50.0	63.6	55.7
gap							
ratio (%)	32.5	32.9	32.6	37.6	32.5	34.7	33.4
severity of							
P overty	0.138	0.151	0.142	0.166	0.138	0.157	0.146
Per cent of							
population in poverty	56.9	67.1	60.5	61.5	56.9	64.9	60.7
Average per capita income/month(Rs.)							
	498	480	491	491	498	484	491

Note: The income shortfall sum of the difference between the poverty line income and the income per capita income of each poor household is about Rs.42,830 on a monthly basis. With an average of 8.0 percent in the poor households, it translates into total revenue (income) of Rs.342,640 per month or Rs.4.11 million per year Rs. 3,010 per person or Rs. 24,045 per household to get the poor out of poverty.

In the above Table (Incidence, Depth & Severity of Poverty of Households), the survey assessed the incidence (headcount), depth (poverty gap ratio) and severity of poverty in the sample

households. The survey used Rs.750 per capita per month - the level used in other studies for rural areas of Pakistan - as the poverty line to separate the poor and non-poor households. In the overall sample, 56 per cent of households -171 out of 307 households - can be regarded as poor, with 50 per cent in the member households of treatment villages and almost 64 per cent in the households of control villages. The difference in the proportion of poor households between the participating and non-participating is quite large, with 50 per cent for the former and almost 64 per cent for the latter group. The important point is that the proportion of households in poverty among CO members is lower than in the overall sample of households. Correcting for the size of household, the proportion of the poor in the population rises to 61 per cent in the overall sample -1,366 in a population of 2,250 - and ranges from 57 per cent to 67 per cent in the member and non-member households of treatment villages. Needless to add the extent of poverty in the sample far exceeded the level reported for the rural areas of Pakistan.

The average monthly per capita income of the poor households - Rs.491 for the overall sample with Rs.498 for the participating and Rs.484 for non-participating households - is significantly lower than the average income of sample households across the board. This difference is reflected in the estimates of poverty gap ratio (PGR), an index of the depth of poverty. The value of PGR is 33 per cent for the overall sample, but it is 35 per cent for the nonparticipating households - thanks to 38 per cent for households in the control villages compared with 33 per cent for participating households. The severity of poverty is also higher among the non-participating households (10 per cent) compared with participating households (7 per cent).





7. Conclusion

SRSO has moved ahead with spirit and zeal. It has reached 730 villages and covered 77% of Households. SRSO with its multidimensional approach towards social mobilization and poverty alleviation, ensures the holistic development of target areas. The process initiates with Social Mobilization and ensures the Human Resource Development at the first stage. Furthermore, individuals are provided support to increase their revenue, while boosting the economic activities around the village. In parallel, Infrastructural Development is also made possible through mutual contribution of SRSO and communities. These inputs are bringing up the socio-economic development around the village. People are being mobilized so they can realize their potential and can meet the needs while identifying their own resources. SRSO facilitates the whole process and even contributes financially subject to reciprocity by community. It is expected that this progress will continue unabated for many years to come until communities are truly self-sufficient.

Financial statements from the auditors for the
year 2004-2005

Anjum Asim Shahid Rahman
Chartered Accountants



Grant Thornton

SINDH RURAL SUPPORT ORGANIZATION
FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2005

AUDITORS' REPORT TO THE BOARD OF DIRECTORS

We have audited the annexed balance sheet of the Sindh Rural Support Organization - SRSO (the organization) as at June 30, 2005 and the related income and expenditure account together with the notes forming part thereof for the year then ended.

It is the responsibility of the management of the organization to establish and maintain a system of internal control, and prepare and present the financial statements in conformity with the approved accounting standards as applicable in Pakistan. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting policies used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion.

In our opinion the financial statements present fairly in all material respects the financial position of the organization as at June 30, 2005 and of its surplus for the year then ended in accordance with the approved accounting standards as applicable in Pakistan.


Chartered Accountants
Karachi. *AASR*

04 JAN 2006

1st & 3rd Floor, Modern Motors House
Beaumont Road, Karachi 75530
T: (92-21) 567295-56
F: (92-21) 5688834
W: www.gtr.org

Anjum Asim Shahid Rahman
Chartered Accountants



Grant Thornton

October 17, 2005

The Board of Directors
Sindh Rural Support Organization
B - 34, Hamdard Cooperative Housing Society, Airport Road, Sukkur.

Dear Sirs

2005 FINANCIAL STATEMENTS

We are pleased to enclose three copies of the financial statements of the Sindh Rural Support Organization (the organization) for the year ended June 30, 2005 together with our audit report thereon duly initialed by us for the purpose of identification. We shall be pleased to sign our report in the present and modified form after:

- (a) These financial statements have been considered and approved by the board of directors (the board) and signed by the chief executive and a director authorized to do so in this behalf in the manner so required;
- (b) We have seen the board's specific approval in respect of the following:
Rupees
- | | |
|---|-------------|
| - Purchase of fixed assets | 6,417,446 |
| - Long term investment in Pakistan Investment Bonds | 108,200,000 |
| - Short term investment in Certificates of Deposit | 170,000,000 |
| - Encashment of Term Deposit Receipt BBL | 40,000,000 |
| - Advances disbursed to community organizations | 27,316,000 |
| - Provision for gratuity | 407,178 |
| - Provision for provident fund | 407,846 |
| - Provision for compensated absences | 555,727 |
- (c) We have received replies to the confirmation request letters sent by us to the following banks: and
- First Women Bank Limited - Queens Road Branch- Sukkur
 - Bank Al-Falah Limited - Sarafa Bazar Branch- Sukkur
- (d) We have received a representation letter duly signed by the management.

1st & 3rd Floor, Modern Motors House
Beaumont Road, Karachi 75530
T: (92-21) 567295-56
F: (92-21) 5688834
W: www.gtr.org
Other offices: Islamabad, Lahore
Member of Grant Thornton International

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2. The resolution of the above matters may require adjustment in the financial statements.

3. **RESPONSIBILITY OF THE ADITORS AND TIHE MANAGEMENT**

3.1 The responsibilities of the auditors in a usual examination of financial statements arc explained in International Standard on Auditing 200 "Objective and General Principles Governing an Audit of Financial Statements".

3.2 While the auditor is responsible for forming and expressing an opinion on the financial statements, the responsibility for their preparation is primarily that of the management of the organization. The management's responsibilities include the maintenance of adequate accounting records and internal controls, the selection and application of accounting policies and safeguarding of the assets of the organization. The audit of the financial statements does not relieve the management of its responsibilities. Accordingly, our examination of accounting books and records should not be relied upon to disclose all the errors or irregularities which are not material in relation to the financial statements.

4. During the course of our audit, we came across certain matters, which we believe are significant enough to warrant your attention.

5. **FIXED ASSETS ADDITIONS / DELETIONS DEPRECIATION POLICY**

5.1 The organization has adopted a policy of charging depreciation on fixed assets. According to the policy full year's depreciation is charged on fixed assets acquired during the year, while no depreciation is charged on fixed assets disposed off during the year. IAS 16 para 41 prescribes, that the depreciation method used should reflect the pattern in which the assets' economic benefits are consumed by the enterprise. By adopting the policy as stated above, full year's depreciation would be charged while economic benefits derived from the use of the asset purchased near the end of the year would be negligible. Similarly, when asset is disposed off close to the year end, no depreciation is charged although economic benefits from the use of the asset have been derived.

5.2 In view of the above, we suggest that the management should reconsider the policy of charging depreciation i.e. depreciation may be charged from the month the fixed asset is purchased and on disposal, depreciation may be charged upto the month prior to the month in which the fixed asset is disposed off.

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5.3 Although the organization has a fixed assets register, however we noted that the fixed assets register has not been maintained in the proper form. This is an important record as it enables management to provide itemized control over the fixed assets of the organization. We recommend that a fixed assets register should be maintained to provide the following details for exercising physical as well as accounting controls:

- Assets identification number
- Description of the assets
- Class of the assets
- Date of acquisition
- Cost of the assets
- Depreciation rate, useful life and method of depreciation
- Accumulated depreciation
- Book value of the assets
- Date of disposal
- Gain or loss on disposals
- Mode of disposal

Further we noted that the fixed assets have not been tagged. Absence of tagging and their codification in the fixed assets register makes it difficult to locate the asset at the time of physical verification.

We suggest that the fixed assets register should be updated to incorporate the location and user for all fixed assets. Also, there should be a program of periodic physical verification of fixed assets. All fixed assets should be tagged. There should also be an established procedure for identifying obsolete items and items no longer in use.

5.4 The organization has no policy for capitalization of fixed assets. We recommend that a policy statement regarding capitalization of fixed assets be formulated and adopted keeping in view the economic life and monetary value.

6. PROVIDENT FUND

6.1 The organization has not kept the money's deposited by the employees and equal contribution by the employer into a separate bank account or in the National Saving Scheme as required by section 227 of the Companies Ordinance, 1984. Section 227 of the Companies Ordinance, 1984 is reproduced below for your perusal:

"227. Employees' provident funds and securities: - (1) *All moneys or securities deposited with a company by its employees in pursuance of their contracts of service with the company shall be kept or deposited by the company within fifteen days from the date of deposit in a special account to be opened by the company for the purpose in a scheduled bank or in the National Saving Schemes, and no portion thereof shall be utilized by the company except for the breach of the contract of service on the part of the employee as provided in the contract and after notice to the employee concerned.* "

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Anjum Asim Shahid Rahman

- 6.2 The organization has not formed a separate provident fund trust and all moneys deposited by the employees and equal contribution by the employer are recorded as a liability. Making a separate provident fund trust will enable the employees to claim tax exemption in accordance with the provisions contained in clause 23 of the second schedule of the Income Tax Ordinance, 2001 at the time of receiving final payment on retirement. The relevant clause is reproduced below:

"Incomes, or classes of income, or persons or classes of persons, enumerated below, shall be exempt from tax, subject to the conditions and to the extent specified hereunder:

(23) The accumulated balance due and becoming payable to an employee participating in a recognized provident fund."

7. INDEPENDENT CONFIRMATIONS

We did not receive complete responses to our confirmation request letter sent by us to the organization's debtors and creditors. In such a situation, we used other procedures to verify the debtor and creditor balances.

Obtaining direct confirmation from the organization's debtors and creditors is a strong evidence for auditors to express satisfaction about the recorded balances in the books. We therefore, suggest that in future, management should pursue both debtors and creditors to respond to our requests.

We wish to place on record our appreciation for the cooperation and courtesy extended to us by the management and staff of the organization during the course of the audit.

Yours sincerely



encls.

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SINDH RURAL SUPPORT ORGANIZATION
 INCOME AND EXPENDITURE ACCOUNT
 FOR THE YEAR ENDED JUNE 30, 2005

	Note		From May 29, 2003 to June 30, 2004
		2005	2004
		Rupees	Rupees
Income			
Profit on investment	13	37,485,415	11,061,175
Grants	14	223,023	1,546,039
Service charges		1,074,348	49,215
Other income		89,582	7,000
		38,872,368	12,663,329
Expenditure			
Operating expenditure	15	23,919,896	6,643,612
Financial charges	16	3,744,816	03,562
		27,664,712	6,747,174
Surplus transferred to working fund	3	11,207,656	5,916,155

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The annexed notes form an integral part of these accounts


 CHIEF EXECUTIVE


 DIRECTOR

SINDH RURAL SUPPORT ORGANIZATION
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED JUNE 30, 2005

1. NATURE OF ACTIVITIES

Sindh Rural Support Organization - SRSO (the organization) was incorporated as a public company limited by guarantee on May 29, 2004 under section 42 of the Companies Ordinance, 1984. SRSO took over the operations of National Rural Support Program (NRSP) Sukkur on July 01, 2003. The main objective of the organization is to alleviate poverty in the province of Sindh. The program is undertaken by the endowment fund provided by the Government of Sindh and income earned on investments in securities.

The program is carried out in five districts around Sukkur, Shikarpur, Ghotki, Khairpur and Jacobabad, comprising 23 Tehsils and 281 Union Councils. The head office of the program is based at Sukkur.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation

These financial statements have been prepared in accordance with the approved accounting standards as applicable in Pakistan.

2.2 Accounting convention

These financial statements are prepared under the historical cost convention.

2.3 Employees retirement benefits

2.3.1 Gratuity

The organization operates an unfunded gratuity scheme covering all its employees with two or more years of service with the organization. Provision for gratuity has been made to cover obligation under the scheme in respect of employees who have completed the minimum qualifying period.

2.3.2 Provident fund

The organization operates an unfunded provident fund scheme for all its permanent employees and contributions are made monthly in accordance with the fund rules.

2.3.3 Compensated absences

The organization provides a facility to its employees for accumulating their annual earned leave. Under the unfunded scheme employees are entitled for 30 days privilege leave for each completed year of service. Provisions are made to cover the obligation under the scheme and are charged to income.

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2.4 Fixed assets and depreciation

These are stated at cost except donated assets, which are stated at fair value less accumulated depreciation. Depreciation is charged using the straight-line method whereby the cost or fair value of an asset is written off over its estimated useful life. Full year's depreciation is charged on additions during the year, while no depreciation is charged on deletions during the year.

Maintenance and normal repairs are charged to income as and when incurred. Major repairs and improvements are capitalized.

Gain or loss on disposal of fixed assets is included in income currently.

2.5 Deferred income

Donations received for purchase of fixed assets and donated fixed assets are presented in balance sheet as deferred income. Deferred income is recognized as income on systematic basis over the useful life of the assets.

2.6 Revenue recognition

Income from donations except for donations received for purchase of fixed assets and donated fixed assets is accounted for on receipt basis. Donations for purchase of fixed assets and donated fixed assets are taken to deferred income.

2.7 Taxation

The income of the organization is exempt from income tax under sub-clause (3) of clause (58) of Part I of the Second Schedule to the Income Tax Ordinance, 2001 being a non-profit organization.

3.	GENERAL FUND	Note	2005 Rupees	2005 Rupees
	Endowment fund	3.1	1,000,000,000	500,000,000
	Working Fund			
	Balance as at July 01		5,916,155	
	Surplus transferred from income and expenditure account		11,207,656	5,916,155
	Balance as at June 30		17,123,811	5,916,155
			<u>1,017,123,811</u>	<u>505,916,155</u>

- 3.1 The endowment fund is granted by the Government of Sindh and will be utilized for investment purposes. Profit received on investments shall be utilized for promoting / achieving organizational goals and for day to day running of business.

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	2005	2004
	Rupees	Rupees
4. DEFERRED LIABILITIES		
Provision for gratuity	481,818	91,864
Provision for provident fund	425,810	37,051
Provision for compensated absence	557,527	125,271
	1,464,885	254,186

5. The organization has short term finance facility under mark-up arrangement in aggregate of Rs. 200 million (2004: Nil) from a bank at a mark-up rate of KIBOR plus 0.5 percent per annum with floor of 3.25 percent per annum. The arrangement is renewal and is secured against pledge of PIB's held by the bank.

	2005	2004
	Rupees	Rupees
6. OTHER LIABILITIES		
EOBI	---	21,000
Payable to National Rural Support Programs – NRSP	547,407	17,934
Payable to Rural Support Programme Network – RSPN	24,944	---
Payable to Pakistan Poverty Alleviation Fund – PPAF	20,000	---
Payable to ex - NRSP staff	37,705	66,654
	630,056	105,588

	Cost/ fair value			Depreciation				Depr eciati on rate per annu m %
	As at June 30,2004	Additions during the year	As at June 30, 2005	As at June 30,2004	For the year	As at June 30, 2005	Written down value as at June 30, 2005	
				Rupees --				
Furniture and fixtures	409,825	901,152	131,0977	40 983	131,098	172081	1,138,896	10
Office equipments	202,680	255,300	457,980	40 536	91,596	132132	325,848	20
Computers	300,341	257,294	557,635	100 104	185,878	285982	271,653	33.33
Vehicles	1,770,038	5,003,700	6773738	354 008	1,354,748	1708756	5,064,982	20
2005	2,682,884	6,417,446	9,100,330	535,631	1,763,320	2298951	681,379	
2004	--	2,682,884	2,682,884	--	535,631	535631	2,147,253	

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	2005 Rupees	2004 Rupees
8. LONG TERM INVESTMENTS		
Certificates of deposit	250,000,000	250,000,000
Pakistan Investment Bonds (PIB's)	302,600,000	194,400,000
	<u>552,600,000</u>	<u>444,400,000</u>
Premium on purchase of PIBs	6,506,018	4,107,238
Less: Amortization for the year	909,052	410,724
	<u>5,596,966</u>	<u>3,696,514</u>
	<u>558,196,966</u>	<u>448,096,514</u>
9. SHORT TERM INVESTMENTS		
Certificates of Deposit	170,000,000	
Term Deposit Receipts	-	40,000,000
	<u>170,000,000</u>	<u>40,000,000</u>
10. ADVANCES AND PREPAYMENTS		
Advance to staff	357,769	113,537
Advance to supplier	15,000	---
Advance to community organizations	691,800	---
Prepaid insurance	37,698	---
Prepaid office rent	227,800	11,000
	<u>1,330,067</u>	<u>124,537</u>
11. ACCRUED PROFIT ON INVESTMENTS		
Certificates of Deposit	9,172,055	4,685,959
Pakistan Investment Bonds	4,241,742	2,634,492
Term Deposit Receipts	29,341	359,200
	<u>13,443,138</u>	<u>7,679,651</u>

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	2005	2004
	Rupees	Rupees
12 CASH AND BANK		
Cash in hand		
Cash at bank	122,634	18,042
Current accounts	1,951,011	526,384
Deposit accounts	334,164,719	3,035,309
	336,115,730	3,561,693
	336,238,364	3,579,735
		From May 29,
		2003 to June
	2005	30, 2004
	Rupees	Rupees
13 PROFIT ON INVESTMENTS		
Certificates of Deposit	15,621,684	9,446,255
Pakistan Investment Bonds	21,459,439	1,170,361
Term Deposit Receipts	-	359,200
Deposit accounts	404,292	85,259
	37,485,415	11,061,075
14 GRANTS		
Rural Support Programs Network - RSPN	-	592,235
National Rural Support Program - NRSP	-	953,804
Financial Strengthening Support Programme - FSSP	223,023	-
	223,023	1,546,039
15 OPERATING EXPENDITURE		
Salaries, wages and benefits	7,935,072	2,362,964
Program assistance	5,761,288	705,907
Traveling	1,338,104	522,223
Communication	212,475	133,482
Meeting and conferences	1,117,929	--
UCB expenses	168,219	--
Dissemination	26,285	--
Utilities	120,482	69,678
Vehicle running and maintenance	2,937,822	896,118
Office supplies	46,145	27,839
Entertainment		206,348
Office rent	459,720	141,986
Office repairs and maintenance	244,246	90,665
Printing and stationery	498,886	234,637
Books and periodicals	24,517	5,175
Depreciation	1,763,320	535,631
Amortization of premium on PIBs	909,052	410,724
Legal and professional charges	92,120	268,375
Auditors' remuneration	131,820	25,000
Bad debts	91,500	5,000
Miscellaneous expenses	40,894	1,860
	23,919,896	6,643,612

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		From May 29,
		2003 to June
	2005	30, 2004
	Rupees	Rupees
16 . FINANCIAL CHARGES		
Bank charges	38,250	23,103
Mark -up on short term borrowing	3,669,954	--
Mark -up on NRSP credit line	36,612	80,459
	<u>3,744,816</u>	<u>103,562</u>

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CHIEF EXECUTIVE


DIRECTOR

SINDH RURAL SUPPORT ORGANIZATION
BALANCE SHEET
AS AT JUNE 30, 2005

	Note	2005 Rupees	2004 Rupees		Note	2005 Rupees	2004 Rupees
General Fund	3	1,017,123,811	505,916,155	ASSETS			
Deferred Liabilities	4	1,464,885	254,186	Fixed Asset	7	6,801,379	2,147,253
				Long term investments	8	558,296,966	448,096,514
Current Liabilities				Current Assets			
Short term borrowing - secured	5	90,000,000	----				
Accrued expenses		3,039,966	467,757	Short term investment	9	170,000,000	40,000,000
Other liabilities	6	630,056	105,588	Advances and prepayments	10	1,330,067	124,537
		93,670,022	573,345	Accrued profit on investments	11	13,443,138	7,679,651
				Receivable from community organizations		26,248,804	5,088,829
				Other receivable		--	27,167
				Cash and bank	12	336,238,364	3,579,735
						547,260,373	56,499,919
		<u>1,112,258,718</u>	<u>506,743,686</u>			<u>1,112,258,718</u>	<u>506,743,686</u>

The annexed notes form an integral part of these accounts.

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CHIEF EXECUTIVE


DIRECTOR



Statistical Data

Social Mobilization

Sl. #		As of June 2003	SRSO Regions					Total	Cumulative Total as of June 2005
			Sukkur	Khairpur	Shikarpur	Ghotki	Jacobabad		
1	Total # of UCs	253	46	76	40	51	40	253	253
2	Total UCs Under SRSO Programme Area	7	5	3	3	3	3	17	17
3	Total # of Villages in SRSO UCs	325	188	78	202	93	169	730	730
4	Total # of Households in SRSO Villages	15,284	15,248	9,071	8,848	14,516	5,921	53,604	46,335
5	Number of Programme Introductions	N.A.	444	403	357	313	391	1,908	1,908
6	CO's Formed	382	227	260	224	212	311	1,234	1,616
	Male	273	157	167	180	132	221	857	1,130
	Female	109	70	93	44	80	90	377	486
7	Households organized	N.A.	2,564	4,327	4,765	2,776	4,715	19,147	19,147
	Male	N.A.	2,461	4,072	4,697	2,618	4,536	18,384	18,384
	Female	N.A.	103	255	68	158	179	763	763
8	Membership	8,125	3,494	6,622	5,375	4,198	6,303	25,992	34,117
	Male	6,040	2,461	4,072	4,697	2,618	4,536	18,384	24,424
	Female	2,085	1,033	2,550	678	1,580	1,767	7,608	9,693
9	Savings (in Rs)	1,138,687	872,738	1,223,400	730,555	279,203	564,822	3,670,718	4,809,405
	Male	749,500	716,823	708,628	518,358	168,150	495,822	2,607,781	3,357,281
	Female	389,187	155,915	514,772	212,197	111,053	69,000	1,062,937	1,452,124

Human Resource Development (Community Trainings)

S#	Description	As of June 2004	SRSO Regions					Total	Cumulative Total as June 2005
			Sukkur	Khairpur	Shikarpur	Ghotki	Jacobabad		
Managerial Trainings									
1	Community Management Skills Training	11	-	-	-	-	-	83	94
	Number of Participants	283	-	-	-	-	-	1,650	1,933
	Total Pax Trained (Managerial)	283	-	-	-	-	-	1,650	1,933
Other Community Trainings									
2	Activist Workshop	11	-	-	-	-	-	39	50
	Number of Participants	544	-	-	-	-	-	3,950	4,494
3	Proposal writing for CCBs	1	-	-	-	-	-	3	4
	Number of Participants	28	-	-	-	-	-	70	98
	Total Pax Trained (Other Community)	572	-	-	-	-	-	4,020	4,592
Sectoral Trainings									
1	Best Practices in Agriculture	1	-	-	-	-	-	2	3
	Number of Participants	25	-	-	-	-	-	50	75
2	Livestock First Aid Training	-	-	-	-	-	-	2	2
	Number of Participants	-	-	-	-	-	-	50	50
3	Traditional Birth Attendants Training	1	-	-	-	-	-	2	3
	Number of Participants	11	-	-	-	-	-	41	52
4	Teachers Training	-	-	-	-	-	-	1	1
	Number of Participants	-	-	-	-	-	-	18	18
	Total Pax Trained (Sectoral)	36	-	-	-	-	-	91	127
Vocational Trainings									
1	Tailoring Training	1	-	-	-	-	-	1	2
	Number of Participants	10	-	-	-	-	-	11	21
2	Electrical Wireman Training	-	-	-	-	-	-	1	1
	Number of Participants	-	-	-	-	-	-	20	20
3	Machine Embroidery	-	-	-	-	-	-	1	1
	Number of Participants	-	-	-	-	-	-	1	1
4	Dates Packing Training	-	-	-	-	-	-	1	1
	Number of Participants	-	-	-	-	-	-	15	15
5	Candle Making Training	-	-	-	-	-	-	1	1
	Number of Participants	-	-	-	-	-	-	20	20
6	Bakery Products Preparation Training	-	-	-	-	-	-	1	1
	Number of Participants	-	-	-	-	-	-	9	9
	Total Pax Trained (Vocational)	10	-	-	-	-	-	76	59
	Total (Community Activists Trained)	901	-	-	-	-	-	5,837	6,738

Physical Infrastructure and Technology Development

S#	Description	As of June 2004	SRSO Regions					Cumulative Total as June 2005	
			Sukkur	Khairpur	Shikarpur	Ghotki	Jacobabad		Total
1	No of total schemes surveyed	250	28	14	16	14	18	90	340
2	No of total schemes initiated	23	4	4	3	2	9	22	45
3	No of beneficiary households	471	65	111	83	101	229	589	1,060
4	No of total schemes completed	23	3	4	2	1	7	17	40
5	No of beneficiary households	480	48	111	58	80	183	480	960
6	No of link roads initiated	2	-	-	-	-	1	1	3
7	No of beneficiary household	57	-	-	-	-	30	30	87
8	No of link roads complete	2	-	-	-	-	1	6	8
9	No of beneficiary households	57	-	-	-	-	30	30	87
10	No of irrigation schemes initiated	17	4	1	1	1	5	12	29
11	No of beneficiary households	287	65	16	28	21	98	228	515
12	No of irrigation schemes completed	17	3	1	1	-	4	9	26
13	No of beneficiary households	287	48	16	28	-	86	178	465
14	Area irrigated in acres	1,527	372	90	64	90	637	1,253	2,780
15	Other schemes initiated	4	-	3	2	1	3	9	13
16	No of beneficiary households	136	-	95	55	80	101	331	467
17	Other schemes completed	1	-	3	2	1	3	9	10
18	No of beneficiary households	50	-	95	55	80	101	331	381

Note: Other Schemes are: Culverts, Drinking Water Supply Scheme (DWSS), School Buildings, Sanitation, Cattle Yard

Rural Credit & Enterprise Development

S#	Description	As of June 2004	SRSO Regions					Total (July 2004-June 2005)	Cumulative Total as June 2005
			Sukkur	Khairpur	Shikarpur	Ghotki	Jacobabad		
1	Total Disbursement	5,326,000	7,689,000	5,780,000	2,362,000	6,803,000	4,622,000	27,256,000	32,582,000
	No. of Loanees	542	790	590	248	704	483	2,815	3,357
	Male	461	695	558	216	623	453	2,545	3,006
	Female	81	95	32	32	81	30	270	351
2	Disbursement in Agri Input	1,329,000	482,000	1,454,000	10,000	402,000	313,000	2,661,000	3,990,000
	No. of Loanees	139	51	151	1	42	32	277	416
	Male	137	51	151	1	42	32	277	414
	Female	2	-	-	-	-	-	-	2
3	Disbursement in Live Stock	3,238,000	6,603,000	3,171,000	1,968,000	6,031,000	4,240,000	22,013,000	25,251,000
	No. of Loanees	326	678	323	207	625	444	2,277	2,603
	Male	251	583	291	176	544	414	2,008	2,259
	Female	75	95	32	31	81	30	269	344
4	Disbursement in Enterprise	759,000	604,000	1,155,000	384,000	370,000	69,000	2,582,000	3,341,000



SRSO Head Office, Sukkur

B-34, Block B, Hamdard Coop
Housing Society, Airport Road Sukkur
Tel: 071-563365, 5633516 Fax: 071-5631791
Email: aliahmed_srso@yahoo.pk
Contact Ali Ahmed Khoso
General Manager

Regional Office, Ghotki

Address: Bhitai Nagar
Ghotki
Tele & Fax: 0723-600017
Email: rpcghotki_srso@yahoo.com
Contact: Ahmed Khan Soomro
Regional Program Coordinator

Regional Office, Khairpur

Address: Near Sajjad Model School Meer Wah
Canal View, Khairpur Mirs
Tele & Fax: 0245-552117,
Email: rpckhairpur_srso@yahoo.com
Contact: Sikandar Sanam Phull
Regional Program Coordinator

Regional Office, Naushero Feroze

Address: Ahmed pur Mohallah
Ward # 4, Kandiaro
Tele & Fax: 0242-449574
Email: rpcnoshero_srso@yahoo.com
Contact: Riaz Ahmed Agro
Regional Program Coordinator

Regional Office, Sukkur

Address: # 17, Block B, Hamdard Coop
Housing Society, Airport Road
Sukkur
Tele & Fax: 071-5632667
Email: rpcsukkur_srso@yahoo.com
Contact: Iqbal Ahmed Memon
Regional Program Coordinator

Regional Office, Jacobabad

Address: Taluka Hospital Road
Thull
Tele & Fax: 0722-610692
Email: rpcjacobabad_srso@yahoo.com
Contact: Saeed Ahmed Buledi
Regional Program Coordinator

Regional Office, Larkana

Address: Near Government Degree College
Ratodero
Tele & Fax: 074-4088881
Email: rpclarkana_srso@yahoo.com
Contact: Ali Gul Khushuk
Regional Program Coordinator

Regional Office, Shikarpur

Address: Near Banglow Haji Kora Khan
Bhayo, Kilo Kaflo Road,
Shikarpur
Tele & Fax: 0726-515177
Email: rpcshikarpur_srso@yahoo.com
Contact: Rustam Soomro
Regional Program Coordinator

HRD Centre, Sukkur

Address: # B-72, Block B, Hamdard Coop
Housing Society, Airport Road
Sukkur
Tele: 071-5633513
Fax: 071-5631791
Email: bullo_equip@yahoo.com
Contact: Abdul Hameed Bullo
Programme Manager