



سینڈ رورل سپورٹ آرگنائزیشن  
SINDH RURAL SUPPORT ORGANIZATION

# ANNUAL REPORT 2017-2018

SCALING UP AND SUSTAINING COMMUNITY



SINDH RURAL SUPPORT  
ORGANIZATION (SRSO)



SRSO-Complex, Shikarpur Road, Sukkur Pakistan.  
Phone: 92 71-56271820 Fax: 92 71-56271820 Ext-111  
Email: info@srso.org.pk Website: www.srso.org.pk

# Credits

## **Initial in-house draft & data compilation**

Shahid Hussain Abro

## **Technical input & draft finalization**

Muhammad Uris Umrani, Murtaza Talpur  
& Naveed Memon

## **Contribution**

Bakhat Ali Abro, Imtiaz Shaikh & MER Team  
Regional Managers and Field Teams

## **Photographs**

Hanif Hingoro

## **Publisher**

M/S Paradise Press Pvt. (Ltd.)

## **Contact**

Head Office

SRSO Complex, Shikarpur Road, Sukkur.

Phone: 92-7156271820

Fax: 92 71-56271820-111

Website: [www.srso.org.pk](http://www.srso.org.pk)

Email: [info@srso.org.pk](mailto:info@srso.org.pk)

## **SRSO Coordination Office**

F-186/II, Park Lane Street-7

Kehkashan, Block-5,

Clifton, Karachi,

Phone: 92 21-35833483

# TABLE OF CONTENTS

ORGANISATION'S INFORMATION	4
ORGANOGRAM	5
ACRONYMS	6
CEO MESSAGE	7
SRSO OUTREACH & PROGRAMME/PROJECTS	8
SRSO'S KEY ACHIEVEMENTS IN LAST FIVE YEARS (JULY 2014 TO JUNE 2018)	9
INTRODUCTION OF SRSO	10
SRSO SOCIAL MOBILISATION APPROACH	11
SRSO'S THEMES	12
THEME -1 SOCIAL MOBILISATION	13
YEAR-WISE TREND OF SRSO PRESENCE AT A GLANCE	15
THEME -2 POVERTY REDUCTION	16
IGG BENEFICIARIES AND DISBURSED AMOUNT	17
CIF BENEFICIARIES AND DISBURSED AMOUNT	17
UNION COUNCIL BASED POVERTY REDUCTION PROGRAMME (UCBPRP)	19
UCBPRP MAINTENANCE PHASE	19
PEOPLES' POVERTY REDUCTION PROGRAMME (PPRP)	20
CAPACITY BUILDING	21
CIF & IGG BENEFICIARIES	22
INITIATIVES FROM COMMUNITY ORGANISATIONS	23
SINDH UNION COUNCIL & COMMUNITY ECONOMIC STRENGTHENING SUPPORT (SUCCESS) PROGRAMME	24
CAPACITY BUILDING	26
TRIBAL STRUCTURE, WOMEN & SUCCESS	26
ESTABLISHMENT OF JOINT DEVELOPMENT COMMITTEES [JDCS]	26
SPECIFIC & RELEVANT ACHIEVEMENTS UNDER SUCCESS	27
INITIATIVES FROM COMMUNITY ORGANISATIONS	28
NATURAL RESOURCE MANAGEMENT (NRM)	29
SRSO MICROFINANCE	30
ACHIEVEMENTS DURING THE FINANCIAL YEAR 2017-18	32
CRAFT ENTERPRISE DEVELOPMENT (CED)	33
SARTYOON SANG CRAFTS EXHIBITION	34
THEME -3 GENDER & DEVELOPMENT	35
CELEBRATED INTERNATIONAL WOMEN'S DAY	36
THEME -4 SOCIAL PROTECTION	38
INTEREST FREE LOAN PROJECT (IFL) WDD-GOS	39
PRIME MINISTER INTEREST FREE LOAN PROJECT (PM-IFL)	39
EQUINE WELFARE PROJECT	40
AGE-FRIENDLY INITIATIVES IN SHIKARPUR AND JACOBABAD	41
INSTITUTE OF MANAGEMENT & SKILLS DEVELOPMENT (IMSD)	42
BENAZIR BHUTTO SHAHEED YOUTH DEVELOPMENT PROGRAMME (BBSYDP)	43
PRIME MINISTER YOUTH DEVELOPMENT PROGRAMME	44
PHYSICAL INFRASTRUCTURE AND TECHNOLOGY DEVELOPMENT (PITD)	45
SHAHEED BENAZIR BHUTTO HOUSING CELL	47



# TABLE OF CONTENTS

MICRO HEALTH INSURANCE (MHI)	47
THEME -5 SOCIAL SERVICES SECTOR (SSS)	48
COMMUNITY MANAGED PRIMARY SCHOOLS	50
COMMUNITY ACTIVISM FOR IMPROVED ACCESS TO QUALITY EDUCATION AND LOCAL ACCOUNTABILITY	50
NON-FORMAL EDUCATION – USAID	51
USAID- EMO HUB SCHOOLS PROJECT	52
BISP WASEELA-E-TALEEM PROGRAMME	53
PROGRAMME FOR IMPROVED NUTRITION IN SINDH (PINS)	54
PROMOTING CHILD RIGHTS IN COTTON FORMING AREAS OF SINDH	55
IMPROVING ADOLESCENT LIVES IN PAKISTAN (IALP)	56
ADOLESCENT AND ADULT LEARNING AND TRAINING PROGRAMME	57
DELIVERING ACCELERATED FAMILY PLANNING IN PAKISTAN (DAFPAK)	58
DISASTER RISK REDUCTION (DRR) STRATEGY	59
MONITORING EVALUATION & RESEARCH (MERU)	60
INTERNAL AUDIT	60
RISK MANAGEMENT	61
ADMINISTRATION	61
CASE STUDIES	62
LAUNCHING CEREMONIES	63
PICTORIAL VIEW OF ACTIVITIES AND EXTERNAL VISITORS	64
FINANCIAL PROGRESS	65



# ORGANISATION'S INFORMATION

## Board of Directors

Mr. Shoaib Sultan Khan (Chairman)  
Ms. Naheed Shah Durrani  
Mr. Fazalullah Qureshi  
Mr. Tasneem Ahmed Siddiqui  
Mr. Ghulam Sarwar Khero  
Mr. Ghulam Mustafa Abro  
Mr. Suleman G. Abro  
Mr. Aazar Ayaz  
Mr. Muhammad Nazar Memon  
Dr. Rashid Bajwa  
Mr. Naseer Ahmed Memon  
Mr. Muhammad Dittal Kalhoro (CEO)

## Ex-Officio Members of SRSO

Chairmen, Planning & Development Dept: (P&D) GoS  
Secretary, Local Government Department GoS  
Secretary, Finance Department, GoS  
Commissioner – Sukkur Division  
Commissioner – Larkana Division

## Finance & Executive Committee

Mr. Fazalullah Qureshi	(Chairperson)
Dr. Rashid Bajwa	(Member)
Mr. Muhammad Nazar Memon	(Member)
Mr. Ghulam Mustafa Abro	(Member)
Mr. Naseer Ahmed Memon	(Member)

## HR Committee

Ms. Naheed Shah Durrani	(Chairperson)
Mr. Fazalullah Qureshi	(Member)
Mr. Tasneem Ahmed Siddiqui	(Member)

## Audit / Risk Management Committee

Mr. Muhammad Nazar Memon	(Chairperson)
Mr. Ghulam Sarwar Khero	(Member)
Mr. Aazar Ayaz	(Member)
Mr. Ghulam Mustafa Abro	(Member)

## Auditors

Deloitte Yousuf Adil  
Chartered Accountants  
4th Floor Mehr Fatima Tower  
Opposite High Court  
Multan Cantt, Pakistan.

## Chief Financial Officer

Mr. Zahid Karim Shar, ACA

## Legal Advisor

Mr. Udha Ram Rajput

## Company Secretary

Mr. Masood-ul-Hasan Hashmi

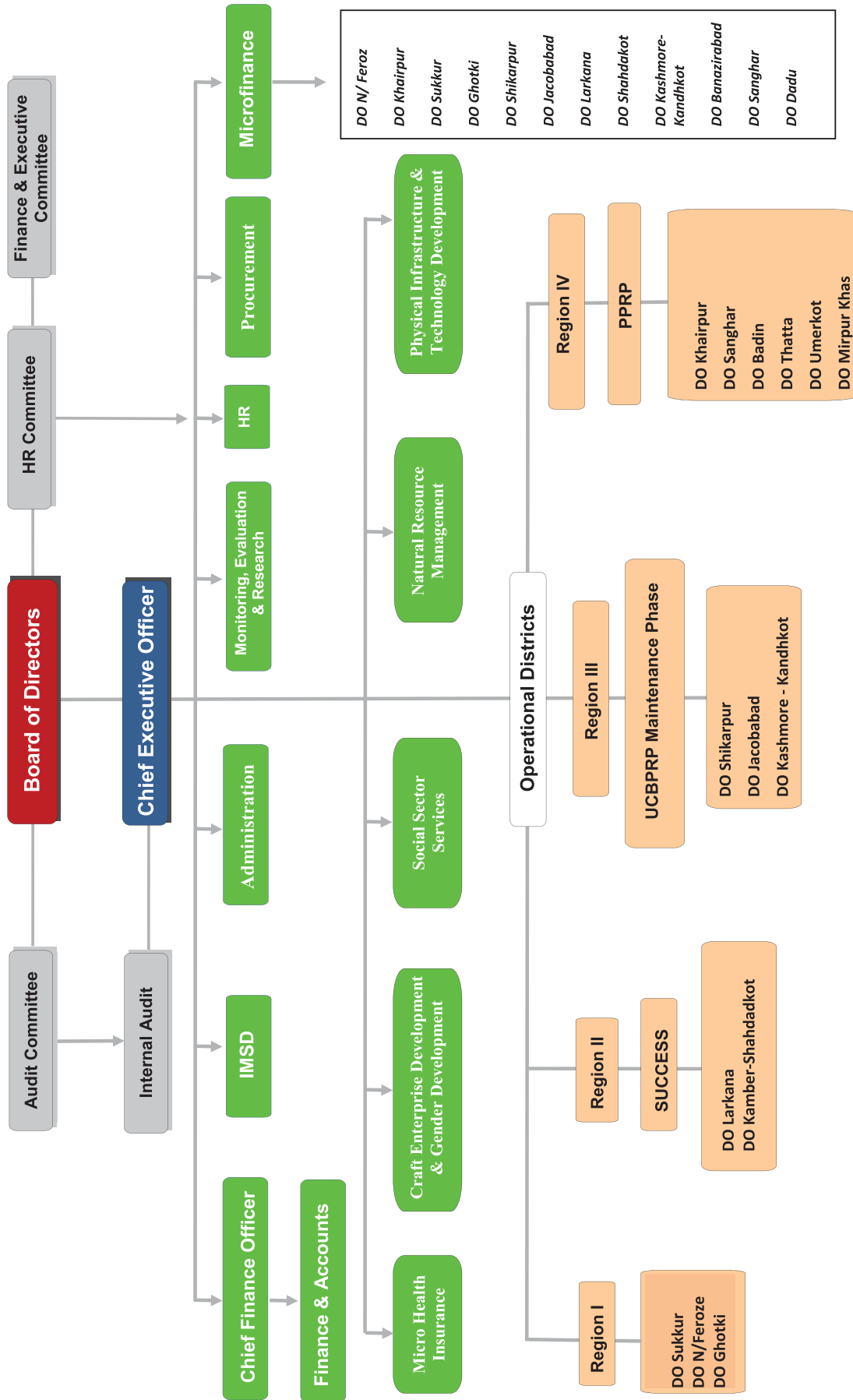
## Registered Office

SRSO Head Office - Complex, Shikarpur Road,  
Sukkur

## Website & Facebook

[www.srso.org.pk](http://www.srso.org.pk)  
[www.facebook.com/SRSO.official](https://www.facebook.com/SRSO.official)

# ORGANOGRAM



# ACRONYMS

AKRSP	Aga Khan Rural Support Program	IMSD	Institute of Management and Skills Development
BCC	Behavior Change Communication	IMR	Infant Mortality Rate
BDG	Business Development Group	LSO	Local Support Organization
BHU	Basic Health Unit	LCH	Low Cost Housing
BISP	Benazir Income Support Program	LMST	Leadership Management Skill Training
BLF	Big Lottery Fund	MERU	Monitoring, Evaluation & Research Unit
BoD	Board of Directors	MFCC	Multi-Functional Community Centre
SUCCESS	Sindh Union Council and Community Economic Strengthening Support	MNCH	Maternal & Newborn Child Health
CAPI	Computer Assisted Personal Information	MNA	Member of National Assembly
BBSYDP	Benazir Bhutto Shaheed Youth Development Programme	MHI	Micro Health Insurance
CAT	Community Awareness Toolkit	MPA	Member of Provincial Assembly
CDD	Community Driven Development	MIS	Management Information System
CART	Credit Appraisals & Recovery Techniques	MWRA	Married Women Reproductive Age
CHW	Community Health Worker	MMR	Mother Mortality Rate
CDP	Community Development Programme	NFE	Non Formal Education
CIS	Community Institutions	NRSP	National Rural Support Organization
CED	Crafts Enterprise & Development	NRM	Natural Resource Management
CO	Community Organization	NAVTTTC	National Vocational & Technical Training Commission
CIF	Community Investment Fund	NPGP	National Poverty Graduation Program
CRCFA	Child Rights in Cotton Farming Areas	OTW	Orientation Training Workshop
CPI	Community Physical Infrastructure	OPA	Older People Association
CTC	Chip Training & Consulting	PDMA	Provincial Disaster Management Authority
CRP	Community Resource Person	PITD	Physical Infrastructure & Technology Development
CYP	Couple Year of Protection	RSP's	Rural Support Programme's
CEO	Chief Executive Officer	PSC	Poverty Score Card
CRAN	Child Rights Advocacy Network	PPAF	Pakistan Poverty Alleviation Fund
CSG	Community Support Group	RSPN	Rural Support Programme Network
CMST	Community Management Skill Training	RCED	Rural Credit & Enterprise Development
DO	District Officer	SSS	Social Sector Service
DHO	District Health Officer	EUCBPRP	Expansion of Union Council based Poverty Reduction Programme
DWSS	Drinking Water Supply Scheme	PPRP	Peoples' Poverty Reduction Programme
EU	European Union	SRSO	Sindh Rural Support Organization
EWP	Equine Welfare Project	SO	Social Organizer
FGD's	Focus Group Discussions	SMT	Social Mobilization Team
GAD	Gender & Development	TRDP	Thardeep Rural Development Programme
GD	General Dispensary	UCBPRP	Union Council Based Poverty Reduction Programme
HCP	Health Care Provider	VO	Village Organization
HH	Household	VDC	Village Development committee
HRD	Human Resource Development	WASH	Water, Sanitation & Hygiene
HSSP	Health Strengthening Support Project	GoS	Government of Sindh
HCC	Health Communication Component		
IA	Internal Audit		
IGG	Income Generating Grant		



# CEO MESSAGE



I am contented to present the 15<sup>th</sup> Annual Report of SRSO for the year of 2017-18. The year has brought substantial achievements and enabled us to learn from our experiences. With the thanks of Allah, we have more households in our ambit and a large number of people were equipped with skills, livelihood supports, and services. Every single year of SRSO is adding its contribution to women empowerment through sustained livelihood interventions. SRSO has developed a huge human resource and built the capacity of community institutions with the partnership of Government of Sindh (GoS). SRSO initiated its UCBPRP programme in Shikarpur, Kashmore-Kandhkot, and Jacobabad in 2009 and after successful completion of the programme GoS extended programme into six more districts. In 2016-2017, the GoS had approved the expansion in these districts: Khairpur, Umerkot, Thatta, Sanghar, Mirpurkhas and Badin. In addition, SRSO is implementing the SUCCESS programme funded by European Union in Larkana and Kamber-Shahdadkot districts. These two programmes have enabled thousands of rural women to show their potentials and achievements.

Over the years, SRSO has worked in the context of themes, which include social mobilisation, poverty eradication, gender and development, women empowerment, social service and social protection. All these themes are cross-cutting and ultimately support SRSO's mission of eradicating poverty. SRSO is

determined to alleviate poverty through the three-tier participatory approach of social mobilisation with different community-driven development interventions including microfinance, organising older people, providing vocational and entrepreneurship training and enabling communities to operate Community Investment Funds (CIF) and Income Generating Grants (IGG).

The magnificent achievements of organised women are a matter of great pleasure for SRSO.

Microfinance wing of SRSO performed exceptionally well during the 2016-17 and 2017-18, in terms of clean portfolio as well as controlled expenditures and recovery rate.

I would like to acknowledge the financial support being provided by the European Union for the SUCCESS programme, GoS for PPRP, USAID for the NFE, and PSI, UNICEF for CRCFA and Help Age for BLF and Brooke Pakistan. I owe my huge debt of gratitude to all the donors and supporters for their core support and financial assistance that has enabled SRSO to help poor to access services. I would also like to extend my profound gratitude to all organised communities, especially women for their excellent work being undertaken and firm trust they have been showing in SRSO and its teams. Their journey is on the right track and paving a way to eliminate extreme poverty.

I am confident that SRSO has a very promising future in store for it. If the team will work with unfaltering commitment and dedication with honesty and sincerity, then I have no doubt SRSO will go on to become an exemplary model of excellence and success in rural development.

In the last I would like to express my gratitude to the chairman and the Board of Directors for their full support and guidance throughout the reporting period.

Mohammad Dittal Kalhoro  
Chief Executive Officer  
SRSO Sukkur



# SRSO'S KEY ACHIEVEMENTS IN LAST FIVE YEARS (JULY 2014 TO JUNE 2018)

Achievements in the last five years (July 2014 to June 2018)							
Key Performance Indicators	Achievements as of June-2013	2014	2015	2016	2017	2018	
SRSO operational in districts	10	10	10	11	15	15	
SRSO intervened in UCs	374	375	380	395	418	674	
SRSO intervened in Tehsils	48	48	48	52	52	81	
SRSO intervened in villages	12,501	12,540	12,614	12,964	13,436	14,550	
SRSO organized households	591,719	593,234	596,980	600,921	709,691	747,580	
Formed VO	7,320	7,343	7,357	7,429	8,000	9,289	
Formed LSO	91	128	128	130	136	193	
CO- Formation	Women	34,642	34,658	34,947	35,184	40,944	40,092
	Men	2,383	2,383	2,383	2,383	2,383	2,383
	Mix	40	40	40	40	40	40
	Total	37,065	37,081	37,370	37,607	42,515	43,367
CO-Membership	Women	553,067	553,322	558,318	562,259	671,029	708,918
	Men	38,662	38,662	38,662	38,662	38,662	38,662
	Total	591,729	591,984	596,980	562,259	709,691	747,580
Community Saving (Rupees)	Women	110,586,926	110,586,926	110,633,356	114,103,166	124,229,248	140,397,798
	Men	6,803,469	6,803,469	6,803,469	6,803,469	6,803,469	6,803,469
	Total	117,390,395	117,390,395	117,436,825	120,906,635	131,032,717	147,201,267
Income Generating Grant (IGG) Amount Disbursed (Rupees)	82,935,100	82,935,100	82,935,100	82,935,100	82,935,100	101,528,100	
IGG Beneficiaries	7,608	7,608	7,608	7,608	7,608	9,422	
Community Investment Fund (CIF) distributed (in Millions)	938	1,059	1,065	1,065	1,074	1,317	
CIF Beneficiaries	94,183	101,383	101,702	101,702	102,531	120,649	
Amount of Micro credit disbursed (in Millions)	4,240	5,923	6,929	8,058	10,228	12,228	
No. of Beneficiaries of Micro Credit Programme	270,177	357,505	403,584	451,783	543,289	615,907	
No of Community members trained	239,153	246,718	249,295	252,217	263,581	285,683	
Micro Health Insurance (head count)	615,386	619,095	619,197	619,197	619,197	859,742	
No. of CPIs and Housing Schemes Initiated	39,555	39,741	39,928	40,139	40,151	40,390	
Amount of CPIs and Housing schemes Initiated (in Millions)	2,567	2,619	2,670	2,722	2,779	2,821	
Beneficiary Households	227,005	231,315	234,500	235,856	238,568	248,613	



# INTRODUCTION OF SRSO

Sindh Rural Support Organization (SRSO) is a not for profit organisation licensed under Section 42 of the Companies Act 2017 (formerly known as Companies Ordinance 1984) of Pakistan. In 2003, SRSO was established with an endowment of rupees one billion by the Government of Sindh (GoS) to harness the potential of poor people to raise their living standards above the poverty line through engaging them into three tiers of social mobilisation structure (community organisation, village organisations, and local support organisations). So, they could access services related to skill development, health and education at the grassroots level.

Government of Sindh has funded SRSO to work in the designated districts and has endorsed its approach of harnessing peoples' potential to help themselves, aiming at Poverty Reduction through capacity building, skills enhancement, development of community supported infrastructure and community empowerment. Moreover, SRSO ensures provision of support in terms of microfinance, community investment fund and income generating grants for income generation and enterprise development. The community has also been supported with micro health insurance to absorb the health shocks and grow economically. SRSO is bridging the gap between government and community and inculcating the sense of ownership among the people.

## Vision

To perceive socially and economically empowered communities especially the marginalised ones and helping create proactive community organisations by the attitudinal change by setting free people's potentials and willingness to alleviate poverty.

## Mission

To meet the challenge of battering poverty and help the poor to get above the poverty line and have a standard life. To help marginalised rural people harness their potential to bring about change in their quality of life on a self-help basis.

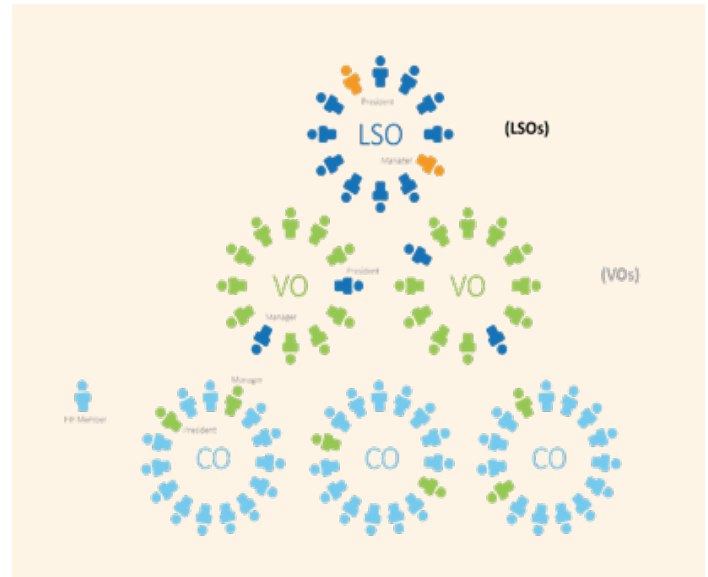
## Objectives

- To unleash people's potential and willingness to alleviate poverty in Sindh
- To reinforce and complement the Government of Pakistan's policy of Poverty Alleviation
- To support and strengthen the Government of Sindh's efforts to translate poverty reduction strategies into actions.

# SRSO SOCIAL MOBILISATION APPROACH

Sindh Rural Support Organisation (SRSO) believes in social mobilisation as an approach to organise, educate and train people as per their needs and potentials. Social mobilisation is a unique process, in which, people especially women are convened at a single platform for their common and collective interests as they could be able to think and act collectively to deal with their social, cultural, economic, livelihood and development matters. Social mobilisation consists of three tiers.

The first tier is the Community Organisations (COs), which are formed at grassroots, or neighborhood level. The second tier is Village Organisations (VOs) are formed at village/hamlet level. The third tier is the Local Support Organisation (LSO), which is formed at the Union Council level. Community Organisations (COs), Village Organisations (VOs) and Local Support Organisations (LSOs) are formed to create local level governance bodies owned and operated by the people. The concept is to build capacities of people (especially women) to organize, manage their own Organisations, and increase the outreach of government and other development actors for effective supply and genuine demand. SRSO provide



social guidance as well as technical and financial assistance to the rural poor women based on a three-tiered social mobilization approach to Community Driven Development (CDD). The social mobilization approach, centers on the belief that people including poor and women have an innate potential to help themselves that they can better manage their limited resources if they organize themselves into their own institutions.



# SRSO's THEMES

Poverty alleviation is the prime purpose of Sindh Rural Support Organisation mainly supporting and empowering women in rural areas. It works under six thematic areas such as social mobilisation, poverty

reduction, gender and women empowerment, social protection, social services sector (SSS) and disaster risk reduction. Projects and programmes activities are brought under their respective themes.

S. No	Themes	Sector/project/programme
1	SOCIAL MOBILISATION	Establishment and revitalization of three tiers of Community institutions (COs, VOs, and LSOs) purpose for Social mobilisation.
2	POVERTY REDUCTION	Income Generating Grant (IGG)
		Community Investment Fund (CIF)
		Peoples' Poverty Reeducation Programme (PPRP)
		Sindh Union Council and Community Economic Strengthening Support Programme (SUCCESS)
		Natural Resource Management (NRM)
		Microfinance (MF)
3	GENDER AND WOMEN EMPOWERMENT	Craft Enterprise Development (CED)
		Gender and Development
4	SOCIAL PROTECTION	Interest Free Loan project (IFL) Women Development Department
		Prime Minister Interest Free Loan Project (PMIFL)
		Equine Welfare Project
		Age-Friendly Initiatives
		Institute of Management & Skills Development (IMSD)
		Benazir Bhutto Shaheed Youth Development Programme (BBSYDP)
		Prime Minister Youth Development Programme
		Physical Infrastructure & Technology Development (PITD)
		Shaheed Benazir Bhutto Housing Cell (SBBHC)
5	SOCIAL SERVICES SECTOR (SSS)	Micro Health Insurance (MHI)
		Community Managed Primary Schools
		Community Activism for Quality Education and Local Accountability
		Non-Formal Education – USAID
		USAUD- EMO Hub Schools Project
		BISP Waseela e Taleem Programme
		Programme for Improved Nutrition in Sindh (PINS)
		Reproductive Health through Population Control
		Promoting Child Rights In Cotton Farming Areas of Sindh (CRCFA)
		Improving Adolescent Lives in Pakistan (IALP)
		Adolescent and Adult Learning and Training Programme (AALTP)
Delivering Accelerated Family Planning in Pakistan (DAFPAK)		



## THEME 1 SOCIAL MOBILISATION

Organised 747,580 Households and Formed, 43,367, COs 9,289, VOs 193 LSOs





# SRSO SOCIAL MOBILISATION

SRSO's social mobilisation largely focuses on women empowerment through capacity building and provision of financial, technical support and resources that enable them to maximise benefit from the community based services by connecting them with line departments. SRSO's support includes the provision of vocational skill trainings, community investment fund, income generating grant, and provision of low-cost housing schemes, physical infrastructure, micro financing and micro health insurance.

the existing community institutions by building their capacity and making them part of the wider networks.

In 2017-2018 A total 852 COs were constituted. The COs further supported and strengthened. These were representing 37,889 households from 1,289 villages with vast women majority. The savings was an integral part of community capital, which further helped them out to augment skills, capacity and business opportunities. Community institutions sustainability is based on continuous capital generation. Because this empowers to resolve the challenges

During 2017-2018, focus remained on the expansion of social mobilisation programme and to strengthen

**Year-wise trends of social mobilisation from 2004 to 2018**

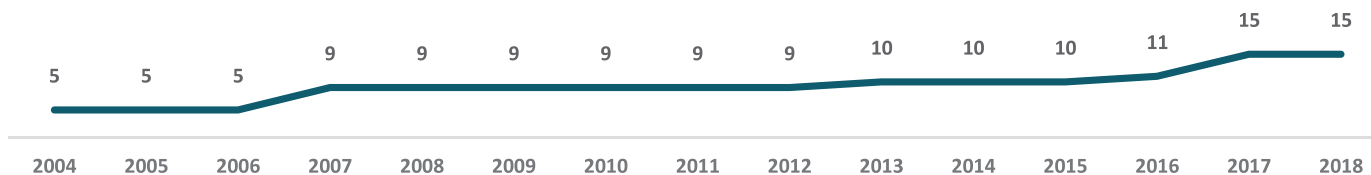
Years	SRSO presence in districts	SRSO presence in UCs	CO formation	VOs formation	LSOs formation	HHsorganised	Community Saving in million
2004	5	7	382	0	0	15,284	1.1
2005	5	17	1,234	0	0	19,147	3.6
2006	5	17	2,526	0	0	31,780	8.2
2007	9	59	2,635	0	0	37,599	12.4
2008	9	100	3,666	9	0	48,819	17.8
2009	9	181	9,060	1,033	0	123,180	27.4
2010	9	274	22,073	1,593	0	363,389	45.1
2011	9	314	25,031	5,634	0	419,910	58.3
2012	9	332	35,576	6,826	82	555,070	109.7
2013	10	374	37,065	7,320	127	591,729	117.3
2014	10	375	37,152	7,343	128	593,234	117.3
2015	10	380	37,370	7,357	128	596,980	117.4
2016	11	395	37,607	7,429	130	600,921	120.9
2017	15	418	42,515	8,000	136	709,691	131.03
2018	15	674	43,367	9,289	193	747,580	147.2

# YEAR WISE TREND OF SRSO PRESENCE AT A GLANCE

The below graph depicts the district wise presence. In 2004, an organisation started working in four districts of Sindh, and currently, its presence in 15 districts: Badin, Ghotki, Jacobabad, Kamber-Shahadadkot,

Kashmore-Kandhkot, Khairpur, Larkana, Mirpurkhas, Shikarpur, Sukkur, Thatta, and Umerkot. In 2017-2018, SRSO worked in six more (i.e. Thatto, Badin, Mirpur Khas, Umerkot, Khairpur, and Sanghar) districts.

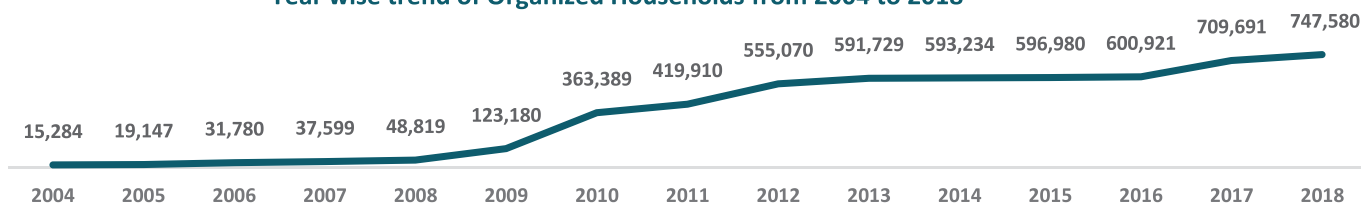
Year wise trend of SRSOs' presence in districts



The below graph demonstrates an escalating number of households organised under the SRSO's programme in

2008. During the reporting year SRSO organised 37,889 households

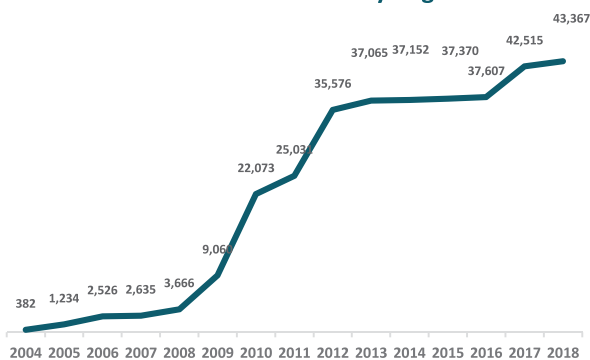
Year wise trend of Organized Households from 2004 to 2018



In 2003-2004, SRSO started its journey and formed community organizations and formed 382 COs. During 2007-2008, the COs were federated into VOs.

In 2008-2009, SRSO was able to form 1,033 VOs. During the reporting year, 852 community organisations were formed.

Year wise trend of Community Organisation



Year wise trend of VO formation



In 2012, SRSO formed 82 Local Support Organizations (LSOs). In 2018 the formation of LSOs reached out 193

Year wise trend of LSO formation



## THEME 2 POVERTY REDUCTION

Microfinance 12,228.69, CIF 1,338.05, IGG 101.528 Million Disbursed





# POVERTY REDUCTION

## IGG BENEFICIARIES AND DISBURSED AMOUNT

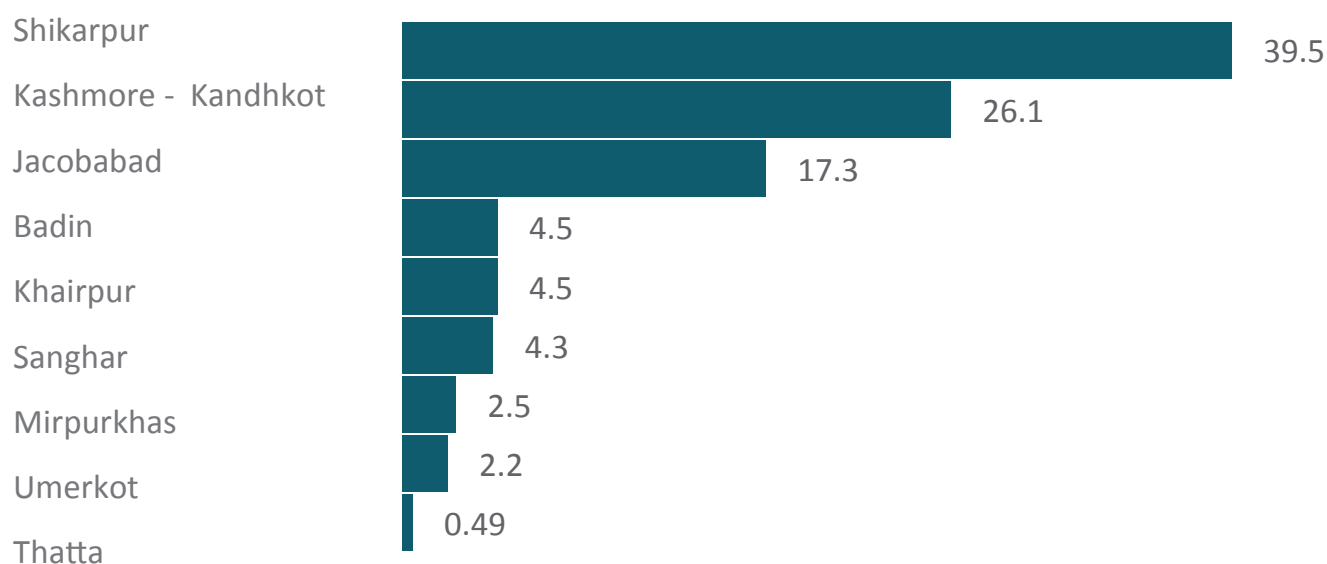
The income generating grant has apparent importance for the rural areas and poorest women. This intervention targets the needy and appropriate recipients in the rural and far-flung areas, where the lower band i.e. extremely poor or the poorest of the poor laying in (PSC Category 0-11) including widows or people with chronic disabilities or do not have the sufficient financial ability to meet the family/domestic needs.

In fact, they lack in productive assets and are found dependent on others.

Meanwhile, the basic objective of IGG is to create assets or to start income generating activities, which can be beneficial for the rural communities and help them to enhance their per capita incomes by utilizing the income generating grants properly and frequently at HHs levels.

9,422 women were provided Rs.101.528 million in nine districts of Sindh under as a IGG. The majority of beneficiaries were from Jacobabad, Kashmore-Kandhkot and Shikarpur.

IGG Amount distributed in million



## CIF BENEFICIARIES AND DISBURSED AMOUNT

SRSO serves underprivileged communities (especially women) by bringing them out from the vicious cycle of poverty through financial and technical support. All the themes and projects directly or indirectly contributing into poverty reduction efforts. The poverty reduction programmes started with PSC, which enabled the SRSO to assess and identify the poorest households and women who were willing to participate in development processes. The programme offered development packages and removed common hurdles of underprivileged.

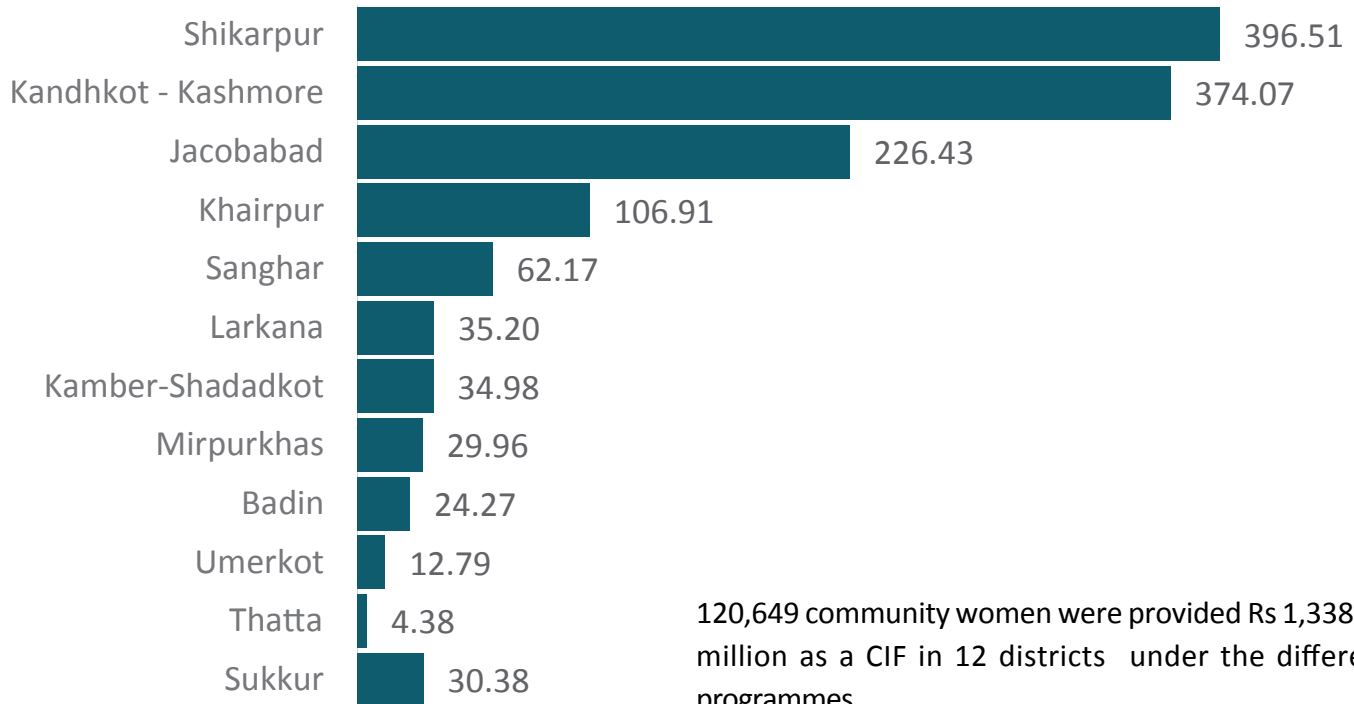
In order to effectively and efficiently reach out to poor rural women and the poorest segments of rural

community, the GoS and SRSO began a programme called Union Council Based Poverty Reduction Programme. Under the UCPRP programme Community Investment Fund (CIF) was the major activity, which increases the confidence and empowerment of poorest rural women by providing them access to flexible micro-loans. CIF is a cost-effective revolving fund managed by the community to provide the microfinance services to the poor and poorest women, particularly in the areas, which are relatively underserved by the MFIs. It is a fund, which is owned, run and managed by poor women and their own organisations.

SRSO had been running two man programmes, which were primarily created to address poverty in rural Sindh. These include Peoples Poverty Reduction programme (PPRP) funded by the Government of Sindh and Sindh

Union Council and Community Economic Strengthening Support Programme (SUCCESS) funded by the European Union.

CIF amount disbursed in million



120,649 community women were provided Rs 1,338.05 million as a CIF in 12 districts under the different programmes.



# UNION COUNCIL BASED POVERTY REDUCTION PROGRAMME (UCBPRP)

Government of Sindh funded UCBPRP through its Planning & Development (P&D) Board. The programme initiated in 2009 with the objectives to reduce poverty through social mobilisation and harness the potentials of rural women. Initially, it was implemented in

Kashmore-Kandhkot and Shikarpur districts with the cost of Rs.3.36 billion. As a result of programme achievements, in 2010, the GoS approved Rs.2 billion to implement the same programme in Jacobabad and Tharparkar districts. TRDP has implemented this Project in Tharparkar.

## UCBPRP MAINTENANCE PHASE

The maintenance phase focused on the effective use and sustainability of the programme initiated at community levels. The efforts were made to ensure the sustainability of COs, VOs, and LSOs. In this phase, the community institutions were given central place. They had become more proactive, responsible and independently leading to deal with community issues and also to tackle community investment funds (CIF) to support remaining households, which were identified the least underprivileged. In these efforts, CRPs and leaders were sensitized to strengthen their internal structures and systems. More cadres were developed to enable institutions for survival without outsiders help. Besides, LSOs proactively came forward and developed connections with various relevant government and non-governmental organisations. It had been able to develop specific development plans and schemes to address the community needs effectively and manage the resources.

It also took care of women's empowerment within their cultural and social contexts. According to the CIF Impact Assessment Study by SUKKUR-IBA University "in

*Ms. Arbeli, LSO representative from district Jacobabad, UCBPRP brought new hope to her life. In the beginning, she was scared that it might be a fraud, but after listening to the messages of female social organisers, she was convinced and became part of the CO. After 2010 flash flood, the GoS and SRSO launched the VRP (Village Rehabilitation Project) in UCBPRP districts to serve the community. Later CO strived to give the CIF loan to their CO beneficiaries. She also got the VTP training, as she has skills in rilly making, based on CIF proper utilisation she developed many products and sold them in the markets, and earned a better income for her family.*

Shikarpur, Kashmore-Kandhkot and Jacobabad district 90% of beneficiaries in the bottom band of PSC graduated to higher bands and 68% above the poverty line".



# PEOPLES' POVERTY REDUCTION PROGRAMME (PPRP)

Organised 165,525 Households

Knowledge Reception By Empowered Women to

## CHAIRMAN AWAL BHUTTO ZARDARI



### Launching Ceremony

ion Council Based Poverty Reduction Program

January 2018 | Sukkur

& SIMULATED SUPPO





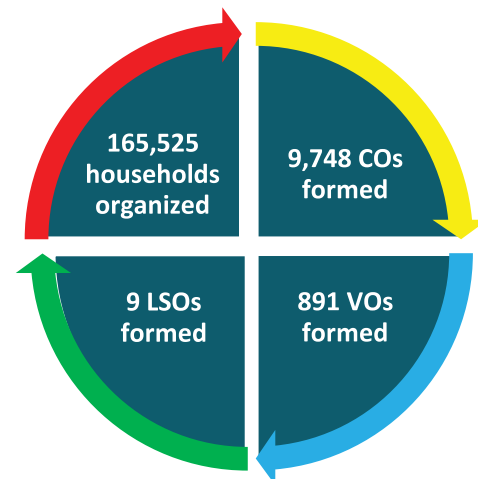
# PEOPLES' POVERTY REDUCTION PROGRAMME (PPRP)

SRSO and GoS had agreed to extend the same programme in other districts on the basis of remarkable achievements in the previous phase of UCBPRP on union council based model. PPRP project started with same objectives and approaches to addressing rural poverty in six districts (i.e. Khairpur, Umerkot, Sanghar, Badin, Thatta, Mirpurkhas) with the total cost of Rs. 6.3 billion. SRSO conducted the PSC survey to understand the poverty characteristics of individual households and communities in rural areas. It also did not take into account the transitory poor but only those families who had been spending their lives in abject poverty. In 34 Talukas, 367 UCs were covered in the survey in which around 1 million households' data was collected through an Android application.

## CAPACITY BUILDING

After the formation of community organisations Community members have sensitized, trained and capacitated on important number of topics, a three-day training for capacity building in form of CMST is being extended to the office bears (President and Manager) of the COs. The trainings are aiming at capacitating the CO leaders for the effective management of CO and carrying out development activities properly with a participatory and democratic approach.

During the reporting year 14,071 office bearers of the COs were trained under the CMST, 8,966 activists participated were participated in Managerial Activists Conferences (MAC) where community leaders and activists demonstrated their commitment to uplift the community from hardships and poverty through community institution platform (CO/VO/LSO) with the technical



In the reporting period, under the PPRP, 165,525 households were organized against the total target of 802,036 households. SRSO also formed 9,748 COs, 891 VOs, and 9 LSO.

assistance of SRSO. For community strengthening, 1,056 COs' leaders were trained on CIF appraisals, monitoring, bookkeeping, and CO accounts auditing as they could have managerial skills to deal with all kinds of transactions under the CIF and IGG. Community Institution's record keeping was the first and basic need. Therefore, 313 literate women leaders of VOs were trained to handle the COs records.

As a core part of the PPRP, SRSO conducted vocational and technical skill training to support youth (especially girls) in rural areas to attain employable skills. In the vocational training 9,748 COs formed 891 VOs formed 9 LSOs formed 165,525 households organized Programme, 1,698 trainees were capacitated in motor bike repairing, mobile repairing, beautician, solar panel, aplic work, hand embroidery and tailoring.

## CIF & IGG BENEFICIARIES

During the reporting period, SRSO disbursed Rs.180 million among 13,7735 poor households under Community Investment Fund (CIF), income generation grants, and Rs.9.7 million of IGG were disbursed among 729 community members. In both areas (IGG and CIF), marginalized communities were helped out to fight poverty by initiating small scale enterprises. Besides, women were empowered to shatter poverty chains.

### *The most positive outcome of the CIF activities*

*More than 80 percent of CIF clients were successful to establish their businesses and address their household poverty issues. Their daily and weekly sales had increased exponentially. Their faith and commitment in the CIs had grown, and they were willing to support all other members too. Before joining SRSO's COs, they lived in hunger and poverty, and unable to utilise their potential and skills. They lived and relied on selling their labour and lived hand to mouth. SRSO honoured them by providing technical and financial assistance to break the cycle of poverty in a sustainable manner.*

Peoples' Poverty Reduction Programme (PPRP)	
Activities	Achievement July 2017 to June 2018
Households organised	165,525
CO Formation	9,748
VO Formation	891
LSO Formation	9
Beneficiaries provided Income Generating Grants (IGG)	1,385
CIF amount Disbursed in million	18,642,000
Beneficiaries provided Community Investment Fund (CIF)	13,772
IGG Amount Disbursed	180,075,500
Members trained in Vocational Training	1,698
Low -Cost Housing Schemes Provided	134
CO Members Trained on Community management Skill Training & CIF Need Identification & Book Keeping	14,085
VO Members Trained in Management & Planning Training	1,289
VO members trained on CIF Book keeping & CO Accounts Auditing	313
VO Members Trained on CIF Appraisal and Monitoring Training	1,026

## INITIATIVES FROM COMMUNITY ORGANISATIONS

Lehran, 47, lives in Kanji a far-flung village in Mirpurkhas district. She had grown up in an extremely poor family. Lehran and her family were deprived of fundamental rights such as education and health. Though, her continuous efforts to fight poverty has made her role model to other community members; her continuous struggle made impossible the possible, her commitment and dedication got her out from poverty trap. She was married at an early age. The practice of early marriage has made girls miserable in many parts of Sindh. Lehran expressed that 'it happened to her because she lived in a traditional society where women and girls had little space.'

The source of income of her family was the farming. Her family lived in a single-room which made with straws. The shelter required repair after every months and her husband could not afford the expenses of the repair and maintenance. During SRSO's PSC survey her family was identified as a poorest in the community.

After mobilisation activities, Lehran became part of the CO. Initially, she was suspicious of social mobilisation activities of SRSO team, but when she heard to SRSO

team, she started discussing with her family that, SRSO team members are working for poverty reduction." Lehran attended the CMST, and trained on development of Micro Investment Plans (MIPs) where she learnt how to address poverty. According to the MIP financial support of Rs. 14,000 given to her. She opened a vegetable shop outside of her straw hut. Initially, she felt difficulty in purchasing vegetable on reasonable rates, but after sometimes she got to know more about the market prices. Her husband and son also supported her in this enterprise. With the passage of time, the family of Lehran extended the shop. She used to earn between Rs.500 to 700 on a daily basis. Lehran used to save money in her CO Kanji. She was committed to supporting the education of her children. She was able to pay Rs.1000 per month school fees of her children. She believed that if SRSO and GoS had not provided her opportunity to open shop, her family would not have been able to send children to schools and never had enough food to eat. Her life was transformed from subsistence to self-sufficiency.

Her family's social, financial and human resources were improved.





**SINDH UNION COUNCIL & COMMUNITY ECONOMIC STRENGTHENING  
SUPPORT (SUCCESS) PROGRAMME**  
Organised 148,101 Households





# SINDH UNION COUNCIL & COMMUNITY ECONOMIC STRENGTHENING SUPPORT (SUCCESS) PROGRAMME

Sindh Rural Support Organisation [SRSO] is implementing a five-year SUCCESS programme in Larkana and Kamber-Shahdadkot districts. SUCCESS is funded by the European Union. In other [six] districts, TRDP and NRSP are implementing the same programme. SUCCESS programme's prime objective is to enable and support Government of Sindh [GoS] to sustain community driven local development initiatives throughout the province based on a dedicated and casted policy in partnership with the community institutions to reduce poverty in poor districts with special attention to empowering women.

Through this programme, SRSO has been able to contribute and expedite the efforts of the GoS, for poverty reduction and rural women's empowerment. SUCCESS is fully compatible with the tested and holistic social mobilisation three-tiered approach of RSPs, which is being implemented at household, settlement and union council level. SUCCESS programme is being led by the women through their institutions at para, village and UC levels, similar to the GoS funded UCBPRP/PPRP. It is strongly anticipated that a significant number of community institutions would be functioning effectively, and the programme would introduce substantial changes in the living standard of rural organised women by increasing 30% incomes through multiple interventions, establishing permanent livelihood options and operations at the household level in programme districts.

The government line departments and SRSO are working to create a conducive and favorable environment for the organised women to gain improved access to work for poverty reduction and empowerment of rural women. A total of 148,101 organised households have been able to harness their potential and skills. It has been noted down that 10% of the targeted poor households (poverty score of 0-23) had better access to and use of public services, such as water and sanitation, education, health, civil acts registration, etc. At ground level, the organised women under the umbrella of their community institutions, have been actively involved to plan and execute their investment plans to setup their viable and diversified sources of income. In a short period, SRSO has been able to actively mobilise 80 percent of targeted poor households through female members, who have been part of 7,677 COs, 1,045 VO, and 61 LSOs.

The programme has been able to introduce intermediate outcomes in both the districts. The women leaders are now trained and capacitated to function effectively within their respective community institutions. The programme has created a cadre of trained community resource persons [CRPs], the active community book keepers [CBKs] and women leaders. The strength of the programme is to organize women and engage them to reduce poverty and promote women's empowerment. Having the Cl's forum, women are raising their voices [on issues which prevent them from development].

## CAPACITY BUILDING

Capacity building has been one of the leading component of the SUCCESS programme. The capacity building activities such as the training for the office bearers of the CIs including COs/VOs and LSOs are organised at the convenient locations. For the effective functioning of CIs, some training events for CRPs and CBKs are also organised to capacitate them as well to play their vital role in expansion and deepening of social mobilisation and record keeping. During the reporting period, around 175 Community Management Skill Trainings (CMST) were carried out, where 14,038 office bearers from the community organisations participated. Also, 2,140 Leadership Management Skill Trainings (LMST) were conducted, where 1,969 office bearers of the VO's and 171



office bearers of LSOs participated. There were also 575 CRPs and 427 community bookkeepers were trained.

## TRIBAL STRUCTURE, WOMEN & SUCCESS

The tribal structure is the most important feature of northern Sindh that has obsessed social fabric, particularly affecting women's mobility and its overall role in society. In Larkana and Kamber-Shahdaskot districts, the majority of women and girls are confined to their households though some of the communities allow women to work in agriculture. SRSO's community institutions broke the tribal structures and organised women to take decisions and represent their households in community meetings. They prepared micro-investment plans to increase their

households' incomes and also proposed and designed village development plans.

In villages, community institutions took initiatives to get the schools reopened after many years; get repaired school buildings through engagement with government institutions; get appointments of female teachers in schools and medical staff in dispensaries. They were able to get enrolled thousands of school going age children in their village schools.

## ESTABLISHMENT OF JOINT DEVELOPMENT COMMITTEES [JDCS]

The establishment of Joint Development Committees [JDCs] was given top priority therefore 13 JDCs have been established at the taluka level and 02 JDCs have been established at District level. All the JDCs are established

and notified by the Deputy Commissioners. Government authorities also assured to extend their full support to the organised women, as they can contribute more effectively to the development of less privileged areas.

<b>Sindh Union Council &amp; Community Economic strengthening Support (SUCCESS) Programme</b>			
Activities	Overall Targets	July -2017 to Jun - 2018	As of Jun - 2018
Households Organized	187,476	42,773	148,101
Community Organizations Formed	8,927	2,103	7,677
Village Organizations Formed	1,373	567	1,045
Local Support Organizations Formed	99	55	61
CMST - Co Office Bearers	22,319	4,355	14,038
LMST - Vo Office Bearers	3,434	1,226	1,969
LMST - LSO Office Bearers	396	171	171
Activists Workshops	252	51	87
CRP Trained	1,717	342	575
Community Book Keepers Trained	1,472	365	427
TVST Participants	36,500	632	632
Income Generating Grant (IGG) No. Of CIs	-	144	144
Income Generating Grant Scheme (IGGS) Amount (Rs. In Million)	265.92	65	65.1
Community Investment Fund CIF Grant No. Of CIs	-	142	165
Community Investment Fund CIF Grant Amount (Rs. In Million)	584.99	259	265.36
Community Investment Fund CIF - CIs In Which Amount Disbursed	1,373	240	263
No. Of Community Investment Fund CIF Disbursed	41,785	4,729	5,209
CIF Amount Disbursed	584.99	59	65.02
Micro Health Insurance (MHI)	40,501	10,083	23,883
CPIs Initiation	949	83	84
CPIs Completed	949	29	29

## **SPECIFIC & RELEVANT ACHIEVEMENTS UNDER SUCCESS**

- 148,101 households are actively mobilised through their female members.
- 8,785 community institutions (7,677 COs/ 1,045 VO/ 61 LSOs) are created or capacitated to form mature organisations.
- 575 Community Resource Persons/ Community Activists are actively engaged at VO/ LSOs level, trained in social mobilisation, development, cross-cutting themes and advocacy.
- 7,000 organisations are provided with awareness raising sessions or training on adopting coping mechanisms and resilience, disaster risk reduction, planning, savings, and cross-cutting themes (nutrition, WASH, gender, human resources, environmental awareness, etc.).
- 13 Joint Development Committees [JDCs] composed of local authorities and community representatives at taluka and district levels have been created to enhance community-driven planning, financing, and implementation of development interventions.
- 02 LSOs networks have been created at the district level to advocate with the government for better service delivery.
- 632 community members especially women received technical and vocational skills training [TVST]. This aim to engage trained persons to find out their livelihood sources by self-employing or placing them within local markets.
- 23,883 poorest community members are benefited from micro-health insurance [MHI] as to safeguard them from unanticipated health shocks.

## INITIATIVES FROM COMMUNITY ORGANISATIONS

The story of Shahnaz proves the importance of community savings, which permits communities to develop economic assets that may support them to address their financial crisis.

She lives in Shahpur village, at Kamber-Shahdadkot district. She has six children. Her husband worked as a wage laborer and farmer. Shahnaz also used to work along with her husband in the agriculture field. She used to rear goats and sheep at the household level for income generation. Though, Shahnaz was not pretty aware regarding the importance of savings.

At the time, Sindh Rural Support Organisation intervened in her village and sensitised women to play a significant role to alleviate poverty. Community meetings were held on a regular basis. Consequently, community organisation

‘Rubab’ was formed and Shahnaz was selected as president. Her continuous efforts made her saving Rs. 9,000 in two months for the community. This practice was on and community members used savings for small enterprises.

Furthermore, Shahnaz was provided Rs. 6,000 loan for rearing livestock. She bought two goat kids (Rs. 3, 000 each). These kids had grown, and Shahnaz had more baby goats and also milked, which she used as a supplement to her children’s diet. She said that “I would sellout grown kids of goats and would buy buffalo or cow to alleviate poverty.” Shahnaz was extremely happy that community savings had empowered her and many other community members to have their assets. Rigorous social mobilisation process created harmony and empathy among the community members.





# NATURAL RESOURCE MANAGEMENT (NRM)

Sindh Rural Support Organisation works with people who engaged in agriculture and livestock. Though, the efficient use and management of natural resources have enormous potential to impact rural Sindh. Therefore, the organisation continues to support its NRM sector to undertake activities dealing with agriculture, livestock, fisheries, forestry, and poultry. The prime purpose of these activities is to provide the foundation for a balanced and effective sustainable development in a rural context. The organisation believes that underprivileged communities have the huge untapped, under-resourced and under used potential for sustainable livelihood activities.

Unfortunately, communities (especially peasants and farm workers) in rural areas often face a shortage of food, and irrigation water. The NRM sector facilitates poverty-stricken households, especially women to pick livelihood opportunities in which possible support can be extended. NRM sector has built the capacity of peasants

and farm workers to use the latest means and methods to increase their agriculture, livestock, and fisheries production. Besides agriculture input, the NRM sector provides knowledge and training to peasants on the usage and management of the latest agriculture means and methods for more production of crops and vegetables.

The NRM sector engaged poor peasants (especially women) to grow various vegetables through kitchen gardening. As an outcome, poor households had fresh and healthy vegetables at their doorstep, which they sold in the local market and earned some income.

In 2017-2018, the sector undertook activities in all operational districts. SRSO organised 432 awareness sessions for farmers on modern agriculture techniques and to have more options for the betterment of livelihoods, engaged around 15,878 poor women to grow vegetables in their backyards. They were provided seeds and training to take care of kitchen gardening. They also sold the vegetables to add their income.





**MICROFINANCE (MF)**  
**Disbursed Rs. 12,227,666,573**



# SRSO MICROFINANCE

Microfinance is the core programme that has enabled SRSO to address poverty in rural areas. It became clear that loans were only one financial service that poor individuals could benefit from it. It would be formal access saving at the household level. Through micro-financing, the small entrepreneurs have become stable socially and financially and allow safe holding liquid capital in poor communities.

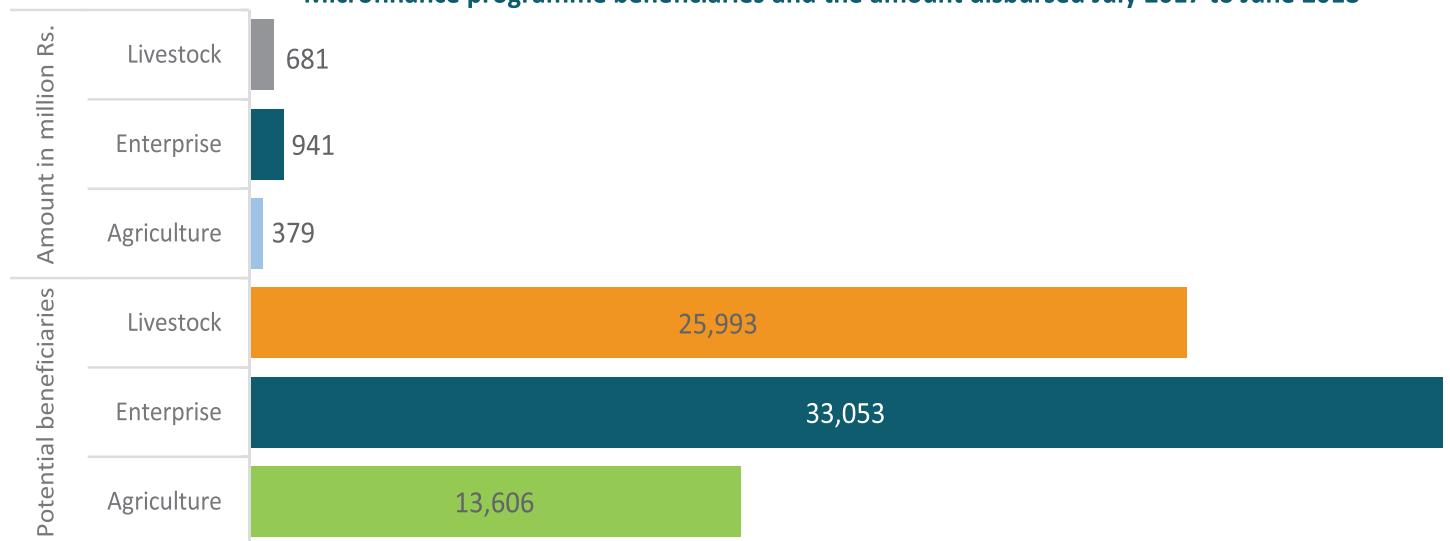
The microfinance programme was initiated in 2004 with an apparent aim to facilitate poor underprivileged community's men and women lacking financial resources. They were provided small loans. The organised communities were able to establish their financial and economic means to improve the capital formation and income generation within the communities, women were the most reliable and committed individuals with vigor to change their household lives. Hence, the revival of

socio-economic and rural poverty reduction was almost impossible without micro-credit initiatives involvement.

Over the years, SRSO found that they were the most effective individuals to shape their domestic needs. These factors paved the way for achieving more financial resources and improved the living conditions of poor families. In the reporting year, SRSO found very significant improvement in outreach and expansion of the individual finance receivers.

As per the needs and developmental plan, poor households particularly women were encouraged and provided microcredit for small livelihood initiatives to address distressing poverty. SRSO microfinance achieved a great milestone by disbursing Rs. 1,222.767 million among 615,907 beneficiaries, which included 549,542 women (89 percent).

**Microfinance programme beneficiaries and the amount disbursed July 2017 to June 2018**



In 2017-18 total number of clients 72,652 received Rs. 2,001 million. Rs 379 was given on agriculture basis, 681 were disbursed to livestock beneficiaries, and 941 million

were disbursed among peasants to address and establish small enterprises.



# ACHIEVEMENTS DURING THE FINANCIAL YEAR 2017-18

Activity	Since Inception as of June 2017	2017-18											Total
		Ghotki	Jacobabad	Khairpur	Larkana	N.Feroz	Shahdadkot	Shikarpur	Sukkur	S-Benazirabad	Sanghar	Sub Total	
Total Disbursement	10,226,801,573	62,295,000	161,166,000	313,606,000	321,742,000	283,272,000	391,832,000	111,028,000	240,184,000	65,010,000	50,730,000	2,000,865,000	12,227,666,573
Male	1,153,600,600	28,860,000	5,660,000	60,637,000	665,000	31,293,000	4,915,000	1,230,000	11,859,000	3,455,000	-	148,574,000	1,302,174,600
Female	9,073,200,973	33,435,000	155,506,000	252,969,000	321,077,000	251,979,000	386,917,000	109,798,000	228,325,000	61,555,000	50,730,000	1,852,291,000	10,925,491,973
No of Loans	543,255	1,967	6,667	11,812	10,993	10,002	14,217	4,519	8,317	2,394	1,764	72,652	615,907
Male	61,833	806	210	1,919	28	904	161	50	345	109	-	4,532	66,365
Female	481,422	1,161	6,457	9,893	10,965	9,098	14,056	4,469	7,972	2,285	1,764	68,120	549,542
No of COs/ CG	29,479	651	782	2,262	2,009	1,575	2,920	670	1,940	787	587	14,183	35,542
Male	4,776	268	71	522	5	277	55	16	103	35	-	1,352	5,207
Female	24,703	383	711	1,740	2,004	1,298	2,865	654	1,837	752	587	12,831	30,335
Disbursement in Live Stock	1,403,462,022	-	118,313,000	122,520,000	85,611,000	108,830,000	88,824,000	70,803,000	86,468,000	-	-	681,369,000	2,084,831,022
Male	191,530,500	-	260,000	8,685,000	435,000	620,000	-	40,000	835,000	-	-	10,875,000	202,405,500
Female	1,211,931,522	-	118,053,000	113,835,000	85,176,000	108,210,000	88,824,000	70,763,000	85,633,000	-	-	670,494,000	1,882,425,522
No of Loanees	82,580	-	4,819	4,944	2,926	4,069	3,118	2,913	3,204	-	-	25,993	108,573
Male	16,163	-	11	309	19	24	-	2	30	-	-	395	16,558
Female	66,417	-	4,808	4,635	2,907	4,045	3,118	2,911	3,174	-	-	25,598	92,015
Disbursement in Agri-Input	6,712,757,551	-	18,527,000	52,085,000	106,719,000	75,552,000	108,739,000	7,460,000	9,428,000	-	-	378,510,000	7,091,267,551
Male	493,306,100	-	-	3,759,000	230,000	540,000	-	-	40,000	-	-	4,569,000	497,875,100
Female	6,219,451,451	-	18,527,000	48,326,000	106,489,000	75,012,000	108,739,000	7,460,000	9,388,000	-	-	373,941,000	6,593,392,451
No of Loanees	360,535	-	813	1,953	3,666	2,658	3,830	325	361	-	-	13,606	374,141
Male	27,836	-	-	134	9	20	-	-	1	-	-	164	28,000
Female	332,699	-	813	1,819	3,657	2,638	3,830	325	360	-	-	13,442	346,141
Disbursement in Enterprise	2,110,582,000	62,295,000	24,326,000	139,001,000	129,412,000	98,890,000	194,269,000	32,765,000	144,288,000	65,010,000	50,730,000	940,986,000	3,051,568,000
Male	468,764,000	28,860,000	5,400,000	48,193,000	-	30,133,000	4,915,000	1,190,000	10,984,000	3,455,000	-	133,130,000	601,894,000
Female	1,641,818,000	33,435,000	18,926,000	90,808,000	129,412,000	68,757,000	189,354,000	31,575,000	133,304,000	61,555,000	50,730,000	807,856,000	2,449,674,000
No of Loanees	100,140	1,967	1,035	4,915	4,401	3,275	7,269	1,281	4,752	2,394	1,764	33,053	133,193
Male	17,834	806	199	1,476	-	860	161	48	314	109	-	3,973	21,807
Female	82,306	1,161	836	3,439	4,401	2,415	7,108	1,233	4,438	2,285	1,764	29,080	111,386

# CRAFT ENTERPRISE DEVELOPMENT (CED)

SRSO's Craft enterprise development (CED) section is fully dedicated to women empowerment through skill development, promoting and facilitating their production in the market. Craft Enterprise Development sector works and support to the rural women in their artisan skills development and promotion of their hand-made material in the market as they could have improved livelihood resources to meet their families' needs.

In the reporting year, the CED sector has formed 05 business development groups (BDGs) of women. Besides, 07 handicraft and 02 Sartyoon Sang exhibitions were also organised. For the promotion of new products 07 market surveys and 36 community-based training were conducted. Overall, 140 BDGs were formed, 131 exhibitions, 12 Sartyoun Sang exhibitions, 210 community-based training (Product Design Workshop), 50 market survey/village baseline survey for new products, 42 exposure trip to artisans, 23 marketing



(Design & Develop promotion material/catalogue), 29 business linkages of craft groups, 264 new product design were made so for.

Craft Enterprise Development (CED)	
Activities	Achievement as on June -2018
Formation of BDG strengthening, finishing linkages and small equipment support	140
Exhibition (Participation in other)	131
Sartyoon Sang exhibition organised	12
Community-based training (product design workshop)	210
Market survey/village baseline survey for new products	50
Exposure trip for artisans	42
Marketing (design and develop promotion material/catalogue)	23
Business linkages of craft groups	29
New products designed	264

## SARTYOON SANG CRAFT EXHIBITION

The 5th Sartyoon Sang Craft Exhibition was organised at the Ocean Mall Clifton, Karachi. Mr. Shoaib Sultan Khan (Chairman SRSO) inaugurated the event. Women artisans from 15 districts of Sindh brought their handmade products for sale. A wide range mixture handicrafts items including home textiles, basketry, women wearing, man wearing, liquor jandi & accessories made up of the intricate patchwork, applique work, wheat straw, kundi,

balochi, kachisui, mookawork, and wood work were displayed there. Underprivileged women sold improved and valuable handmade products in ample quantity. Besides, they interacted with urban customers and learned techniques to sell the products with their preferences to improve products' quality. They networked with wholesalers and collected contact details from selling their products.







# GENDER & DEVELOPMENT

Gender equality is, first and foremost, a human right. A woman is entitled to live in dignity and in freedom from want and fear. Empowering women is also an indispensable tool for advancing development and reducing poverty. Empowered women contribute to the health and productivity of whole families and communities and to improve prospects for the next generation. Yet discrimination against women and girls including gender-based violence, economic discrimination, reproductive health inequities, and harmful traditional practices remain the most pervasive and persistent form of inequality. Despite of many international agreements affirming their human rights, women are still much more likely than men to be poor and illiterate. They usually have less access than men to medical care, education, property ownership, credit, training, and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence

Gender and women empowerment is a cross-cutting theme in all the projects and programmes. Women empowerment trends have been demonstrated in SUCCESS, UCBPRP, PPRP and Microfinance programmes. At the household level focus remained on mobilisation, capacity building of women and the provision of microcredit and health services.

## CELEBRATED INTERNATIONAL WOMEN'S DAY

International Women's Day was celebrated in district Naushehro Feroze where 300 women were participated. The chief guest of the event was Ms. Shahnaz Ansari [MPA-PPP]. The representatives from local government departments including education, health, social welfare,

For creating an enabling environment, efforts were taken to change behaviors of men towards girls and women and to change practices related to maternal and child health services. This initiative resulted in women had access to agriculture input and microfinance, participation in decisions making, controlling household assets, rejecting and resistance to gender-based violence.

SRSO's gender policy aims to address inequality in accessing and enjoying the fundamental human rights such as health, education and social protection, which beliefs, is indispensable for sustainable and inclusive development of communities in reducing poverty.

In 2017-2018, G&D activities were directly benefited to women rights and empowerment. The interventions included training of the staff members on gender balance and gender-sensitive approach.

SRSO conducted awareness session to address the rights of women and gender balance, in this connection, 15 professional staff members, 29 auxiliary staff members, 16 Gender resource Group Meeting, 30 celebration of international women's day, 10 orientations of SRSO gender policy, 25 orientations on the women protection act, 8 human rights days, 11 international mother's day, 26 meetings with women staff were taken place in reported tenure, where participants were sensitized about gender equality.

and information also participated. All speakers urged women to make the best use of their role while ensuring that all children especially girls need to be rolled and get a better education.



### Gender & Development (G&D)

Activities	As of June -2018
Gender training for auxiliary staff	29
Gender training for professional staff	15
Gender resource group meetings	16
Celebration of International Women's Days	30
Orientation on SRSO gender policy	10
Orientation on the women protection act	25
Celebration of human rights day	8
Celebration of International Mother's day	11
Meetings with the women staff	26



**THEME 4 SOCIAL PROTECTION**  
**1,115,806 Families Benefited**



## SOCIAL PROTECTION INTEREST FREE LOAN PROJECT (IFL) WDD-GoS

SRSO implemented an IFL project funded by the Women Development Department GoS in Naushahro Feroze, Khairpur and Sukkur. At the beginning of the project, the Poverty Score Card survey was conducted. The prime purpose of the project was to provide access to rural women to financial services without any interest. In this project, interest free loans were provided to impoverished women, who were identified through the PSC survey. Social mobilisation was the prime approach of the project. Once these were organised into COs, they identified their needs for loans through the business

investment plan. As a part of the CO, women were encouraged to save and increase their income by investing in indifferent small scale business activities. They were also provided proper guidelines and orientation on how to effectively use the loan and improve their entrepreneurship and management skills. Besides, women were linked to safety nets such as health insurance. Under the project, 10,347 households into 825 CD's in Naushahro Feroze, Khairpur and Sukkur districts', However, Rs129.18 million interest-free loans were provided among the 7,334 beneficiaries.

### Interest-Free Loan Project (IFL) WDD GoS in District Naushahro Feroze, Khairpur and Sukkur

Project Activities	Progress as of June 2018
Households Organized	10,347
COs formed	825
Members provided IFL	7,334
Beneficiaries received an amount	129,184,000
Total amount recovered	102,265,850

## PRIME MINISTER INTEREST FREE LOAN PROJECT (PMIFL)

The prime purpose of the PM-IFL project is to eradicate poverty at household levels by providing micro-loans at the doorstep to underprivileged women in rural areas. Thus women could improve their quality of life by earning their own money. The interest free loan was provided to households, which had scored in the PSC survey between 0 to 40. Since 2015, this project was funded by PPAF and GoP in 12 UCs of Ghotki, Shikarpur and Kashmore-Kandhkot districts.

In 2017-2018, 15,967 women received Rs.319.70 million. In total, Rs120 million revolved three times, and total disbursement was made Rs.339 million to the 15,967 beneficiaries.

### Prime Minister Interest Free Loan

Project Activities	As of June 2018
No. of branches established	12
No. of people provided loan	15,967
Amount Disbursed	319,695,998





# EQUINE WELFARE PROJECT

SRSO with the financial assistance of BROOKE Pakistan implemented an “Equine Welfare Project” for the welfare of animals in Jacobabad, Larkana, Kamber-shahdadkot, Sukkur and Shikarpur. The main objective of the project was to improve the welfare of 98,000 working equines in Pakistan by 2021 through working with brick kiln owners, equine owners, and local animal health practitioners within the project areas. SRSO had provided periodic and emergency veterinary treatment services to equines and 77 brick kilns and 47 workplaces in the five districts. In the reporting period, 113 emergency treatment, (deworming and vaccination) 571 communities awareness meetings on BMPs, 6 healthy animal competitions for men, and 23 for women, 22 capacity building of LSPs through training and mentoring. 42 participatory session with communities on husbandry practices. In the result of the project activities, equines communities were reduced overloading practices and work-related injuries. Now the owners were very much aware of grooming and foot cleaning, and they often provided water to equines, stable hygiene, and ensured their maintenance and protected them from the heat stroke.



## Equine Welfare Project in (Larkana, Sukkur, Shikarpur, Kamber and Jacobabad)

Activities	Total Project Target	Total progress as of June 2018
Emergency Treatment, Deworming And Vaccination	150	113
Community Awareness Meeting On BMPs	566	571
Healthy Animal Competitions	7	6
Capacity Building Of LSPS, Through Training & Mentoring As Result Of TNA, WBA (Work Based Assessment)/FQM (Fe rrier Quality Monitoring)	23	22
Participatory Session With Communities On Husbandry Practices	42	42
Healthy Animal Competition For Women	23	23
School Visits By CEWTS (Community Equine Welfare Teams) For Awareness Raising Of Equine to Children	2	2
Women Equine Welfare Group Meetings	52	50

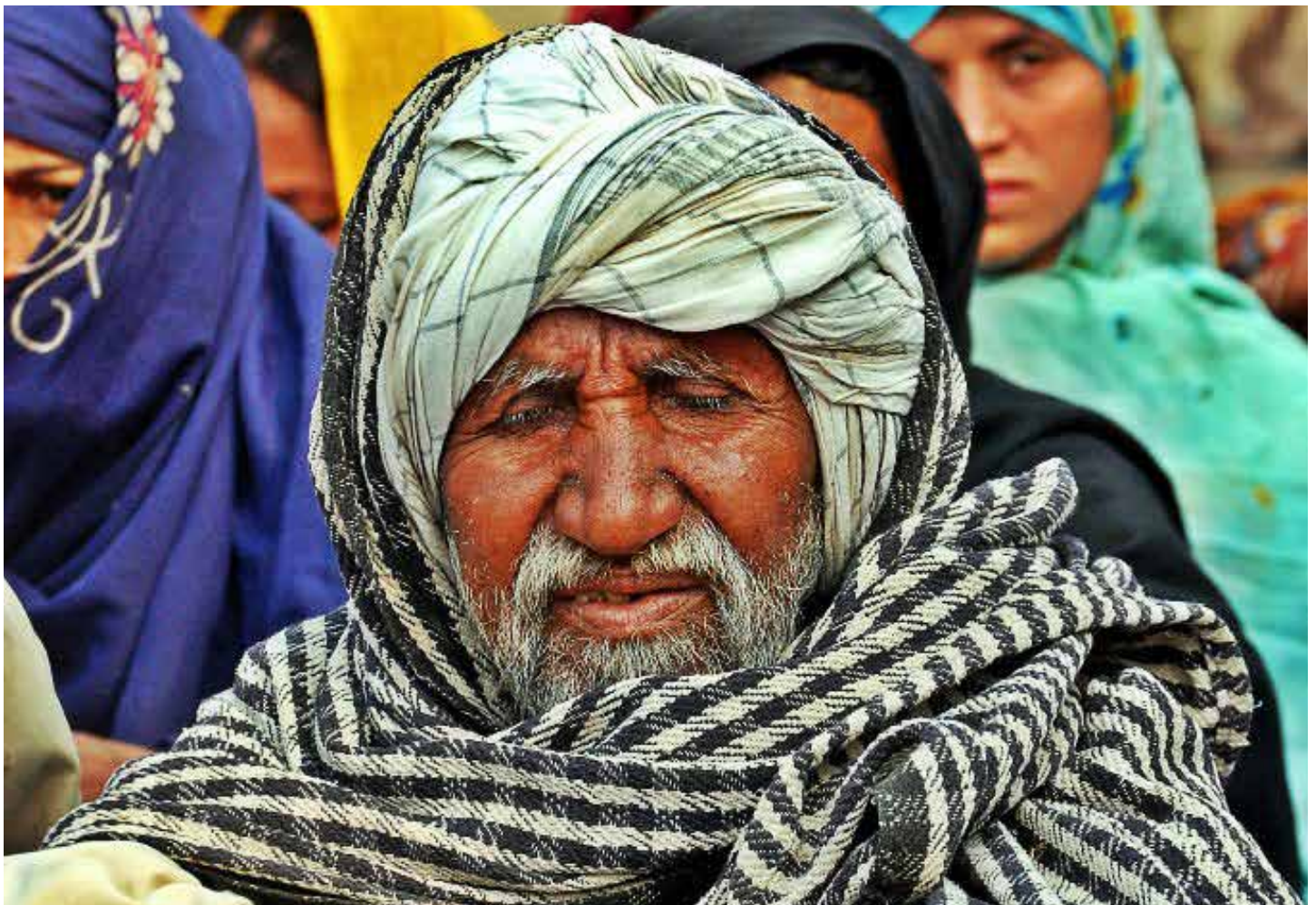


# AGE-FRIENDLY INITIATIVES IN SHIKARPUR AND JACOBABAD

Since 2010, the age-friendly initiative has supported and funded by HelpAge International, through Big Lottery Fund (BLF). The project aims to strengthen the voice and livelihood strategies of older people and to address their social protection issues and to improve their lives, empower them through knowledge, build their capacity and organise their lives and empower them.

Since 2010 project covered 107 OPAs with 7,105 membership across two districts. All OPAs have been federated at the district levels, which are actively working for the promotion and protection of the rights of older people in their communities. Within the project, the paralegal support services are provided through paralegal

workers/volunteers from OPAs, who were trained on paralegal support services. A network of paralegal support service provider network was developed. The members of the network include different human rights organisations, district bar associations, and human rights activists. A referral mechanism was developed and agreed among the network members for paralegal support services. Older people especially persons with disabilities were supported to access their existing entitlements at various government and non-government social protection institutes which include Zakat and Usher, Pakistan Bait-ul-Mal and Benazir Income Support Programme.







# INSTITUTE OF MANAGEMENT & SKILLS DEVELOPMENT (IMSD)

The IMSD works independently to cater the various vocational and capacity building communities based training. In vocational training various trades including; tailoring, hand embroidery, advance tailoring, beautician, homemade products, sewing machine, technician, auto mechanic, motorcycle mechanic, car driving, building electrician, mobile repairing, air-conditioning & refrigeration, computer hardware & software, carpentry, enterprise and marketing etc.

Institute of Management and Skills Development (IMSD) supplements the work of all other programmes by providing training in skills enhancement and

Since inception, IMSD provided scholarships for vocational skill training to 56,136 community members, such as auto mechanic, motorcycle mechanic, car driving, building electrician and mobile repairing. and 228,111 members were capacitated on management skill training. Additionally, 6,076 SRSO staff members received different trainings.

## Here are four main components of the IMSD capacity building efforts

- community managerial skills training programmes (CMST) for men/women CO, VO and LSO Presidents and General Secretaries.
- Community Vocational Training Programme.
- Staff Training Programme
- National and International Exposure Visits.

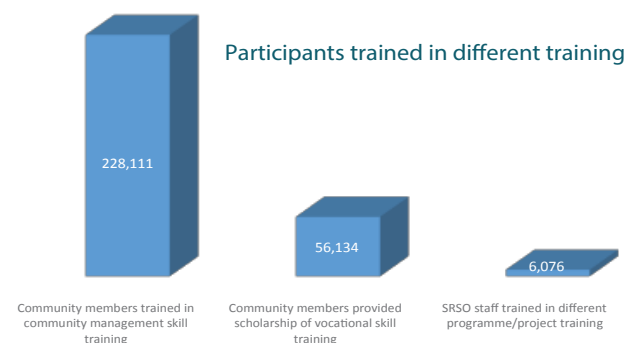
# BENAZIR BHUTTO SHAHEED YOUTH DEVELOPMENT PROGRAMME (BBSYDP)

SRSO's IMSD unit had implemented the Benazir Bhutto Shaheed Youth Development Programme funded by the GoS in Larkana, Kambar Shahdadkot, Ghotki, Shikarpur and Sukkur districts. The project aimed to provide training to youth in advance tailoring, information technology, homemade products (embroidery), banking and finance and hatchery.

These vocational trainings were organised at the local level in different villages. There were 180 participants trained in stitching and sewing across district Larkana and Kamber-Shahdadkot. These training aimed to enhance knowledge and skills of women and enable them to earn livelihood.

management. It takes on the results achieved by the social mobilisation section to build the capacity of community activists (men/women) both in terms of community basic management skills and sectoral skills.

IMSD works towards poverty alleviation and pursues this objective by providing capacity development opportunities through formal training, on-job technical training, and experience sharing seminars, workshops and conferences.





# PRIME MINISTER YOUTH DEVELOPMENT PROGRAMME

SRSO IMSD unit implemented the GoP funded the Prime Minister Youth Skill Development programme phase II. The project aimed to enhance the capacity and skills of youth in different technical fields of life as they could earn livelihoods in an honored and dignified way. Previously,

SRSO had successfully implemented the first phase of the Prime Minister Youth Skill Development Programme (NAVTTTC). During the reporting period 170 candidates were trained in different vocational training.



**PHYSICAL INFRASTRUCTURE AND TECHNOLOGY DEVELOPMENT (PITD)**  
**38,258 CPI Beneficiaries of CPI Schemes**





# PHYSICAL INFRASTRUCTURE AND TECHNOLOGY DEVELOPMENT (PITD)

Physical infrastructure is a prerequisite for the growth and development of any society and community. For rural areas, physical infrastructure is highly important. Once the infrastructure is in place, it becomes the responsibility of communities to maintain it. SRSO believes that community's development is possible with small scale physical infrastructure projects. The organisation concentrates on the following projects: hand pumps, reservoirs, latrines and drains, paved streets, link roads, culverts, bridges, lift irrigation, land leveling, drip irrigation, low-cost houses.

All schemes were constructed, During the reporting period and, managed, owned and operated by the rural communities. As a mandatory part of the rules of business, a prior assessment of the schemes were done to learn about possible environmental impacts.



Physical Infrastructure and Technology Development (PITD)		
Types of CPI Schemes	No. of Schemes	Beneficiaries Households
Village rehabilitation Project (VRP)	7,003	7,003
Low Cost Housing Schemes	670	670
Shaheed Benazir Bhutto Housing Cell	790	490
Community Physical Infrastructre Schemes	830	830
Sanitation	15,957	87,512
Street Pavement & Sanitation	44	9,022
Drinking Water Supply Schemes (DWSS)	9,533	51,512
Low-Cost Village Improvement Schemes (LCVI)	72	7,248
Communication	353	27,165
Irrigation	446	13,572
IAUP	1	75
Water Filter Plants by GoS	40	28,570
Street Lighting on the solar system	5	301
Schools Renovation/Construction	28	4,288
Total	26,479	238,258



# SHAHEED BENAZIR BHUTTO HOUSING CELL

In July 2014, SRSO had started the construction of 490 houses, 300 in Shikarpur and 190 in Jacobabad funded by GoS under Shaheed Benazir Bhutto Housing Cell to support marginalised and homeless people.

Each house comprised of two rooms with a veranda and latrine.



## MICRO HEALTH INSURANCE (MHI)

Micro Health Insurance (MHI) aimed to mitigate the health risks of employees and communities. There were various categories of micro-insurance schemes, which provided different services towards specific illnesses of health care provider, whether independent or in partnership with Insurance Company. Health problems not only affected household expenditures but also reduced productivity and opportunities. These conditions resulted in domestic violence or psychological complications.

In 2017-2018, insured households increased under the Jubilee Insurance Company (NJI). By the end of June 2018, a total 863,794 households were insured, where 6,182 beneficiaries were treated or claimed for medical assistance against that Rs. 121.683 million, 408 Death Claims were reported under the Microfinance component.



**THEME 5 SOCIAL SERVICES SECTOR (SSS)**  
**20,787 Students Enrolled**





# SOCIAL SERVICES SECTOR (SSS)

Social Services Sector is full-fledged sector to deliver services like: education, health, environmental sanitation including safe drinking water. The section has been assigned to assist communities in addressing their needs in the areas of primary education, basic health particularly

- To ensure community participation in various projects being designed and implemented at various levels, especially focusing on children and women;
- Education (Adult literacy programs and female child Education)
- Triggering for Community-Led Total Sanitation (CLTS)

mother and child healthcare, sanitation and drinking water.

The sector is as an intermediary between communities, government and other NGOs in order to deliver services:

- Mobile Health Camps
- Community Health Session
- Scaling up coverage of effective vector control measures in high-risk areas
- Social Sector Services has responded to disasters and crises when these have occurred, restoring physical, learning and healthcare environments for affected and traumatized people





# COMMUNITY MANAGED PRIMARY SCHOOLS

The community managed schools are considered a great strategy. It is also an act of decentralizing the education system run, managed and controlled by the community members. The system helps to improve quality education, develops the interests of the community members and ensures transparency and participation of parents in the delivery. Since 2009, SRSO has been supporting and facilitating government girls and boys primary schools, which were managed by the communities. However, in 2009, the GoS handed over the responsibility to facilitate and support 102 primary schools, which were operated under the UCBPRP program.

In 2017-2018, 5,206 new children were enrolled; 69 percent were girls. Additionally, SRSO supported nine community cluster schools, in which 2,671 new children were enrolled. 45% were girls (1037). To manage schools whether individually or in clusters was the prime task of COs or VO. The teachers regularly met with parents to ensure sustainability



and retention of school enrolment. Additionally, many activities were organised to ensure that poor parents had continued their interest to send children to schools.

## COMMUNITY ACTIVISM FOR IMPROVED ACCESS TO QUALITY EDUCATION AND LOCAL ACCOUNTABILITY (ARTICLE 25-A)

Open Society Foundations - Pakistan, funded for community activism for quality education and local accountability project. The main purpose of the project was community empowerment for social accountability of politicians and education department for improving school conditions and enrolment of children from the poor and marginalised population.

In the reporting period, the community activism project was initiated in 16 UCs of Kashmore-Kandhkot

and Jacobabad districts. During the project, 5.2 million rupees were spent on 82 schools' for the improvement and renovation, which was beyond the fixed targets in the project. Besides, there was a target to enroll 8,712 students, but by the end of June 2018, it had enrolled 9,526 new students, 2 district parents Itehad committees were established, 16 LSO's officials were also trained. Two parents' groups' meetings were held at the district level.

## NON-FORMAL EDUCATION - USAID

SRSO implemented Non-Formal Education project under the Sindh Reading Program funded by USAID. The project aims to address critical issues in early-grade reading through continuous teachers' professional development, to improve assessment, to distribute supplementary materials, and to encourage family participation. In the reporting period, SRSO successfully established 67 NFE centers, facilitated

enrolment of 2,000 students and USAID Sindh Reading Programme provided teaching aid (Scheme of Study & Guide Books, English, Sindhi & Math) among 2,000 students and hired and trained 67 new teachers. This was the best chance for children who missed their formal school due to poverty or other critical conditions. Through this, they could get graduation into a short term of period.

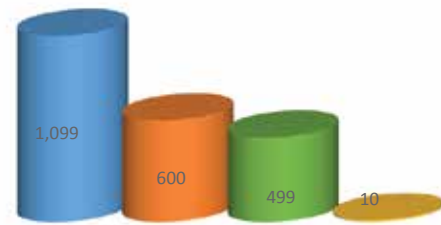




# USAID- EMO HUB SCHOOLS PROJECT

USAID EMO-Hub-schools project is being implemented in Government Girls High School, Numaish Colony, Sukkur, and Government Boys High School, Sami, Khairpur in Sindh. This project is designed and based on Public-Private Partnership, [joint venture] of Government of Sindh and USAID. Under the banner of USAID-EMO-Schools Project, Sindh Rural Support Organisation is striving to unlock and unleash the potential of students of Government Numaish-Colony-School [572 enrolled students) and Government Boys High [555 enrolled students] School Sami. SRSO doing a lot of new things in schools to accelerate the progress of schools such as successfully established the Science Labs in both schools in which regular practical of Chemistry, Biology, and Physics are held to develop scientific horizons in the minds of students. This is done by subject specialists recruited by SRSO. The capacity development program is the main and most vital component of the project in which pedagogical skills, content knowledge, and innovative teaching methodologies are being imparted through professional and renowned trainers. SRSO is well aware that poor learning outcome is the main challenge and making efforts at all levels to improve the quality of learning. SRSO is also promoting reading culture in the library so that students can be mentally sound and robust in their

USAID Hub Schools in Sukkur and Khairpur



Progress as of June 2018

■ Children Enrolled ■ Girls ■ Boys ■ New Teachers Appointment & trained

childhood age. Moreover, the commemoration of co-curricular activities, study trips of different historical sites and places, organizing sports activities, regular SMC meetings, and a series of community mobilisation meetings are happening on regular basis to promote a healthy atmosphere of school in collaboration with the education department. Besides, regular health dispensary is being operated by a professional Nurse to address and diagnose fundamental issues of health. Most recently, Hepatitis-B and C screening tests have been conducted in both schools successfully. The solar panels in both EMO schools were installed to make schools more conducive and child-friendly for students of schools. Ultimately, the learning outcomes of students will be improved.





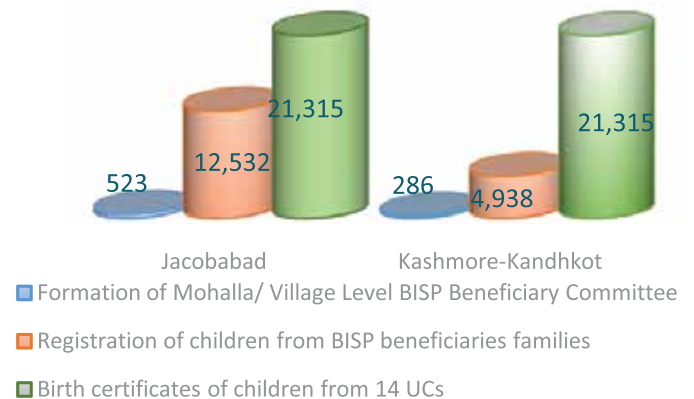
# BISP WASEELA-E-TALEEM PROGRAMME

Benazir Income Support Programme (BISP) Waseela-e-Taleem program, was implemented in Kashmore-Kandhkot and Jacobabad districts through RSPN. The program was initiated to provide financial support to families for primary education of children from 4 to 12 years old to get them enrolled in local schools and retain them. As per the program, upon completion of 70 percent of attendance by registered children in schools, families received cash assistance of Rs.750 per child per quarter. The payment was made after three months by verifying each child's minimum required attendance. This conditional cash funds transfer continued until the child completed his or her primary education.

The key components of the program were:

- 1) Micro Supply Capacity Assessment (MSCA) of Schools. The schools available in the vicinity were identified, listed and assessed. Then, the parents agreed on the selection of suitable schools for their child's admission.
- 2) Through social mobilisation, the BISP Beneficiary Committees (BBCs) were formed through the mobilisation of beneficiary families. The families registered under the programme and parents were motivated to send their children to schools instead of engaging them in labor. Average of 15 BBCs was

BISP Waseela-e-Taleem



grouped into one cluster. Cluster members discussed issues of BBC members in their regular meetings and directly communicated them to BISP for support.

3). The registration (admission) and attendance of children were made complementary through the BBC, and the funds were transferred once the BISP officials verified the attendance.

Under the program, 1,7470 children beneficiaries of the BISP were registered and formed 809 BISP beneficiary committees (BBC) at the village/community levels. Average 20 families were registered in the BBC. Besides, families were facilitated to receive birth certificates. Overall 4,263 certificates of 14 UCs were received from NADRA.



# PROGRAMME FOR IMPROVED NUTRITION IN SINDH (PINS)

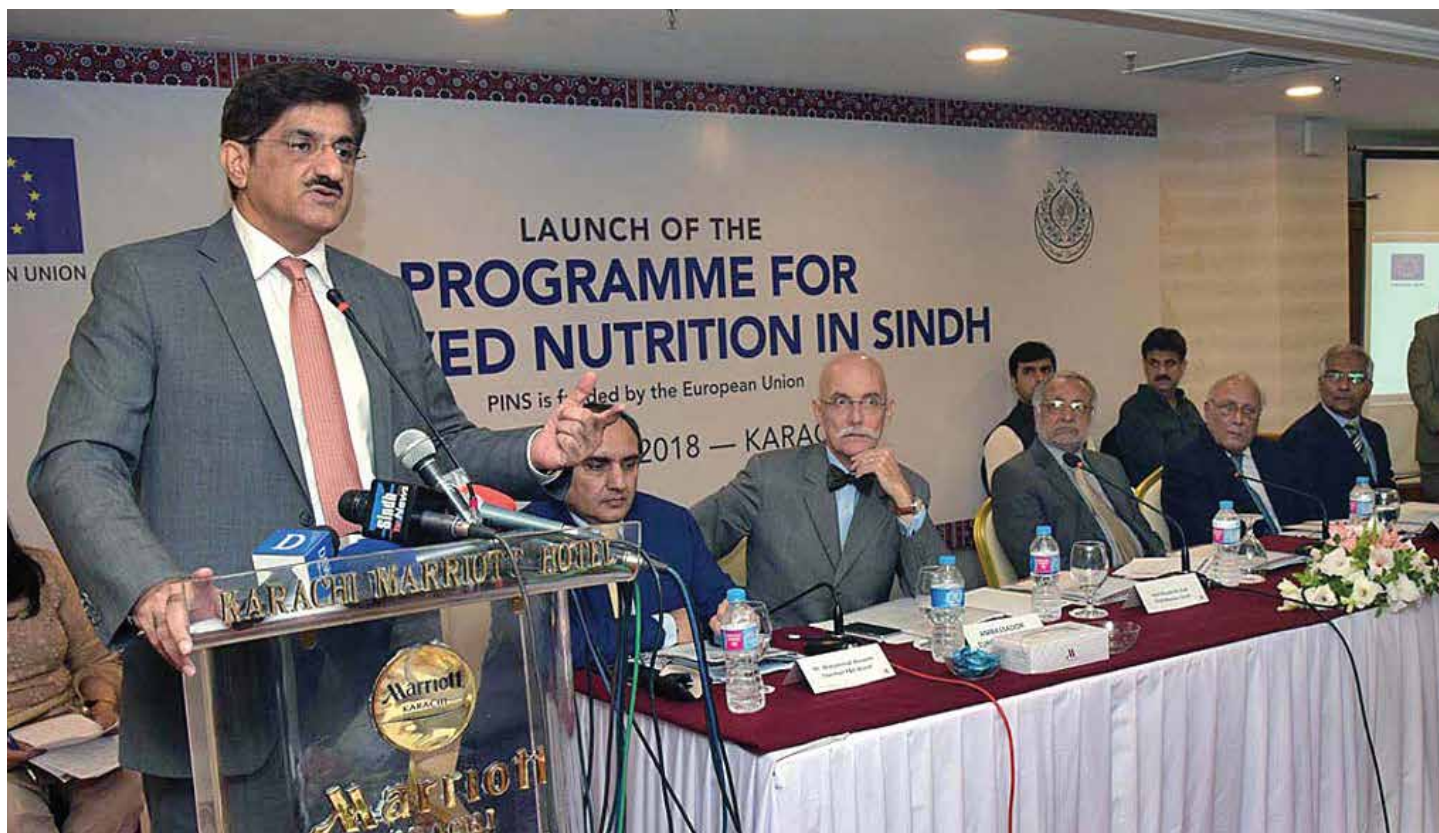
The government of Sindh through the Planning and Development Department (P&DD) initiated a six-year (2016-2021) multi-sectoral Sindh Accelerated Action Plan (AAP) for Reduction of Stunting & Malnutrition. Its objective was to reduce the stunting rate from the existing figure of 48% to 40% by 2021.

The European Union (EU), under the EU Commission Action Plan on Nutrition (2014), was supporting the GoS in addressing the issue of malnutrition. In regards to this, the EU Brussels office approved the Action Document for a “Program for Improved Nutrition in Sindh” (PINS) for ten districts of Sindh. The PINS program is built upon the social mobilisation approach to community-driven development (CDD) of RSPN and RSPs under the SUCCESS and UCBPRP.

The overall objective of the program is to sustainably improve the nutritional status of children under five

and Pregnant and Lactating Women (PLW) in Sindh corresponding to the second target indicator of the Sustainable Development Goal (SDG). The specific objectives of the program are to capacitate the Government of Sindh as it was efficiently implemented its nutrition multi-sectoral policy while providing direct assistance to reduce malnutrition in rural Sindh, significantly and rapidly.

In the reporting period, SRSO conducted 54 dialogues with LSOs in which 386 CRPs were identified and trained. Moreover, 386 WASH CRP, 112 plumbers, 98 masons, and 81 WASH entrepreneurs were trained. In addition, 65 beneficiaries were given goats, 1,655 small farmers were selected for inputs, 20 progressive farmers were selected for inputs, and 26 clews were trained. Also, 3,500 trees were planted and 197 FFS.



## Programme for Improved Nutrition in Sindh (PINS)

Activities	Total Project Targets	Total Progress as on Jun -2018
Dialogue with LSOs	65	54
Dialogue with VOs	656	725
Training of agriculture entrepreneur	1,312	192
Training of WASH CRPs	1,312	386
Training of plumbers	325	112
Training of masons	325	98
Training of WASH entrepreneur	324	81
Goat beneficiaries are given input	1,875	65
Small farmers selected for input	4,950	1,655
Progressive farmers selected for input	20	20
Sessions for small scale peasants on wheat	13,477	4,064
CLEW trainings	65	26
Number of trees planted	150,000	3,500
FFS selected	656	197

## PROMOTING CHILD RIGHTS IN COTTON FORMING AREAS OF SINDH

RSPN has partnered with SRSO to implement the project “Promoting Child Rights in Cotton Farming Areas of Sindh” in Ghotki and Khairpur districts. The project started in November 2016 and ended in December 2017. The project objectives were to promote awareness for the rights of children in cotton picking areas of Sindh and to discourage families from sending their children to work on cotton fields. In the reporting year, SRSO raised awareness among people about the rights of children and the negative impact of child labor.

A social fund and income-generating grants were provided to poor women in rural areas so that they had better livelihoods opportunities and sent their children to school rather than work. In the project duration, organised 11,712 community awareness



sessions, 15 LSOs and 601 VOs were oriented on child rights issues, 66 social funds were established, 60 theatres, and 366 MSCC centers were established, 573 training were delivered to income generation project beneficiaries and 366 coordinator training were provided to community members, 601 extreme poor community members were awarded IGG.



Promoting Child Rights in cotton farming areas of Sind in Ghotki and Khairpur district		
Activities	Project Target	Progress as of June 2018
LSO Oriented	15	15
VO Oriented	15	15
Beneficiaries Given IGG	600	601
Community Volunteer On Educational Toolkit (Events)	1	1
Social Fund Projects Identified	66	33
Completed Social Fund Projects	66	66
Community Awareness Sessions Through Educational Toolkit By CRP	11,712	11,712
Street Theaters	80	60
Training To Income Generation Project Beneficiaries	540	573
Coordinator Training	366	366
MSSC Centers Established	366	366

## IMPROVING ADOLESCENT LIVES IN PAKISTAN (IALP)

In connection to Child Rights in Cotton Farming Area (CRCFA), IKEA through UNICEF provided financial assistance to SRSO to implement a project for adolescent empowerment to provide them with the assistance in realising their expertise and giving them a platform to act. The primary focus of the project was to reduce child marriages, especially adolescent girls. The key focus on providing basic and advanced information and knowledge with life skills by different meaningful interventions, which boosted their capacity. Besides these activities, parent's communities were also capacitated to understand adolescents' rights and support them in realizing the importance of community-based structures equipped to strengthen the environment.

Under the Improving Adolescent Lives in Pakistan project, two project phases were successfully implemented. In phase one, 200 adolescent groups were supposed to identify, while 270 groups were formed. In this regard, training of trainers (ToT) for adolescent group leaders and 600 key community influencers KCIs were conducted. Also, 100 interactive



street theatres were organised to raise awareness among the public on the issues being faced by adolescents. In phase two, 1135 adolescent groups were identified and formed; of the 50 percent were women's groups. Besides, 961 adolescent champions and 405 groups' leaders got refresher and rollout ToT.

Improving Adolescent Lives in Pakistan		
Activities	Project Target	Progress as of June 2018
Identification and Formation of Adolescent groups (Boys 50% and Girls 50%)	1,000	1,135
Training Of Trainers (Tot) On Adolescent's Empowerment Toolkit	1	1
Six Days TOT For Project Staff	1	1
Training Of Project Staff On Reproductive Health And Family Planning	1	1
Refresher Training Of Adolescents Champions	1,029	961
Rollout TOT For Adolescents Group Leaders	1,000	405
Training Of Adolescents On Journalism	100	20
Celebration of International Days	-	15
Identification Of Key Community Influencers (KCI's)	600	1,169

## ADOLESCENT AND ADULT LEARNING AND TRAINING PROGRAMME

Adolescent and young people play a key role in shaping society. SRSO has attempted to address their problems through learning and training. With the financial support of the Sindh Education Foundation (SEF) and Government of Sindh, the Adolescent and Adult Learning and Training program (AALTP) was implemented in district Shikarpur. The AALTP aimed to provide accelerated formal primary education for vulnerable adolescents and basic functional literacy for adults together with a certified Skill Development / Vocational Training course for each learner to enable them by providing varying opportunities of

human capital development and socio-economic growth.

The program was designed for those adolescents and adults, who never attended a school or dropped out due to any reason and missed an opportunity to avail primary education and were interested in continuing education further. Under the program, SRSO imparted accelerated primary education course, which was provided by the SEF. The program also included the technical training component for adolescents and adults after the learning phase.

Adolescent & Adult Learning & Training Programme		
Project Activities	Target	Progress as on Jun -2018
Established AALTP Centers	3	3
Student Enrolled	527	527
No Of Hired & Trained Teachers	15	15
SEF Provided Teaching Aids	15	15
Adult Trained	178	153
SEF Office Provided Learners Kits For Enrolled Children	527	527
Recruited Staff	5	5

# DELIVERING ACCELERATED FAMILY PLANNING IN PAKISTAN (DAFPAK)

In partnership with RSNP, SRSO implemented ‘Delivering Accelerated Family Planning in Pakistan’ project in Shikarpur, Jacobabad, and Kambar-Shahdadkot. The Department for International Development (DFID)/UKAID funded the four-year project through “Population Services International (PSI)”. The project aimed to create an enabling environment for men, women and girls to avail healthy reproductive choices; increase the availability of family planning services and products in uncovered rural areas, and strengthen accountability through increased transparency and stringent monitoring. The primary approach of the project was community mobilisation through the CRPs, who visited door-to-door in their catchment areas and referred clients to Lady Health Visitors (LHVs) for family planning services.

It also up-scaled the CRPs’ ‘Business in a Box’, a micro-entrepreneurship venture making the provision of family planning services sustainable. The project also created the Village Health Committees



(VHCs) to represent the entire community and brought behavioral change through demand creation for birth spacing and service delivery facilitation through outreach camps.

In the reporting period, 504 CRPs were identified and 15,497 users were registered in different methods.

## Delivering Accelerated family planning in Pakistan (DAFPAK)

Activities	Kambar - Shahdadkot	Jacobabad	Shikarpur	Progress as on Jun -2018
Identification Of Community Resource Persons (CRPS)	144	180	180	504
Users Enrolled In Different Methods	1,303	7,132	7,062	15,497
New Users	962	4,203	5,713	10,878
Current User	341	2,929	1,349	4,619
Total Couple Years Of Protection (CYP) Achieved/Contributed	849	5,111	5,508	11,468



# DISASTER RISK REDUCTION (DRR) STRATEGY

SRSO has invariably endeavored to help and facilitate the rural poor communities to receive basic services and rights that also include their right to be protected from natural and human-made disasters. Since beginning SRSO has been an integral part of disaster risk reduction (DRR) steps taken at the provincial government, district or ground (or community) levels. The theme of DRR remained part and parcel of all projects and programs focused on addressing rural poverty and developing infrastructure and livelihood opportunities to sustain any uneven shocks coming from the disasters. Overall, SRSO worked in the 15 districts of Sindh, which were badly affected by the 2010, and 2011 floods and heavy rains. The organization remained in close coordination with the Provincial Disaster Management Authority (PDMA), and the District Disaster Manager Authority (DDMA). It often involved DDMA and attended meetings to discuss issues related to preparation for natural disasters like floods, rains draught and earthquakes.

SRSO played a key role in raising awareness to deal with new challenges such as increasing climate changes. Along with different donor organisations

and government department, the organisation raised awareness on the issues and supported communities to be prepared. In this regard, awareness workshops, sessions with communities, meetings with stakeholders, partner organisations and government departments.

In 2010, SRSO was preoccupied with Disaster Management in the districts hit by worst floods. The organization supported communities with tents and shelters, safe drinking water, food packages, vegetable seeds and fertilizers, animal fodder, toilets, sanitation facilities, and veterinary services. Besides, basic healthcare, health, and hygiene education was provided to the affected communities.

In 2010 and afterward, community members' lives were shattered because of the heavy floods and rains. During this time, SRSO had interaction with disaster-affected communities and rescued them. Community organization's played an impressive role in dealing with affected communities, identified beneficiaries and rescued them. VOs and LSOs took initiatives to recover flood hit communities.



# MONITORING EVALUATION & RESEARCH (MERU)

Monitoring, Evaluation & Research Unit (MERU) deals with all programmes and projects' including research, monitoring, evaluation and publication. It is a very fundamental unit to track the progress of the project by using tools and methods as per Standard Operating Procedures (SoPs). The MERU also plays an important role in disseminating information for the organisation's publicity and visibility. MERU works as an imperative management tool that facilitates the management to make important and effective decisions about the ongoing activities and the relevant issues in operation. MERU has always guided the management to improve programmes and projects operation, quality, objectives, indicators, outcomes and performances. Besides this unit deals with the publication, media and Management Information System (MIS) for desk and participatory

monitoring, tracking the performance and collection of data and dissemination of qualitative information of the program/project for decision making. Also, it deals with annual reports, quarterly reports, bi-annual sindhi magazine, weekly newsletters and media for advertising and publicity of success stories to higher management. In connection to this, MERU has focused on the flow of insight information in the form of field monitoring reports, research conducted reports, and impact assessments study results and quarterly.

In reporting period 1 annual report, 2 bi-annual reports, 3 quarterly newsletters, 45 case studies, 12 monthly and planning meetings, 280 field monitoring visits, PSC survey of 6 PPRP districts were carried out.

## INTERNAL AUDIT

Internal Audit Function was introduced in 2008, Internal Audit Committee was formed to oversee the function of Internal Audit through a full-fledged Department. Since its inception in 2008 the Internal Audit Department (IAD) has relentlessly worked under the supervision of the Committee Members to contribute towards transparency, accountability and course corrections of SRSO's financial, programmatic and risk management systems.

Internal Audit's policy and ethics are to be impartial, unbiased and avoid conflict of interest while forming the recommendation, which are governed by 'International Standards' for the Professional Practice of Internal Auditing, the Code of Internal Auditing Principles and the Code of Ethics of Internal Auditors. While the auditing information systems, it considers the International Standards for Auditing, and International Accounting and Financial Reporting Standards (IASs & IFRs). The Committee and IAD assures that all the standards and policies are

impartially and objectively followed to reach the observations and implications pointed out in its reports, which are followed by pragmatic recommendations.

The IAD, RM and IT completed its tasks as set out in the approved work-plans for the financial year 2017-2018. Additional tasks as set forth by the Committee, Management and Board were also successfully undertaken. IAD as per the norms reported the findings based on risk categories after completion of each Audit to Management and discussed in the quarterly meetings conducted 04 times quarterly in the year. Subsequently after recommendations of Audit, Risk Management & IT Committee, the reports were presented in the SRSO Board of Directors' meeting.

During the reporting period Audit Team verified the disbursement, recovery and revolving process of MF, CIF, and PMIFL. IA also audited their operational expenses and other program related expenses. IA

team verified 19% of total disbursement and recovery amounting to PKR 272 M of MF, 38% of total CIF & IGG disbursed amounting to PKR 55M in SUCCESS, Core and UCBPRP, 21% of total PMIFL, IFL & CLF disbursed

i.e. PKR 27 M and 40% vouchers of all operational and program related expenses of districts, sectors and departments including Finance, Procurement and Administration.

## RISK MANAGEMENT

Activities were formally initiated in SRSO after approval of Risk Management Policy in October 2016. Presently, risk management activities include risk assessment and management for program and finance related activities mainly focusing on SUCCESS program. Apart from documentation of risks associated with SUCCESS; risk management activities also include taking feedback of management on existing risks and updating the risk registers for such information. Moreover, program is tracked for monthly/ quarterly progress for assessing the

performance of SUCCESS Team. Risk Manager presents the updates on risk management to the Committee in its quarterly meeting.

The Audit Department has undergone significant changes and has expanded its scope to make greater contribution to the achievement of Organization's objectives during the year. In general, IAD played a vital role in highlighting and timely reporting of observations to management and Board for their concrete decisions.

## ADMINISTRATION

SRSO has highly efficient administration department, which has also played a pivotal role in making the organisation success. It has enabled all programmes, projects and other sections' staff members to work and reflect on their activities and achievements. The department facilitated the staff members for the smooth functioning by providing timely and adequate resources (logistics) and solving problems which hindered their activities. The department primarily facilitated staff members in accommodation, travel, communication, and records, visitors receiving, transportation for organisation activities, water, and electric supply payments, kitchens and food supplies to employees or the hospitality of the organisation. The senior management supervised the department's activities.

The more specific tasks of the administration department including Organizing correspondence and making contacts internally and externally; arrange and facilitate all kinds of meetings within the organisation. Monitor all logistic activities and transportation for the field staff. Arrange and facilitate the financial procedure for other departments in respect of the tenders, contracts, and auction of scrap material/vehicles.



# CASE STUDIES

## THE BEST CATALYST FOR RURAL WOMEN

Tejoo's family faced the same economic and social hardships as Lehran did, and she also became a role model to address the issue of poverty in her households, which she never saw going away for a while. She never saw relief from unending poverty. She always lived and walked barefoot, but then she became a successful entrepreneur. She became part of the CO and develop their MIP. According to the MIP she received Rs.12,000 as a CIF and opened a cabin shop. She was fully supported by all family members. Every day, she had a transaction of around Rs.1500 from her shop. Women like Tejoo and Lehran are the best catalyst for rural women to lead the family front and empower themselves by availing the



small opportunities they got, and they are successful rural women.

## DIVERSIFIED SOURCE OF INCOME

The 14,000 rupees, if we see, is not a big amount today, but if we know how to utilize money wisely, we can make it a profitable deal! Yes; this is what a member of Community Organization [CO] has done, from Village Wadho Kalhoro, Tehsil Nasirabad, and District Kamber-Shahdadkot. Her husband worked as a laborer but did not manage to meet the family's domestic needs. Ms. Waheeda, with PSC Score 23, developed her micro investment plan & she was appraised by her CO for Community Investment Fund [CIF] of Rs. 14,000 and open a small 'Tuck shop'.

Slowly and gradually the sell starts and she became able to earn adequate profit up to 150-200 on a daily basis. She added that "I received the interest-free loan (CIF) through which I not only intended to earn some income, provide butter and bread to my family, but also to save some amount to purchase a sewing machine for my daughter who received



vocational training and was very curious to support the family financially. Now, she starts earning and supporting the family as well.

"Today my family is happy which makes me happy and I am considering myself the happiest mom now..., Ms.Waheeda concluded"

## THE STORY OF AASIYA!

I can't find words to share my helplessness when three of my kids got sick consecutively two times with a gap of six months. First, my son struck by cholera disease. Seeing no other way I borrowed a loan from my VO to treat my son. Later, my three other children also became sick. I was completely helpless to manage the expenses if the micro health insurance card was not provided me under the European Union funded SUCCESS Programme. The MHI facility has released me not to worry for the expenses occurring on my kid's treatment. My children were admitted for three days at Sarfraz Medical Center Larkana. The best treatment was offered and my kids become a cure and healthy within a few days. "Today, my beloved children are living healthy lives". "I don't have enough words to thank the EU for their great support in the form of Micro Health Insurance Card to the poor households, like us"



Aasiya, a lady with one leg disability, but full of courage and hope, having PSC Score 10, from Village Wahid Bux Gopang, Union Council ThoufChousol, FU Shahdadkot, District Kamber-Shahdadkot

# LAUNCHING CEREMONIES



## P&DD, UCPRP GoS OFFICIALS ALONG WITH CHAIRMAN SRSO VISIT TO LSOs OF DISTRICT SHIKARPUR

Mr. Shoaib Sultan Khan Chairman SRSO, Mr. Ather Hussain Mirani-GoS Additional Finance Secretary, Mr. Pervaiz Ahmed Chandio – GoS/UCBPRP Director, Mr. Ali Ashar Mahar- Planning & Development Official, Mr. Rashid Bajwa-CEO NRSP, Mr. Ghulam Sarwar Khero (SRSO-BoD Member) and SRSO Management visited LSOs Sindh Sujaag and LSO Mehran of Taluka Lakhi Ghulam Shah District Shikarpur. LSO representatives shared their experiences and initiatives taken through the community institution platforms that uplifted their living standard and changed the society in perspective of development.



## SRSO LAUNCHES EU FUNDED PINS PROJECT IN THREE DISTRICTS

SRSO with the funding of EU-through RSPN has launched a Program for improved nutrition in Sindh (PINS) in three Districts (Kambar-Shahdadkot, Larkana, & Shikarpur). This project is a multi-sectoral project under the umbrella of Accelerated Action Plan for Reduction of Stunting and Malnutrition, with the objective of reducing stunting rate from the existing 48 percent to 40 percent by 2021. Mr. Javed Qamboh Assistant Mukhitiyarkar, Mr. Tahir Korejo (District Officer WD Deptt. Kamber) and SRSO Officials also participated.



## LAUNCHING CEREMONY OF USAID EMO/HUB SCHOOL PROJECT SUPPORTED EDUCATION PROGRAMME

Under a Program - Sindh Basic Education Program (SBEP) funded by USAID, Government Girls High School Numaish Colony Sukkur and Government High School Sami in Khairpur Inauguration ceremonies were held by USAID Deputy Mission Director for Sindh and Balochistan, Denise A Herbol, Education Minister Jam Mehtab Hussain Dahar, Education Secretary Abdul Aziz Uqaili, Nauman Islam Shaikh, Muhammad Abbass Baloch Commissioner Sukkur community elders, teachers, students and their parents.



## LAUNCHING CEREMONY OF BISP WASEELA-ETALEEM PROGRAM DISTRICT JACOBABAD

BISP Waseela-e-Taleem Programme launching ceremony was held at District Jacobabad by Deputy Commissioner (DC) Jacobabad, Mr. Naeem Ahmed Sindhu as a chief guest of the event. BISP Waseela-e-Taleem Programme is initiated in District Jacobabad and Kashmore Kandhkot, which aims to ensure enrollment of 147,000 children in schools of BISP card beneficiaries' households. Addressing the event of Waseela-e-Taleem under Benazir Income Support Programme.



# PICTORIAL VIEW OF ACTIVITIES AND EXTERNAL VISITORS



## P&DD, UCPRP GoS OFFICIALS ALONG WITH CHAIRMAN SRSO VISIT TO LSOs OF DISTRICT SHIKARPUR

Mr. Shoaib Sultan Khan Chairman SRSO, Mr. Ather Hussain Mirani-GoS Additional Finance Secretary, Mr. Pervaiz Ahmed Chandio – GoS/UCBPRP Director, Mr. Ali Ashar Mahar- Planning & Development Official, Mr. Rashid Bajwa-CEO NRSP, Mr. Ghulam Sarwar Khero (SRSO-BoD Member) and SRSO Management visited LSOs Sindh Sujaag and LSO Mehran of Taluka Lakhi Ghulam Shah District Shikarpur. LSO representatives shared their experiences and initiatives taken through the community institution platforms that uplifted their living standard and changed the society in perspective of development.



## DELEGATION FROM EUROPEAN UNION VISITS SUCCESS FIELD AREAS

A delegation from the European Union comprising of Mr. Bernard François (Head of Cooperation-EUD) and Ms. Shohreh Naghchbandi (Food Security and Nutrition Officer-EUD) visited the field areas under Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme in Larkana and Kamber-Shahdadkot districts. The purpose of the visit was to monitor the programme activities being undertaken at the grass root level by interacting directly with the final beneficiaries of the programme. Secondly, to assess the scale of achievements in terms of results and initial impact the programme has brought in both programme districts.



## SARTYOON SANG CRAFTS EXHIBITION

The fifth [5th] Sartyoon Sang Craft Exhibition was organized by the CED section at the Ocean Mall Clifton, Karachi. The Chairman SRSO Mr. Shoaib Sultan Khan inaugurated the exhibition. Women Artisans from 16 Districts of Rural Sindh produced their handmade products on different stalls for sale.



## A DELEGATION FROM UNICEF VISITS DISTRICT GHOTKI

A delegation from UNICEF visited the district Ghotki under the project Improving Adolescent Lives in Pakistan. The delegation was comprised of Ms. Kristina Child Protection Specialist from UNICEF-Pakistan, Ms. Jabeen Fatima Child protection Specialist UNICEF Sindh, Mr. Muhammad Akram M&E UNICEF. The delegation visited in three different villages and monitored the activities of an adolescent. Followed by the visits the delegation also attended in Stakeholders meeting at the DC office.



## INDEPENDENT AUDITORS' REPORT

### To the members of Sindh Rural Support Organization

### Report on the Audit of the Financial Statements

#### Opinion

We have audited the annexed financial statements of Sindh Rural Support Organization (the Company) which comprise the statement of financial position as at June 30, 2018, and the statement of income and expenditure, the statement of comprehensive income, the statement of changes in funds, the statement of cash flows for the year then ended, and notes to the financial statements including a summary of significant accounting policies and other explanatory information, and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of the audit.

In our opinion and to the best of our information and according to the explanations given to us, the statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in funds and the statement of cash flows together with the notes forming part thereof conform with the accounting and reporting standards as applicable in Pakistan and give the information required by the Companies Act, 2017 (XIX of 2017), in the manner so required and respectively give a true and fair view of the state of the Company's affairs as at June 30, 2018 and of its income and expenditure, its comprehensive income, the changes in funds and its cash flows for the year then ended.

#### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' *Code of Ethics for Professional Accountants* as adopted by the Institute of Chartered Accountants of Pakistan (the Code) and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Information Other than the Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the Annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance opinion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## Responsibilities of Management and Board of Directors for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the accounting and reporting standards as applicable in Pakistan and the requirements of Companies Act, 2017 (XIX of 2017) and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Board of directors are responsible for overseeing the Company's financial reporting process.

## Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the board of directors regarding, among other matters, the planned scope and timing of audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

## Report on Other Legal and Regulatory Requirements

Based on our audit, we further report that in our opinion:

- a) proper books of account have been kept by the Company as required by the Companies Act, 2017 (XIX of 2017);
- b) the statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in equity and the statement of cash flows together with the notes thereon have been drawn up in conformity with the Companies Act, 2017 (XIX of 2017) and are in agreement with the books of account and returns;
- c) investments made, expenditure incurred and guarantees extended during the year were for the purpose of the Company's business; and
- d) no Zakat was deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980).

## Other Matter

The annual financial statements of the Company for the year ended June 30, 2017 were audited by another firm of Chartered Accountants who vide their report dated November 22, 2017 expressed an unmodified opinion thereon.

The engagement partner on the audit resulting in this independent auditor's report is Rana M. Usman Khan.

*Deloitte Yousuf Adil*  
Chartered Accountants

**Multan**

**Date:** October 04, 2018



# SINDH RURAL SUPPORT ORGANIZATION

## STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2018

	Note	2018 Rupees	2017 Rupees (Restated)	2016 Rupees (Restated)
<b>ASSETS</b>				
<b>Non-current assets</b>				
Property and equipment	4	482,670,246	401,079,393	373,074,345
Intangibles	5	6,888,589	4,082,763	4,796,532
		<u>489,558,835</u>	<u>405,162,156</u>	<u>377,870,877</u>
<b>Current assets</b>				
Stock in trade	6	2,240,360	2,137,964	2,554,574
Grants receivable	7	14,067,106	35,025,510	30,644,082
Interest free loan	8	126,116,478	131,340,380	117,040,404
Microcredit loans	9	1,573,769,057	1,257,415,991	1,083,374,598
Short term advances	10	18,318,393	4,695,970	39,777,563
Short term deposits and prepayments	11	35,857,531	30,797,181	26,063,528
Mark-up / service charges accrued	12	153,433,430	116,438,397	90,215,645
Other receivables	13	19,716,062	25,227,032	26,813,768
Short term investments	14	1,944,000,000	1,835,000,000	1,715,000,000
Bank balances	15	1,064,595,306	626,672,842	558,622,141
<b>Total current assets</b>		<u>4,952,113,723</u>	<u>4,064,751,267</u>	<u>3,690,106,303</u>
<b>TOTAL ASSETS</b>		<u>5,441,672,558</u>	<u>4,469,913,423</u>	<u>4,067,977,180</u>
<b>LIABILITIES</b>				
<b>Non-current liabilities</b>				
Deferred grants	16	946,888,161	504,328,177	327,092,207
Revolving loan under PMIFL	17	-	120,000,000	120,000,000
Employee benefits	18	86,611,302	150,731,613	114,586,911
<b>Current liabilities</b>				
Short term borrowings	19	1,575,961,149	1,281,208,959	1,194,000,000
Revolving loan under PMIFL	17	120,000,000	-	-
Interest accrued	20	24,903,941	1,546,821	705,402
Trade and other payables	21	149,908,511	74,326,519	64,132,045
<b>TOTAL LIABILITIES</b>		<u>2,904,273,064</u>	<u>2,132,142,089</u>	<u>1,820,516,565</u>
<b>NET ASSETS</b>		<u>2,537,399,494</u>	<u>2,337,771,334</u>	<u>2,247,460,615</u>
<b>REPRESENTED BY:</b>				
Endowment fund	22	1,827,000,000	1,727,000,000	1,627,000,000
Revaluation surplus on property and equipment	25	96,371,041	23,503,404	23,503,404
Restricted fund	23	-	-	56,291,706
Loan loss reserve	24	36,224,414	16,212,514	-
Accumulated surplus		577,804,039	571,055,416	540,665,505
		<u>2,537,399,494</u>	<u>2,337,771,334</u>	<u>2,247,460,615</u>
		<u>2,537,399,494</u>	<u>2,337,771,334</u>	<u>2,247,460,615</u>

### CONTINGENCIES AND COMMITMENTS

26

-

-

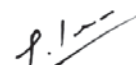
-

The annexed notes from 1 to 42 form an integral part of these financial statements.



CHIEF EXECUTIVE OFFICER

DYN



DIRECTOR

## SINDH RURAL SUPPORT ORGANIZATION

### STATEMENT OF INCOME AND EXPENDITURE

FOR THE YEAR ENDED JUNE 30, 2018

INCOME	Note	2018 Rupees	2017 Rupees
Amortization of grants - net	27	1,147,816,294	455,143,912
Income from microcredit loans	28	362,991,878	291,964,050
Profit on investments and bank deposits	29	164,808,650	169,937,130
Other income	30	171,765,580	141,373,805
		<u>1,847,382,402</u>	<u>1,058,418,897</u>
<b>EXPENDITURE</b>			
Operating expenditure	31	107,371,331	100,022,612
Provision against microcredit loans	9.1	30,542,565	28,193,472
Programme assistance	32	1,481,334,632	750,837,726
Financial charges	33	89,945,862	76,075,891
		<u>1,709,194,390</u>	<u>955,129,701</u>
Excess of income over expenditure		<u>138,188,012</u>	<u>103,289,196</u>

The annexed notes from 1 to 42 form an integral part of these financial statements.



CHIEF EXECUTIVE OFFICER

DYA



DIRECTOR

## SINDH RURAL SUPPORT ORGANIZATION

### STATEMENT OF COMPREHENSIVE INCOME

FOR THE YEAR ENDED JUNE 30, 2018


	Note	2018 Rupees	2017 Rupees
Excess of income over expenditure		138,188,012	103,289,196
<b>Other comprehensive income for the year:</b>			
<i>Items not to be reclassified to statement of income and expenditure in subsequent periods:</i>			
Revaluation surplus on property & equipment		72,867,637	-
Actuarial loss relating to defined benefit obligation	18.2.1	(11,427,489)	(12,978,477)
Total comprehensive income for the year		<u>199,628,160</u>	<u>90,310,719</u>

The annexed notes from 1 to 42 form an integral part of these financial statements.

DYA



CHIEF EXECUTIVE OFFICER



DIRECTOR



## SINDH RURAL SUPPORT ORGANIZATION

### STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED JUNE 30, 2018

	Note	2018 Rupees	2017 Rupees
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Cash used in operating activities	34	(1,357,601,529)	(751,570,275)
Finance costs paid		(66,588,742)	(75,234,472)
Grants received		1,652,052,051	655,422,590
Grants repaid		(716,802)	(1,037,812)
Employee benefits paid		(107,080,195)	(9,143,926)
Service charges received		329,227,957	269,925,663
Profit on investment and bank deposits received		161,577,538	165,752,765
		<u>1,968,471,807</u>	<u>1,005,684,808</u>
Net cash generated from operating activities		610,870,278	254,114,533
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Purchase of property and equipment		(63,717,890)	(71,944,421)
Additions to intangibles		(4,260,600)	(1,048,198)
Proceeds from disposal of property and equipment		4,030,676	6,928,787
Purchase of term deposit receipts		(109,000,000)	(120,000,000)
Net cash used in investing activities		(172,947,814)	(186,063,832)
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Long term loans		-	-
Net increase in cash and cash equivalents		437,922,464	68,050,701
Cash and cash equivalents at the beginning of the year		626,672,842	558,622,141
Cash and cash equivalents at the end of the year	15	<u>1,064,595,306</u>	<u>626,672,842</u>

The annexed notes from 1 to 42 form an integral part of these financial statements.



CHIEF EXECUTIVE OFFICER

DK



DIRECTOR

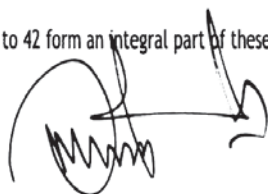
# SINDH RURAL SUPPORT ORGANIZATION

## STATEMENT OF CHANGES IN FUNDS

FOR THE YEAR ENDED JUNE 30, 2018

Note	Endowment fund	Capital reserve	Revenue reserve			Total	
		Revaluation surplus on property & equipment	Restricted funds	Loan loss reserve	Accumulated surplus		
----- Rupees -----							
	Balance as at July 01, 2016 as previously reported	1,500,000,000	-	56,291,706	-	540,597,061	2,096,888,767
3.25	Adjustment for correction of errors	127,000,000	943,537	-	-	68,444	128,011,981
3.24	Impact of changes in accounting policies	-	22,559,867	-	-	-	22,559,867
	Balance as at July 01, 2016 - restated	1,627,000,000	23,503,404	56,291,706	-	540,665,505	2,247,460,615
	Surplus for the year	-	-	-	-	103,289,196	103,289,196
	Other comprehensive loss for the year	-	-	-	-	(12,978,477)	(12,978,477)
	Total comprehensive income for the year	-	-	-	-	90,310,719	90,310,719
	Transfer to Endowment fund	100,000,000	-	-	-	(100,000,000)	-
	Transfer to loan loss reserve	-	-	-	16,212,514	(16,212,514)	-
	Transfer to restricted funds	-	-	282,861	-	(282,861)	-
	Restricted funds utilized during the year	-	-	(56,574,567)	-	56,574,567	-
	Balance as at June 30, 2017 - restated	1,727,000,000	23,503,404	-	16,212,514	571,055,416	2,337,771,334
	Surplus for the year	-	-	-	-	138,188,012	138,188,012
	Other comprehensive loss for the year	-	72,867,637	-	-	(11,427,489)	61,440,148
	Total comprehensive income for the year	-	72,867,637	-	-	126,760,523	199,628,160
	Transfer to Endowment fund	100,000,000	-	-	-	(100,000,000)	-
	Transfer to loan loss reserve	-	-	-	20,011,900	(20,011,900)	-
	Balance as at June 30, 2018	1,827,000,000	96,371,041	-	36,224,414	577,804,039	2,537,399,494

The annexed notes from 1 to 42 form an integral part of these financial statements.



CHIEF EXECUTIVE OFFICER

DYA



DIRECTOR