

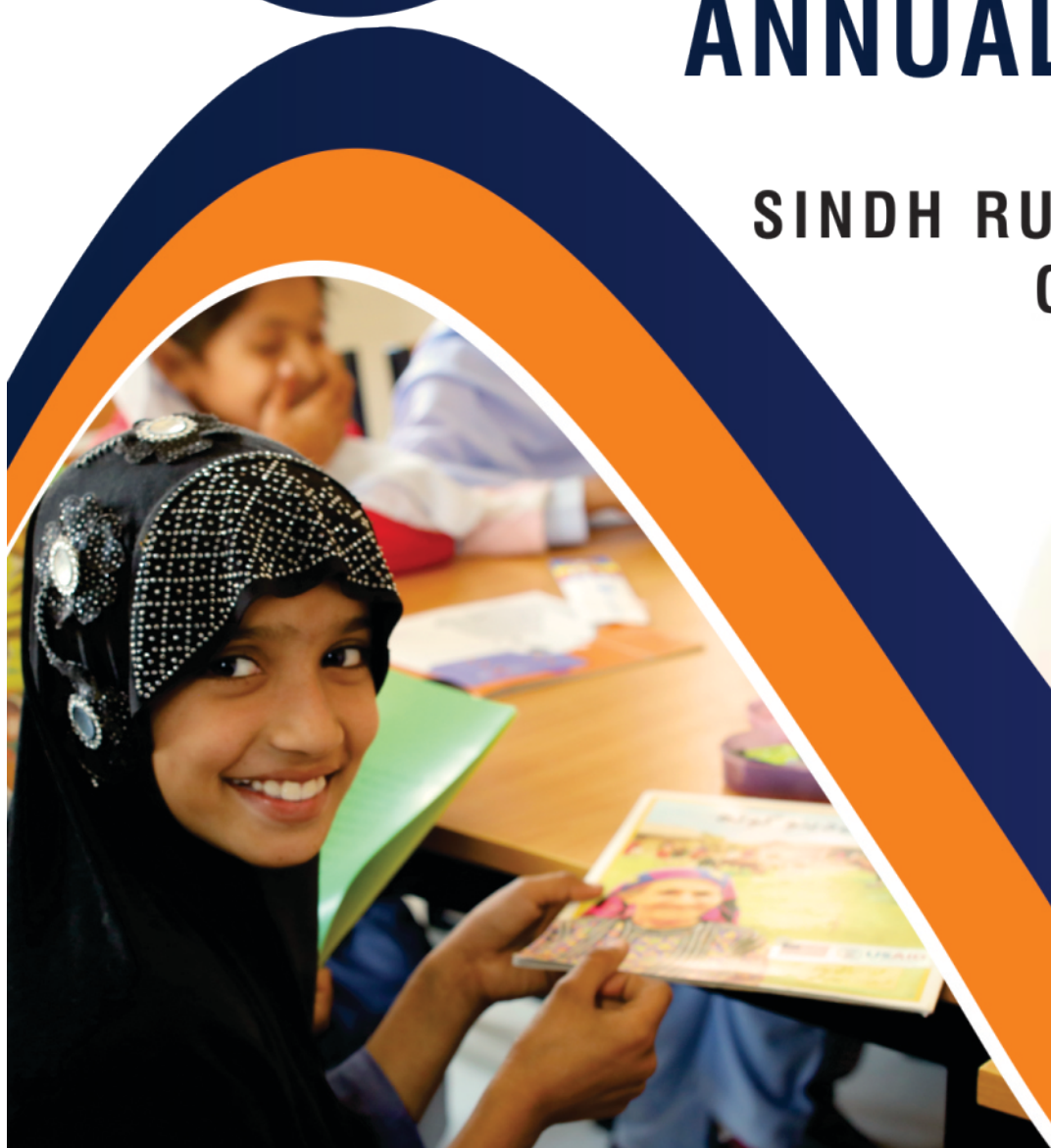


Turning Dreams
Into Reality

ANNUAL REPORT

2021-22

SINDH RURAL SUPPORT
ORGANIZATION
(SRSO)





ANNUAL REPORT 2022



SINDH RURAL SUPPORT ORGANIZATION (SRSO)



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ACRONYMS

ALTP	Adolescent and Adult Learning & Training Programme	O&M	Operation & Maintenance
BCC	Behavior Change Communication	ODF	Open Defecation Free
BDG	Business Development Group	PSC	Poverty Scorecard
BISP	Benazir Income Support Programme	PDD	Planning & Development Department
CDD	Community Development Department	PDMA	Provincial Disaster Management Authority
CED	Craft Enterprise Development	PINS	Programme for Improve Nutrition in Sindh
CMST	Community Management Skills Training	PLW	Pregnant & Lactating Women
CO	Community Organization	PKR	Pakistani Rupees
CPI	Community Physical Infrastructure	PPAF	Pakistan Poverty Alleviation Fund
CRP	Community Resource Person	PPRP	Peoples' Poverty Reduction Program
CLEWS	Community Livestock Extension workers	RSPs	Rural Support Programmes
CIF	Community Investment Fund	RSPN	Rural Support Programmes Network
DAFPAK	Delivering accelerated family planning in Pakistan	SAM	Severe Accute Malnutrition
DWSS	Drinking Water & Sanitation Scheme	SDGs	Sustainable Development Goals
EU	European Union	SUCCESS	Sindh Union Council and Community Economic Strengthening Support
ECHO	European Commission for Humanitarian Organization	SEF	Sindh Education Foundation
FP	Family Planning	SIDA	Swedish International Development Agency
GOS	Government of Sindh	TOP	Terms of Partnership
GOP	Government of Pakistan	UCBPRP	Union Council Based Poverty Reduction Programme
HRD	Human Resource Development	USAID	United States Agency for International Development
IMSD	Institute of Management & Skills Development	VO	Village Organization
IGG	Income Generating Grant	VTP	Vocational Training Programme
IALP	Improving Adolescent Lives in Pakistan	WASH	Water and Sanitation Health
IFAD	International Fund for Agricultural Development		
IFL	Interest Free Loan		
IFA	Iron Folic Acid		
LSO	Local Support Organization		
LMST	Leadership Management Skill Training		
MHI	Micro Health Insurance		
MF	Microfinance		
MoU	Memorandum of Understanding		
NPGP	National Poverty Graduation Programme		
NRSP	National Rural Support Programme		



CEO MESSAGE



I am pleased to present the 18th SRSO Annual Report for the year 2022. This year has brought many successes and opportunities, as the year ended with two multi-sectoral approach programs, i.e., SUCCESS and PINS ER-III, completed with development impacts.

2022 was a transformative year, one that brought about many challenges, new perspectives, and greater awareness for our communities.

We also took time to look at our team, policies, and practices to chart a path forward to a more equitable and sustainable future. Impassioned by the events of the past year and collective experiences, our team took tangible steps to address rural poverty and engage the communities in the development process. We expanded our efforts in terms of technical education and enterprise development that allow us to better track and improve the living standard of rural communities. These achievements, and our plans for future improvement, are enumerated in the Annual Report 2022.

I must extend my gratitude to the partners, donors, and stakeholders, especially Govt of Sindh and the Chairman Peoples' Party Mr. Bilawal Bhutto Zardari Foreign Minister Pakistan for their trust in the efforts of SRSO and extended the two more districts Sukkur and Ghotki under Poverty Reduction Programme Chairman PPP also participated as a Chief Guest in the launching ceremony of two extended districts.

I appreciate the district administration bodies of 15 SRSO operational districts who provide support and collaboration in the implementation of the development projects.

Adding to that, the SRSO owns the far-flung rural settlements and communities in the Sindh

province and earnestly works to scale up their socioeconomic condition through community investment funds, interest-free loans, and microfinance for social upheaval in agriculture, livestock, and enterprise development. As far as education and health are concerned, the organization is managing community and cluster schools with the collaboration of USAID and SEF. From the perspective of health malnutrition, it is a root cause for the growth of any society under an Accelerated Action Plan with a multi-sectoral approach. SRSO also shared its contribution to curbing malnutrition among U5 children and PLWs. The report contains all pertinent results and outcomes in detail.

I would also like to acknowledge the EU, GoP, GoS PPAF, IFAD, JICA, IRC, PSI, UNICEF, ECHO, ACF, and Brooke for their trust in community development and unwavering commitment to our shared mission. Looking ahead, there is much work to be done, and I am confident that with your continued support, we can reach even greater heights. As we plan for the future, we remain committed to our values of work for the poorest communities in Sindh province. Our impact is not measured solely by numbers but by the positive change we owe to bring.

I also appreciate my field workers, community institutions, and CRPs for their hard work. Together, we will continue to make a meaningful difference in the lives of those who need it most.

We cannot forget the sorrowful moment of the demise of SRSO board member Mr. Tasneem Siddiqui. May his soul rest in peace. I'm in debt to Mr. Shoaib Sultan, who always remains our guide and mentor for our organization.

In the end, I wish you a healthy and prosperous life.

ORGANIZATION'S INFORMATION

Board of Directors

Ms. Naheed Shah Durrani	(Chairperson)
Mr. Ghulam Sarwar Khero	(Director)
Mr. Ghulam Mustafa Abro	(Director)
Mr. Aazar Ayaz	(Director)
Mr. Muhammad Nazar Memon	(Director)
Mr. Naseer Ahmed Memon	(Director)
Ms. Sadiqa Salahuddin	(Independent Director)
Ms. Raheema Panhwar	(Independent Director)
Mr. Shafiq Ahmed Khoso	(Independent Director)
Mr. Rafique Ahmed Buriro	(Independent Director)
Dr. Waheed Ali Umrani	(Independent Director)
Mr. Muhammad Abbas Baloch	(Independent Director)
Mr. Muhammad Suleman Abro	(Member)
Mr. Muhammad Dittal Kalhoro	(CEO)

Ex-Officio Members of SRSO

Chairperson (P&D Board), P&DD-Sindh
Secretary, Local Govt. Deptt. Sindh
Secretary, Finance Deptt. Sindh
Commissioner Sukkur
Commissioner Larkano

Advisors to the Board

Mr. Shoaib Sultan Khan
Mr. Fazalullah Qureshi
Dr. Rashid Bajwa

Risk Management & Compliance Committee

Mr. Muhammad Nazar Memon	(Chairperson)
Mr. Ghulam Sarwar Khero	(Member)
Mr. Aazar Ayaz	(Member)
Ms. Sadiqa Salahuddin	(Member)
Mr. Muhammad Abbas Baloch	(Member)

HR Committee

Mr. Naseer Ahmed Memon	(Chairperson)
Dr. Waheed Ali Umrani	(Member)
Ms. Raheema Panhwar	(Member)

Audit Committee

Mr. Rafique Ahmed Buriro	(Chairperson)
Mr. Ghulam Mustafa Abro	(Member)
Mr. Shafiq Ahmed Khoso	(Member)

Auditors

M/s BDO Ebrahim & Co.
Chartered Accountants
Pakistan.

Chief Financial Officer

Mr. Asif Ali Khuhro

Legal Advisor

Mr. Elahi Bux Qureshi





Company Secretary

Mr. Masood-ul-Hasan Hashmi

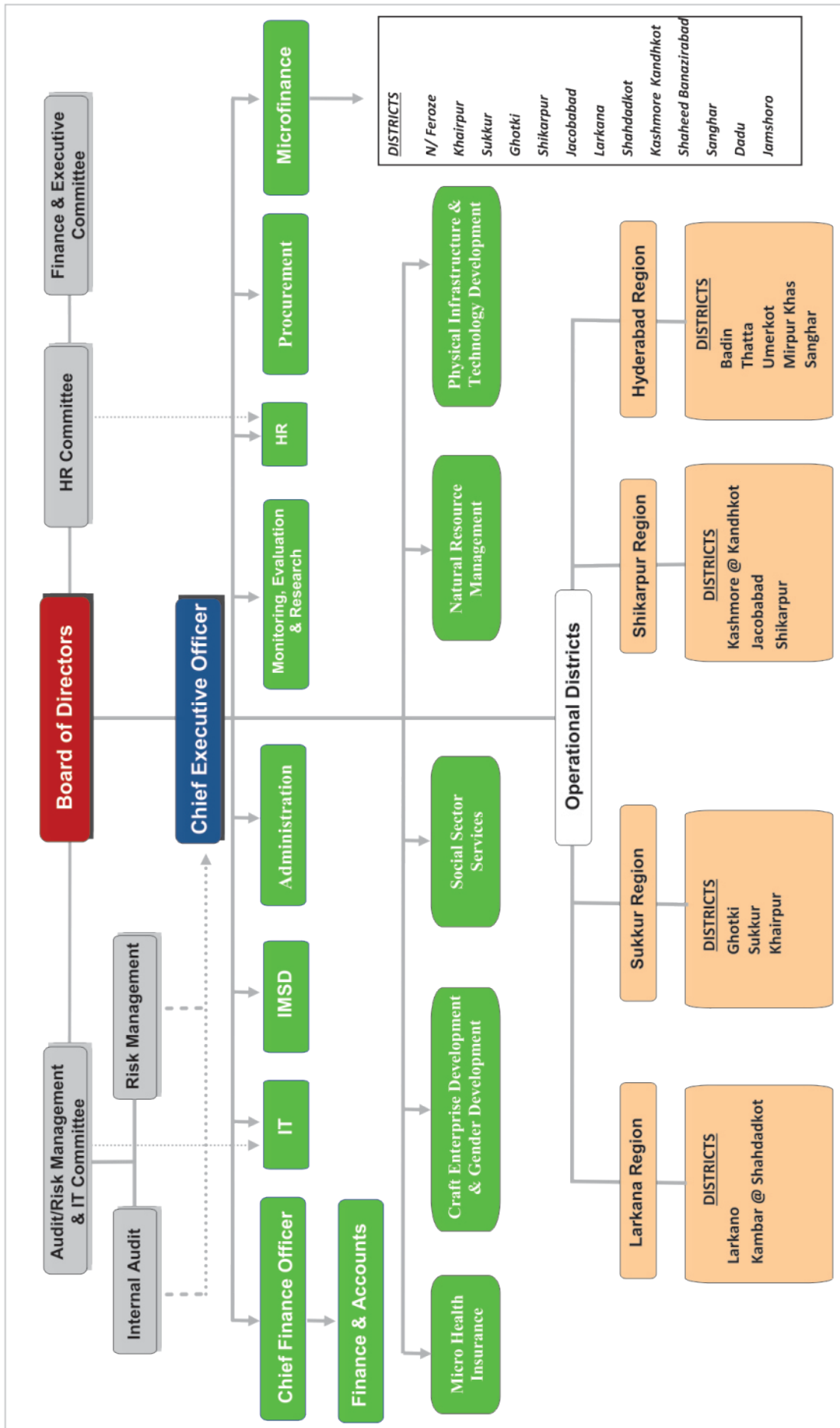
Registered Office

Head Office - SRSO Complex,
Shikarpur Road, Sukkur

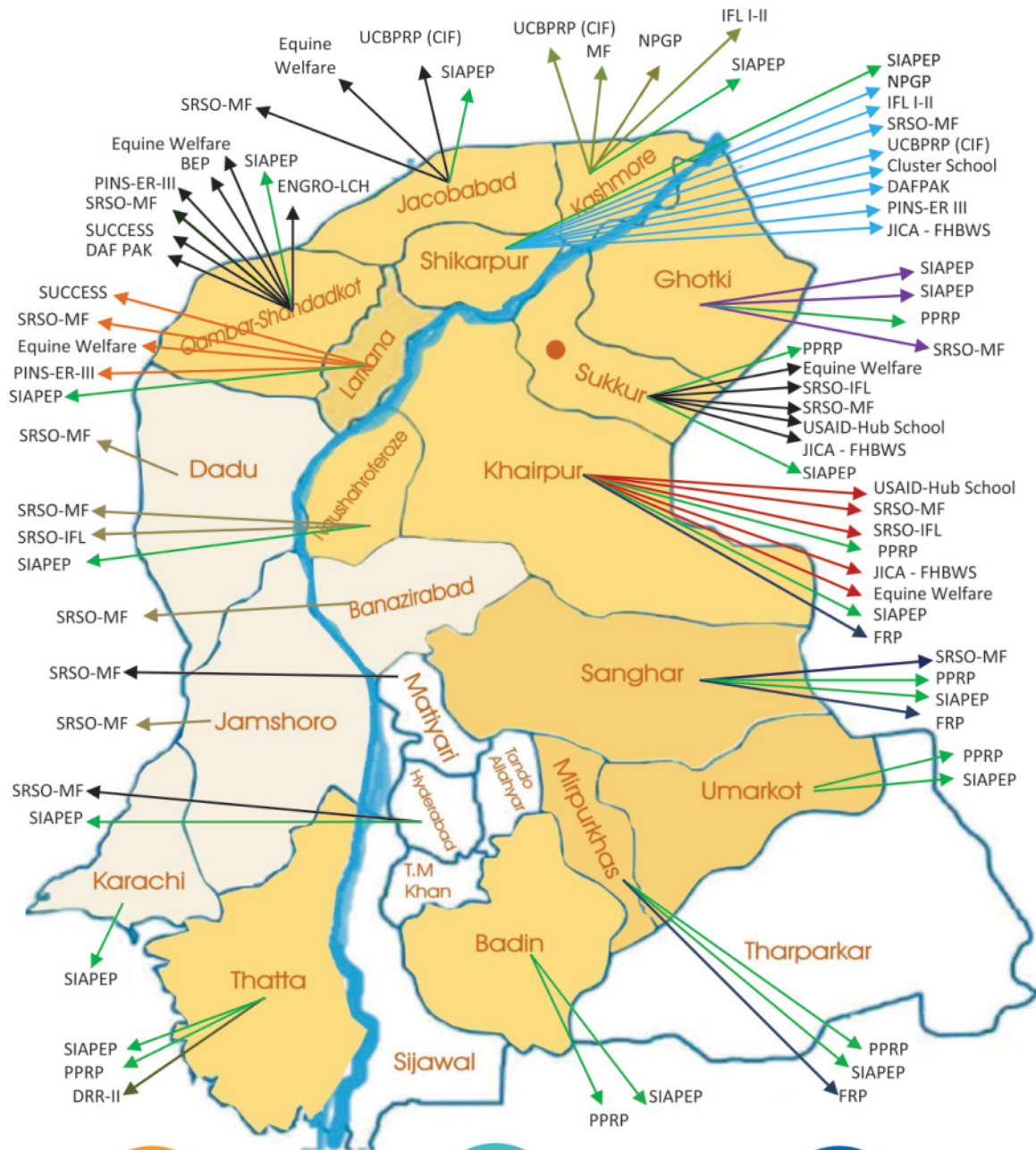
Website & Facebook

-  www.srso.org.pk
-  https://twitter.com/SRSO_Official
-  <https://www.facebook.com/SRSO.official>
-  <https://www.youtube.com/channel/UC0dW0AavvyyDMwjLMjveKPQ>

ORGANOGRAM



SINDH RURAL SUPPORT ORGANIZATION OPERATIONAL AREA



VISION

To perceive socially and economically empowered communities especially the marginalized ones and helping create proactive community organizations 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 marginalized rural people harness their potential to bring about change in their quality of life on self-help basis.

OBJECTIVES

- To unleash people's potential and willingness to alleviate poverty in Sindh
- To reinforce and complement the Govt. of Sindh's policy of Poverty Alleviation
- To support and strengthen the Govt of Sindh's efforts to translate poverty reduction strategies into actions, by fostering a framework of grassroots institutions to act as conduit for departmental services and supplies.

SRSO OUTREACH



15

Operation Districts



86

Presence in Talukas



722

Presence in Union Councils



29,899

Presence in Villages



1,400,738

Household organized



78,144

Community Organizations (COs) formed



13,790

Village Organizations (VOs) formed



584

Local Support Organizations (LSOs) formed



50,301

Poor households received Income Generating Grants PKR 686.81 Million



PKR 243 Million

Total amount saved by community



341,584

Households benefitted with Community Investment Fund PKR 5,029 Million



103,336

Community members trained in technical and vocational training



27,227

Community Physical Infrastructure Schemes Completed



1,044,651

Households insured under Micro Health Insurance cover



897,148

Micro credit beneficiaries



28,204

Low-Cost Houses constructed & handed over to poor households



939,476

Trees planted and managed by community



25,500

Poultry layers distributed



27,317

Kitchen Gardening seeds Distributed

About SRSO

Sindh Rural Support Organization (SRSO) is a non-profit organization, established in 2003, registered under section 42 of the companies' ordinance 1984 [replaced with the companies' act 2017] with an endowment fund by the Government of Sindh. SRSO is administratively working under the supervision of the Board of Directors (BoD). SRSO has effectively developed several poverty reduction projects and interventions in response to existing socio-economic conditions, and climatic challenges, to increase household-level incomes by assisting female community members through their community organizations. The mandate of SRSO is to alleviate poverty by harnessing the people's potential to undertake development activities in Sindh. Currently, SRSO is working in 15 Districts in Sindh Province.



Social Mobilization

SRSO with its mandate has been expanding its outreach to access the maximum number of poor households in rural areas across Sindh for poverty reduction and empowerment of deprived segments. For this noble purpose, SRSO has adopted the conceptual package of the social mobilization approach of RSPs currently being implemented across the country. Social mobilization centers on the belief that poor people have an innate potential to help themselves and that they can better manage their limited resources if they organize and are provided with the technical and financial support to improve their social and economic conditions.

The three-tier social mobilization process essentially engages rural poor households to actively and inclusively participate in the planning

and implementation efforts under the umbrella of their community institutions. This is predominately requisite to train community activists, members, and women leaders accordingly. The capacity development crucially encourages the rural members, activists, CRPs, and women leaders to participate in the community-driven development process which further creates ownership and accountability. This process also enables the rural communities to develop viable linkages with the line departments, and other organizations for betterment in the delivery of public services and supplies at the grassroots level. This process has developed vibrant and valuable human capital to raise voices on the issues with the government and other stakeholders

SRSO outreach during the reporting period July 2021 to June 2022



77,827 Households organized



3,245 COs formed



304 VOs formed



26 LSOs formed

Social Mobilization under PPRP, SUCCESS & NPGP Programs



SRSO Social Mobilization under PPRP, SUCCESS & NPGP Programs

The outreach during the period has increased for the number of programs including the EU-funded SUCCESS, the Government of Sindh-funded PPRP in 2 phases, IFAD, and the government of Pakistan-funded NPGP in 12 different districts of SRSO operational areas. During the reporting period, SRSO by following its approach and strategy has fostered the network of women-led community institutions including 3,245 COs, 304 VOs, and 26 LSOs which credibly represent 77,827 rural poor households across 15 districts of Sindh.

The formation of community institutions can be

perceived as a grassroots-level formal mechanism to address community needs improving the services and supplies in rural and far-flung areas. LSOs are considered conduits to improve rural public infrastructures with the involvement of organized women leaders. SRSO has capacitated the CIs, especially LSOs to create credible and permanent linkages and viable partnerships with the government and other stakeholders to mobilize resources to carry out developmental activities to improve the socio-economic conditions of poor households in rural areas.

Social Mobilization under the GoS-funded PPRP

Following the conceptual package of SRSO, the government of Sindh's funded People Poverty Reduction Program [PPRP] has contributed effectively during the reporting period. As of the reporting period, 164,752 households have been organized into the fold of 9,939 COs, 1,389 VOs,

and 46 apex-level LSOs in all eight districts. The PPRP has actively mobilized women to form viable institutions to start the advocacy, linkages, and partnership with the government line departments to improve the services and supplies at a broader scale in program districts.

Statistical Performance of PPRP Phase I&II Program as of June 2022				
Key Performance Indicators	Program Targets Phase I&II)	Overall Achievement Phase-I&II as of June 2021	Yearly Progress of Phase I&II 2021-22	Cumulative achievement phase I& II)
Household Organized	960,909	729,859	164,752	894,611
Formation of Community Organizations Cos	55,040	41,325	9,939	51,264
Formation of Village Organizations Vos	6,882	5,017	1,389	6,406
Formation of Local Support Organizations	468	315	46	361
CO Office Bearers trained in community Management Skill training	110,080	76,533	21,248	97,781
VO office Bearers trained in VO management & skill Training	13,764	9,328	2,135	11,463
Community members trained in CIF Book Keeping	13,764	8,529	2,120	10,649
Community members trained in CIF Appraisal	13,764	8,896	2,214	11,110
community members trained in Local Support Organizations	1,876	1,105	137	1,242
Participants trained in Vocational Training	45,092	28,362	10,042	38,404
No. of CIF Beneficiaries	237,492	75,107	20,435	95,542
CIF Amount Disbursed (in Million)	174,022,925.074	1,050.763	522.786	1,574
No. of IGG Beneficiaries	44,372	18,822	3,430	22,252
IGG Amount Disbursed (in Million)	150,000,123.735	267.822	49.684	318
Low-Cost Housing Schemes Completed	19,623	3,740	10,433	14,173

THE WALL OF SUCCESS



Social Mobilization under EU-funded SUCCESS Programme

The reporting period has observed the completion of the European Union-funded Sindh Union Council and Community Economic Strengthening Support [SUCCESS] Programme in two districts Larkana and Kamber-Shahdadkot. SUCCESS vitally contributes to the outreach of SRSO in terms of fostering women lead community institutions. SUCCESS by following the SRSO approach and strategy has fostered community-based organizations i.e. 8,136 COs at the neighborhood level, 1,251 VOs at the village level, and 99 LSOs at the union council level representing 175,887 households. SUCCESS besides women leaders also capacitated and engaged 959 community resource persons [CRPs] to support the initiatives and activities. The CRPs played a pivotal role in creating awareness of cross-cutting issues among the organized communities through sessions. CRPs enormously supported CIs in undertaking their routine activities from planning, and execution to implementation and record keeping.

The involvement of rural women in development activities creates a crucial opportunity and enabling environment for the line departments to improve the service delivery mechanism. The community institutions fostered under SUCCESS have gained momentum and have enormous potential to improve access to public service delivery in collaboration with government line

“The fourth EU External Performance Monitoring Mission report concludes that 'Social mobilisation is the building block of the SUCCESS Programme, which has developed vibrant and valuable human capital in the Programme area. A common strategy of forming three-tiered CIs i.e., COs, VOs and LSOs developed by RSPs, was very successful. The level of confidence of capacitated CIs (women) was elevated, enabling them to raise their issues and voices with local government and enabling them to assist government departments in running some programmes such as vaccinations. The dependency syndrome among target communities has fizzled out to a great extent. They are empowered to take their own decisions”.

departments. These services, when reaching the rural poor households, can improve social indicators, such as access to clean drinking water, improved immunization and sanitation, and increased enrollment of out-of-school children in SUCCESS districts. The European Union commissioned External Performance Monitoring [EPM] Mission visited SUCCESS in four different phases and its fourth report states regarding benefits and impact of the social mobilization approach of RSPs in the above box.

Statistical Performance of SUCCESS Programme as of June 2022				
Activities	Target	Yearly Achievement 2021-22	As of June 2021	as of June-2022
Number of Households organized	187,476	-	175,887	175,887
Community Organizations (CO)	8,357	-	8,136	8,136
Village Organization (VO)	1,280	-	1,251	1,251
Local Support Organizations (LSO)	99	-	99	99
LSO Networks created at the district level	2	2		2
Community members trained in Community Management Skill Training (CMST)	18,385	-	16,258	16,258
VO Office bearers trained in Leadership & Management Skills Training (LMST)	2,816	3	2,846	2,849
LSO office bearers trained in Leadership & Management Skills Training (LMST)	891	351	544	895
Activists Workshops	252	25	122	147
Community Resource Person (CRP) Training	990	68	891	959
Training of book keeper / Accountant	764	44	636	680
Support to establish joint development committees at Taluka and District level	13	13		13
Adult Literacy & Numeracy Skills Component for women including office bearers	4,000	4,187		4,187
Technical & Vocational Skills Training (TVST) - Trained Pax	14,600	8,365	6,696	15,061
No of IGG Beneficiaries	18,994	-	39,528	20,263
IGG Disbursed (Amount In Million)	283.9	-	283.9	283.7
No of CIF Beneficiary Households	41,785	-	41,785	41,785
CIF Disbursed (Amount In Million)	653.8	-	654	653.8
Micro Health Insurance (MHI) of Households	47,894	-	46,836	46,836
Community Physical Infrastructure (CPI) Completed	949	455	494	949

Social Mobilization under the IFAD-Funded National Poverty Graduation Programme

The National Poverty Graduation Program [NPGP] is funded by the International Fund for Agriculture Development [IFAD] and the Government of Pakistan. This program is implemented in two districts Shikarpur and Kashmore@Kandhkot. The NPGP is contributing to the formation of new CIs and the revitalization of CIs already formed CIs under the GoS-funded UCBPRP program. As of the reporting period, 1,218 VOs are revitalized in both districts. Like PPRP and SUCCESS, NPGP also works with 100% of women in CIs and crucially engages them in the decision-making process regarding the planning and implementation of economic activities.

The social mobilization/revitalization process allows rural women through their community institutions to plan and execute development activities to support poor households. Under the NPGP, the women of BISP beneficiaries are effectively engaged in providing them with productive assets [tangible and intangible assets] for the establishment of viable livelihoods for income generation. The tendency of women beneficiaries is tilted to opt for livestock animals, as they have good experience in livestock rearing for income purposes.

The NPGP provides livestock animals as

productive assets for them to be engaged in economic activities. 16,888 productive tangible assets are transferred to the poor women to be engaged in economic activities at the household level. The transferring of productive tangible assets started to produce the outcomes at the ground level with beneficiaries. The engagement of women in economic activities becomes the source of encouragement and passion for other women to be engaged to support their families in a dignified manner.

The planning and asset management skills of rural women are improved resulting in their confidence to be involved in household matters besides their men. Food practices and security is also started to change now. Women are keener to feed their children with food having all the required ingredients. The asset transfer financially empowers women to add milk to the daily consumption of their children. The living, as well as health and hygiene conditions, are started to improve at the household level. The ownership [concerning the assets owned by women] has also started to increase as a result of transferring of livestock to rural communities in both districts. The impact assessment will quantify and reveal the extent of these outcomes and the benefit extended to the rural communities.

Category-wise Assets Transferred as of June 2022

Livestock
16,888



Small Enterprise
596



Fisheries
9



Transport
1,389



Statistical Performance of National Poverty Graduation Program (NPGP)				
Key Performance Indicators	Project Targets	Achievement as of June 2021	Yearly Progress 2021-22	Achievement as of June 2022
Revitalization of VOs	528	1,218	1,218	1,218
Training of CRPs	660	-	202	202
Ultra-Poor HHS identified	36,166	22,760	4,383	27,143
Livelihood Implementation Plan (LIP) developed	34,166	16,690	7,171	23,861
Assets Transfer (Tangible)	34,166	14,141	2,747	16,888
Participants trained on Functional Literacy and basic business	34,166	-	3,727	3,727

Transformative Impact of NPGP-IFAD through SRSO: Empowering Mai Begam and her Family Through Livestock



Mai Begam and her husband, Muhammad Salah Baloch, reside in a rural area of Taluka Shikarpur in the village of Haji Faqeer Muhammad Luhar, within the district of Shikarpur, Pakistan. The family, consisting of Mai Begam, her husband, and their three children, had been struggling significantly due to their impoverished circumstances. Muhammad Salah Baloch worked as a farmer and animal rearer within their village, but their income was minimal, and they faced numerous hardships in their daily lives.

Intervention by NPGP-IFAD and SRSO:

Recognizing the family's dire situation, the National Poverty Graduation Program (NPGP) in collaboration with the International Fund for Agricultural Development (IFAD) through the Sindh Rural Support Organization (SRSO) intervened to assist them. Following necessary documentary procedures, such as Participatory

Wealth Ranking (PWR), Poverty Score Card (PSC), and (LIPs), Mai Begam's family was identified as impoverished and deserving of aid.

As part of the intervention, the family was provided with a heifer. They took meticulous care of the animal, ensuring it received proper nourishment, which resulted in the heifer becoming pregnant and eventually giving birth to a baby heifer. The estimated value of the heifer was assessed at around 22,000 Pakistani rupees. Additionally, the heifer began yielding approximately 5 liters of milk daily, of which the

family sold 4 liters. This generated income, allowing them to save money for their children's needs and allocate funds for essential household expenses, ensuring a decent meal for their children. Now both assets are valued at around 250,000 PKR.

Improved Livelihood & Thanksgivings:

The intervention facilitated by NPGP-IFAD and executed by the SRSO significantly transformed the family's circumstances. From struggling with acute poverty, they gradually moved toward an intermediate level of financial stability and security. The family's newfound stability has enabled their children to access education without hindrance. They are now able to attend school regularly, they are thanking NPGP-IFAD and the team of SRSO who supported them in this harsh time to extract from the acute poverty.

Financial Accessibility Interventions for poor households

The impact of financial access intervention [CIF]

A third-party study on the impact of SUCCESS financial access interventions on poor households (2021) found CIF to have increased poor household's access to finance and contributed positively to household incomes and livelihood assets. According to the report, CIF proves to be a source of easily accessible interest-free micro-loans to poor women who often remain marginalized under conventional financial systems.

CIF Utilization - SUCCESS



CIF Utilization - PPRP



IFL Sector wise Utilization



Financial Accessibility Interventions for poor households

The poor households dwelling in rural areas inevitably require adequate access to financial resources to establish viable livelihoods for their families. This becomes necessary for rural women to be engaged in income-generation activities at the households' level. But inadequate access to financial means confining poor rural women from doing this practically. SRSO through various interventions [CIF and IFL] has been

ensuring the financial inclusion/accessibility of poor households towards financial services to implement their income-generating plans. This has been thoroughly enabling rural women to increase their incomes by establishing permanent livelihoods. Financial inclusion is being ensured through the following programs in all operational districts:

Financial Inclusion through GoS-funded PPRP and the EU-funded SUCCESS Programme

The community investment fund [CIF] was made part of both programs to financially assist the poorest and poor households to materialize their livelihood plans and execute them as well. CIF is a revolving capital provided to the poorest households to be utilized in income-generating activities to lift them out of the poverty trap. This intervention has widely ensured the accessibility of rural women to financial resources in far-flung areas where such facility was never imagined by the residents, especially women.

The Peoples Poverty Reduction Program is funded by the GoS and implemented by SRSO in eight districts of Sindh. Under PPRP, SRSO has provided CIF to poor households amounting of PKR 1,574 Million. In all eight districts Likewise, Sindh Union Council and Community Economic Strengthening Support [SUCCESS] Programme funded by the European Union and implemented by RSPs [NRSP and TRDP in six districts] and SRSO in two districts Larkana and Kamber-Shahdadkot. SUCCESS completed its tenure in June 2022 and achieved the envisaged plan, especially for CIF. Under SUCCESS, 41,785 households accessed instant financial resources in form of a CIF of PKR. 653.8 million to execute their plans.

CIF has been contributing effectively to asset creation (livestock and small enterprises) at the household level which also further increases the income of CIF beneficiaries. CIF has also created a sense of social and economic empowerment among organized women resulting in significant improvement in women's mobility as compared to an earlier situation when women were not allowed to frequently visit towns, markets, and/or hospitals for treatment. Such restrictions have been eliminated as a majority of women leaders during different events revealed that their mobility becomes unrestricted now, they can frequently visit towns/cities with their males' consent. Besides, the decision-making ability of rural women has also been credibly improved at the household level. During the frequent interaction with rural women, the majority of rural women leaders shared that now women are equal partners with their men when it comes to deciding about the education of children and other routine matters. CIF strengthens community institutions especially (VOs/LSOs) and turns them into stronger, credible, functional, sustainable, and mature organizations of rural communities.

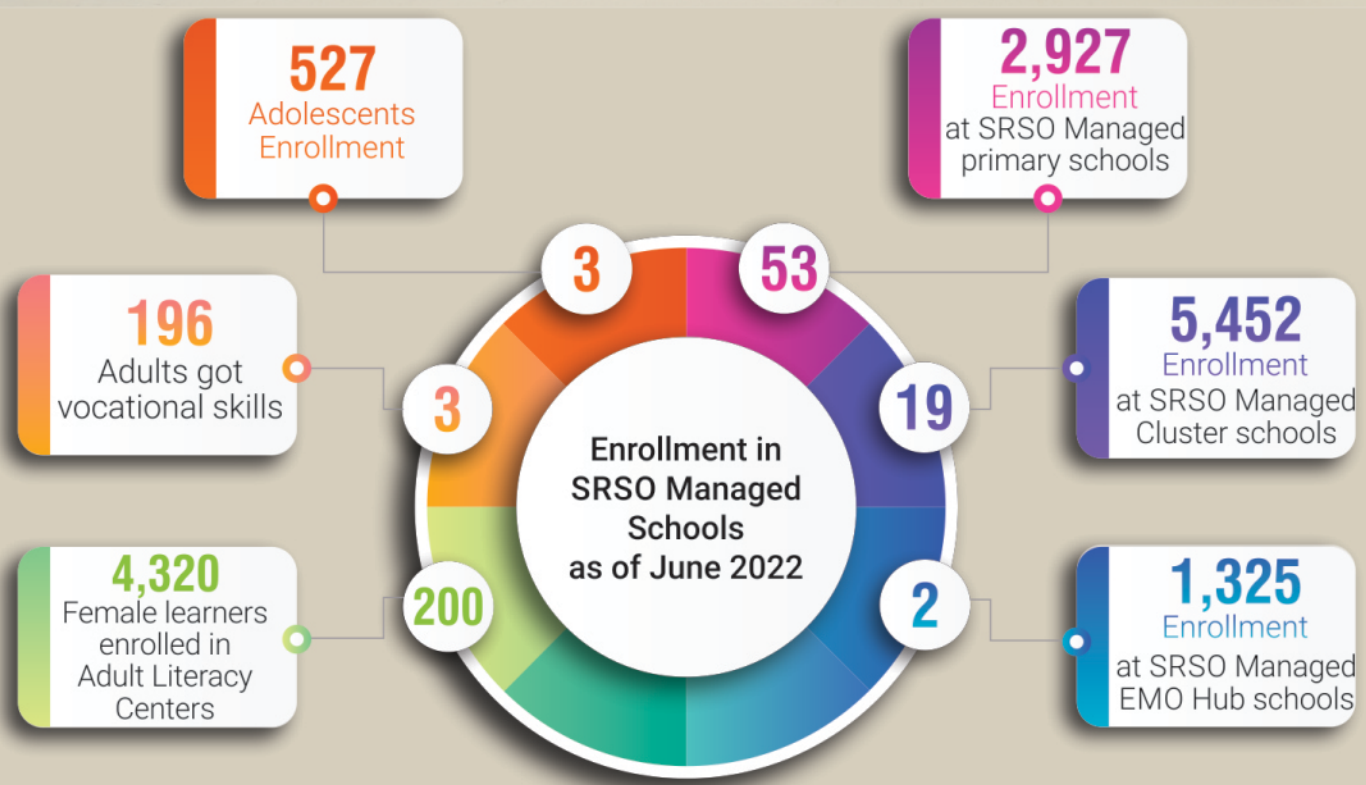
Financial Inclusion through PPAF-funded IFL Project

The interest-free loan [IFL] is funded by the PPAF and implemented by SRSO in two districts Shikarpur and Kashmore-Kandhkot. The IFL is provided to willing households to initiate small livelihoods. The process involves all community institutions engaging their organized households in income-generating activities. These loans are primarily utilized to set up or expand enterprises/livelihoods so that the poor through their hard work and determination can lift them out of poverty. A total of 16,416 poor households received more than PKR: 640 million IFL amount in Shikarpur and Kashmore-Kandhkot districts in two phases.

The utilization of IFL initially empowers men and

women to think about the viability of established livelihoods. IFL has been engaging rural beneficiaries in income-generating activities at the household level which resulting an increase in poor household incomes to a certain extent. This crucial component financially assists and engages poor households to leverage innovation, value-chain finances, and assistance to women to establish businesses and find remunerative employment at the household level. IFL also supports rural communities in market creation and linkages with public-private sectors for viable entrepreneurial initiatives for improved incomes.

Social Sector Services [SSS]



Social Sector Services [SSS]

The social sector services at SRSO support and facilitates education and health projects and activities in operational areas/districts. This huge mandate requires the full involvement of the social sector in technical and social capacities. SRSO by working on these themes crucially intends to improve the indicators. This significantly engages the social sector in

increasing the enrollment in rural areas with a special focus on girls' education, and the capacity development of teachers, and SMC members so that they play their pivotal role in improved service delivery concerning education in rural areas.

Education

SRSO strives in rural areas to improve education including an increase in enrollment of out-of-school children, dropout prevention, and provision of missing facilities and quality education to enrolled children. Given this, SRSO has been implementing different projects such as 1) SRSO-managed primary and cluster schools, 2) Adolescent, Adult Learning and Training Program

(AALTP), 3) USAID-funded EMO Schools and 4) Adult literacy and numeracy skills [ALNS] component of SUCCESS programme. The project/component-wise achievements during the reporting period are as below

SRSO Managed Primary and Cluster Schools

SRSO through its social sector services has been managing the 53 government primary schools in different villages of districts Shikarpur and Kashmore. In addition, Sindh Education Foundation has also been supporting SRSO for the operationalization of 19 community cluster schools in both districts. 2,927 children [1,780 girls and 1,147 boys] are enrolled in community-managed primary schools and 5,452 children [1,488 girls and 3,964 boys] are enrolled in community cluster schools. In cluster schools,

new rooms are constructed to accommodate a maximum number of students. Schools are managed with well-furnished classrooms, computer and science laboratories, staff rooms, separate washrooms for female students, and a playground area. Additionally, whiteboards, computers, Multimedia projectors, scientific items for scientific lab sets, etc. are deployed in each cluster school to make the teaching and learning process smooth and effective.



Sindh Basic Education Program (USAID EMO Hub Schools Project)

SRSO has been managing two EMO schools i.e. Government Girls High School Numaish colony – Sukkur and Government Boys High School Sammi - Khairpur since 2019. The operation and maintenance of these two schools were handed over to SRSO under the public-private partnership initiatives. Under this credible initiative, the following activities have been carried out during the reporting period in both schools:

- SRSO has equipped both schools with science and computer labs where students have access to learn and demonstrate practical work.
- Schools have also been provided with dispensaries where students are frequently free-screened for diseases, helping them stay safe and healthy to learn and explore.
- The capacity development of teachers has also been given the utmost priority during the

reporting period.

- Parent-teacher meetings are organized to keep parents updated on the enrollment and dropout status of their children. Parents are also informed about the key steps and measures taken to ensure quality education for the enrolled children.
- SMC meetings are also organized in which members are normally updated on the provisions of quality education, operation, and maintenance in terms of missing facilities at both schools.
- Students are effectively engaged in different sports and co-curricular activities which improves and enhances their abilities and skills.

Both schools are running with 1,325 enrollment, more than 50% girls, and above 80% retention.



Adolescent, Adult Learning and Training Program [AALTP]

AALTP is implemented in the district of Shikarpur with the financial assistance of the Sindh Education Foundation. AALTP engages adults and youth who could not attend school for

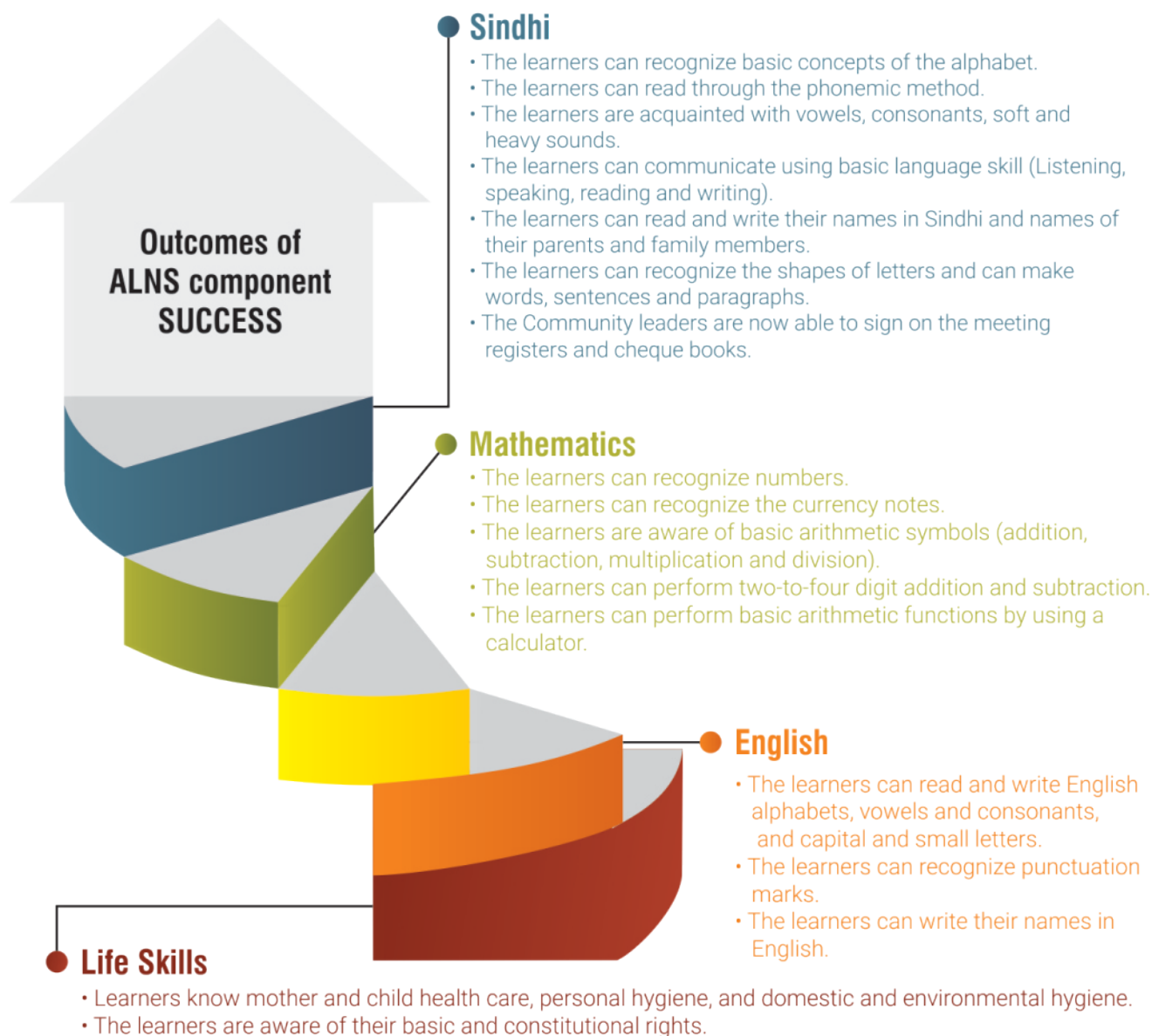
education, providing them with the opportunity to learn and earn. Link them with vocational skills and finance services to avail economic opportunities.

Adult Literacy and Numeracy Skills [ALNS] Component

The ALNS component was added to the EU-funded SUCCESS programme during the last year of its implementation. This component was added to impart basic literacy and numeracy skills to the women leaders so that they may find some sort of help while running their community institutions or dealing with personal matters. This component was outsourced and Empowerment thru Creative Integration [ECI] was selected through a competitive bidding process to implement in Larkana and Kamber-Shahdadkot districts. SRSO adopted the Adult Literacy Curriculum, named "Package - A" for eight months, notified by the Directorate of Literacy and Non-Formal Education, School Education and Literacy Department (SE&LD), Government of Sindh. The curriculum was developed with the technical support of the Japan International Cooperation Agency [JICA]. The ALNS started

and completed during the reporting period. The following activities were carried out and achievements made:

- 200 Adult Literacy Centers [ALCs] were established at the selected spaces which were well-ventilated, spacious enough to facilitate the capacity for almost 20 to 25 learners, and equipped with basic facilities.
- 4,320 learners were identified and enrolled in the centers. In adult literacy and numeracy modules, an entry-level assessment tool was used to evaluate learners' skills and abilities before sessions begin.
- 195 female teachers were identified and selected from the local communities to teach the learners at the designated ALCs.



Social Sector Services – Health

SRSO has been working and engaging community institutions, their women leaders, and CRPs in various activities including health. Different projects focusing on health and hygiene,

WASH, nutrition, family planning, mother and child health, immunization malaria control and birth spacing, etc in various operational districts.

Programme for Improved Nutrition in Sindh [PINS-II & III]







The government of Sindh (GoS) through the Planning and Development Department (PDD) has implemented a six-year, from 2016 to 2021, multi-sectoral Sindh Accelerated Action Plan for the Reduction of Stunting and Malnutrition (AAP), with the objective of reducing the stunting rate from the existing 48 percent to 40 percent by 2021. The European Union (EU), under the EU Commission Action Plan on Nutrition 2014, supported GoS in addressing the issue of malnutrition, Water Sanitation and Hygiene (WASH) and Agriculture & Food Security (AFS). European Union has approved the Programme for Improved Nutrition in Sindh (PINS) implemented in ten districts of Sindh. PINS has built upon the social mobilization approach to community-driven development (CDD) of RSPNs and RSPs. Program for Improved Nutrition II & III in Sindh

sub-awarded by the Rural Support Programme Network to SRSO in three target districts of Shikarpur, Larkana, and Kambar Shahdadkot. PINS ER-II covers Nutrition Specific interventions.

The overall objectives of the four-year programme sustainably improved the nutritional status of children under five and of pregnant and lactating women (PLWs) in Sindh under (PINS-ER II). While PINS-ER III covers nutrition-sensitive interventions such as Water Sanitation and Hygiene (WASH) and Agriculture and food Security (AFS). PINS supplements the efforts of the Government of Sindh to improve food diversities and reduce water-borne diseases by implementing climate-resilient nutrition-sensitive interventions in Sindh.



Major Achievement under [PINS-II] (Nutrition Specific)

	467,632	Children under five years were screened
	50,303	Children were Identified as SAM (Severe Acute Malnutrition). These children were referred to different OTP centers for treatment.
	5,748	Mothers were sensitized on the promotion of breast-feeding, and complementary feeding to improve hygiene and dietary practices.
	179,655	MAM (Moderate Acute Malnutrition) children were provided MNP.
	260,264	PLWs (Pregnant and lactating women) were screened
	196,080	Provided IFA (Iron folic acid) Tablets

Major Achievement under [PINS-III] (Nutrition Sensitive)

	1393	CRPs and agriculture entrepreneurs have been trained to implement WASH and agriculture activities in rural communities.
	648	Masons and plumbers have been trained to support communities in the construction of latrines,
	3,956	Households have been provided financial support for purchasing milking goats for the availability of milk at the household level to overcome malnutrition issues.
	656	Field farmer schools were established to improve farming practices for kitchen gardening and improved productivity.
	70,995	Households were provided with vegetable seeds to initiate and promote kitchen gardening at the household level.
	7,465	Small farmers have financially supported for Agri-inputs to improve productivity.
	653	Demo latrines were constructed.
	5,543	New latrines were constructed by the communities.
	596	Villages declared open defecation-free after the construction of community latrines.
	63	Schemes of hand pumps to improve the access of rural communities to clean drinking water.
	80	Schemes of alternative water supply have been constructed.
	6	Community fish ponds have also been conducted in programme districts.

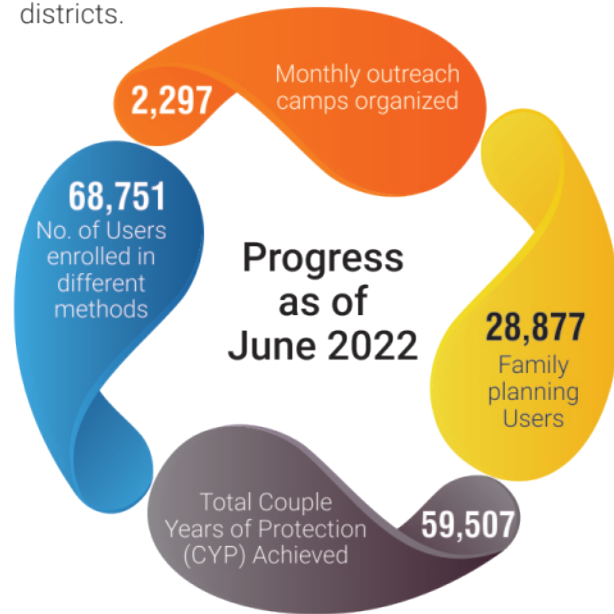
Delivering Accelerated Family Planning in Pakistan [DAFPAK]

DAFPAK project is financially assisted by Population Services International [PSI] and the Department for International Development [DFID], is providing family planning services engaging the private sector to underserved communities in 10 Districts in the country. RSPN sub awarded this project to SRSO in three districts namely Shikarpur, Jacobabad, and Kamber-Shahdadkot. The project aims to provide reproductive health services to rural communities. DAFPAK creates an enabling environment for men and women to get reproductive services of their choice. During the reporting period, the following activities have been carried out, and progress made with rural communities:

- 540 trained Community Resource Persons [CRPs] currently reaching an uncovered population of 981,000 who reside in a total of 144 UCs across the districts. The CRP network recently expanded engaging 60 more CRPs in its service delivery net to an uncovered population. CRPs visit households and sensitize households to modern contraceptive methods referring them

to lady health visitors for availing services and supplies.

- The outreach camps were organized in each district every month, where quality family planning services have also been provided to the new users and follow-up clients in program districts.

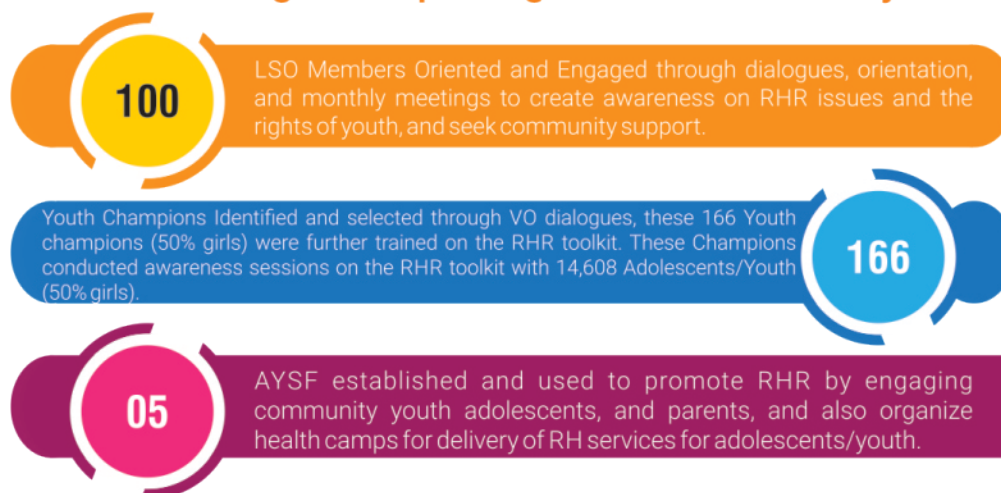


Community Engagement for Promotion of Reproductive Health Rights (RHR) of Youth under Sihat Mand Khaandaan Project

Community Engagement for Promotion of Reproductive Health Rights (RHR) of Youth and Improve their Access to Reproductive Health (RH) Services under Sihat Mand Khaandaan Project is a UNFPA-funded project implemented by SRSO through RSPN in Kamber Shahdadkot since July 2020 by engaging community

institutions SRSO is achieving the objective by creating an enabling environment at the Community level for promotion of reproductive rights and health of youth, and ensuring youth are better informed about their reproductive health rights and have improved access to reproductive health services.

Major Activities During the Reporting Period of RHR Project



Balanced Energy–Protein (BEP) Rural Market Test

Pakistan has a high burden of poor nutrition among pregnant and lactating women (PLW) and resulting high levels of stunting and other sub-optimal birth outcomes. The private sector maternal nutrition market is currently underdeveloped at around USD 3m per annum and reaching a small number of PLW.

To establish build and grow a market for maternal nutrition now seeking to launch the product through various market delivery channels at an accessible price for wealth quintiles.

SRSO entered into a partnership with RSPN in Jan 2022 to conduct BEP Rural Market Test in Kamber Shahdadkot district of the Sindh province with the financial support of the Bill & Melinda Gates Foundation. This is a two-year project that would seek to test the potential uptake and consumption frequency of BEP as well as its impact on the nutritional status of pregnant and lactating women (PLW) when sold via private channels at a subsidized price.

Statistical Performance of BEP-Pakistan Rural Market Test Project as of June 2022		
Indicators	Project Target	Project Achievement as of June 2022
Number of Registered MWRA's	5,705	5,930
Number of Registered PLW's	1,711	2,067
Number of Pregnant Women	1,105	1,051
Number of Lactating Women ns	606	1,016
Number of Sachets Sold	12,090	23,085
Number of Clients	675	713
number of Male Community Sessions	480	407
Number of Group Meetings conducted by CRPs	250	200

Consolidating Malaria Control Interventions to Reduce Incidence in High Endemic Districts of Pakistan

SRSO has been implementing various awareness programs in rural areas. To raise awareness regarding Malaria, SRSO entered into a partnership with NRSP in 2020 to implement the GFATM project in Larkana and Kamber-Shahdadkot districts. The GFATM project aims to create awareness among rural communities concerning the prevention and treatment of malaria. In addition, the service providers are also capacitated on the proper diagnosis of malaria and then its treatment.

During the reporting period, 15 microscopy

centers have been provided with laboratory chemicals and anti-malaria drugs in both districts. Likewise, Rapid diagnostics test [RDT] kits and anti-malaria drugs have also been provided to 198 taluka hospitals, rural health centers, basic health units, and government dispensaries being run under the administrative control of PPHI in Larkana and Kamber-Shahdadkot. Besides, 62 private clinics were also provided with RDTs and anti-malaria drugs. 202 health facilities in rural and urban areas were also provided free services regarding malaria control under the GFATM project

Promoting the Rights of Older People in Pakistan [PRO-People]

The Sindh is the second-most populous province in Pakistan, it is estimated that 4.6 million older people are living in the province. However, these two main important issues that older people face. HelpAge International, along with the Older People Associations in Sindh campaigned for legislation for the protection of the rights of older people, and in 2016, the Government of Sindh enacted - the Sindh Senior Citizens Welfare Act. The law was tabled in 2014 and finally got approved by the Provincial Assembly in June 2016.

It was the first-ever legislation for older people's rights in the province. SRSO and HelpAge International entered into an agreement for the welfare of older people in Jacobabad, Shikarpur, and Karachi in February 2019.

The project also aimed to raise awareness amongst relevant government departments, older people, civil society, and the media about this Act and the importance of its implementation.



Equine Welfare Project

SRSO has implemented a project titled Improved Welfare of Working Equine Animals through Strengthened Systems for Equids Welfare and Thriving Equine-owning Communities with the financial support of The Brooke Pakistan in Shikarpur/Sukkur, Khairpur, Jacobabad, Larkana and Kambar Shahdadt districts encouraging community participation Community mobilization and the formation of an Equine welfare group. SRSO and Brook Pakistan working together since a decade with the aim of making a sustainable difference or a lasting improvement to the welfare of working animals.

The activities brought substantial changes in

equine life and the income of owners. The relevant stakeholders especially the Government line departments are also trained on the best practices for the welfare of equines.

Since inception of the project 534 community members trained on Husbandry Practices, Provided 18 shade, clean water, first aid kits and tree plantation at community and association level, Provided emergency veterinary treatment to 468 equines and Service provided to 5,256 AHPs, Govt & Private Vets ,Govt & Private vet , BAM ,Farrier



SRSO Partnership with Action Against Hunger ACF



غیر شرطیہ / اروسک امداد لاء گولانگن جي چونڊ لاء اھليت جو معيار: 2000 اروپيا
 Emergency affected households, emergency includes floods, drought, pest attack, loss of land fertility due to sea intrusion, salinity etc.

گھٽ آمدني وارو گھراڻو يا جنھن جي بلڪل بہ آمدني نہ هجي
 اھڙو گھراڻو جنھنجي گھر ۽ بين قيمتي اثاثن جو نقصان ٿيو هجي
 روزانہ اجرت وارو گھراڻو جنھنجو گذر معاش جو ذريعو آفت جي ڪري متاثر ٿيو هجي
 ننڍو هاري جنھن جو فصل آفت جي ڪري متاثر ٿيو هجي
 اھڙو گھراڻو جنھنجو سربراھ ڪو معذور ماڻھو هجي
 اھڙو گھراڻو جنھنجي سربراھ ڪا عورت هجي
 اھڙو گھراڻو جنھن جي سربراھ ڪو ٻار هجي
 اھڙو گھراڻو جنھن ۾ غذائي ڪمزوري جو شڪار ٻار يا نورھاري يا ٽيھ پيارو هجي
 اھڙو گھراڻو جنھن ۾ وڏي پنھنجو شھادتي ڪارڊ هجي ۽ ساڳي بين ڪائونسل يا
 اھڙو گھراڻو جيڪو ڪنھن بي پروجيڪٽ يا ايجنسي ۾ فائڊو رلنڊو
 نه ڪل سھڻي آرگنائيزيشن جي انتظامي ڪاميٽي جو ميمبر يا ڪنھن
 شرطیہ امداد مان فائڊو حاصل ڪندڙ نہ هجي
 انھن مان 09 مستحق
 اھڙي سھڻي آرگنائيزيشن قرار ڏنا ويا ڪري مستحق گھراڻن
 سروي فارم کي پڙھي فائڊو وٺندڙ جي نالي حتمي
 رجسٽريشن فارم ڀريو ويندو
 سمورا تفصيل ايڪسيل ڊيٽابيس ۾ اڻٽري ڪري
 شروعاتي ڪمپيوٽر ڪرائيس لاء فائڊو
 مشروط ميھڪار لاء گھراڻي جي چونڊ ۾ غير مشروط
 مشروط ميھڪار لاء انھن گھراڻن جي چونڊ ڪئي ويندي، جن ۾
 شرطیہ ميھڪار لاء انھن گھراڻن جي چونڊ ڪئي ويندي ۽ تنھن ۾
 سوشل پروٽيڪشن آفيسر انھن گھراڻن جي ڪاروبار جي فيڊبئڪ
 نوٽ: شرطیہ امداد لاء ان گھراڻي کي يقيني بڻائڻو وڃي تہ انھن گھراڻن ۾
 ڪو به ڪوئي گھراڻو جنھن جي منھن تي ڪا به خرابي ۽ ان سان لاڳاپيل شڪار فرام

Partnership with Action Against Hunger [ACF]

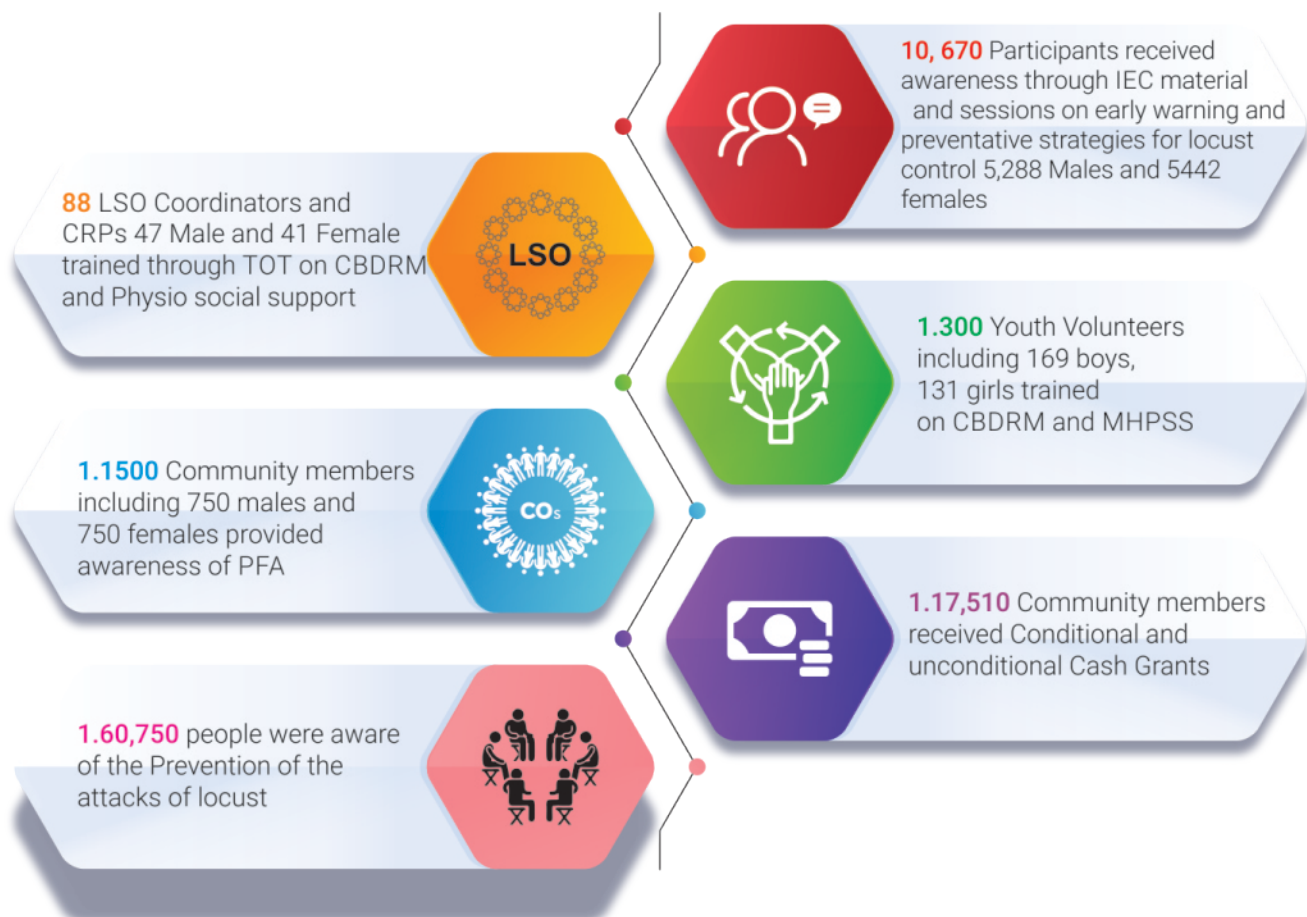
SRSO entered in to a partnership with Action Against Hunger ACF to implement the two projects related to the DRR projects one Building Resilient Communities by Connecting Disaster and Emergency Responses to Sustainable Development financed by the Swedish International Development Corporation Agency (SIDA) in Badin, Thatta & Mirpur Khas while Second project is Supporting Communities And Local Institutions To Prepare For And Respond To Emergencies And Disasters financed by ECHO HIP in District Mirpur Khas

Pakistan's geophysical conditions, climatic extremes, and high degrees of exposure and vulnerability have categorized Pakistan as a severely disaster-prone country. The

Humanitarian Response Plan 2021 (HRP) highlights the immediate provision of life-saving support and the need for intervention to minimize disaster vulnerabilities and build community resilience in Sindh, wherein around 2.74 million people need humanitarian assistance.

This Action will build synergies with existing interventions, both within the consortium and across existing interventions in target districts, and bridge humanitarian- development nexus gap by addressing disaster preparedness needs, and reaffirming humanitarian resilience-building efforts to enable communities to cope well with challenges faced due to poverty, disasters and climate change.

A major achievement of the project supported by ACF as of June 2022



Micro Finance

Sector-wise overall disbursement



37%
Enterprise



33%
Livestock



30%
Agriculture

Micro Finance

The Microfinance [MF] program was started in 2004 to provide financial assistance to poor households [men and women] who lack the financial resources for livelihoods. The concept of supporting poor households financially is a firm base that marks the foundation of improved livelihood sources if the poor households use their innate potential utterly for income generation purposes. This concept and approach gradually develop confidence and empowerment in rural households especially women to essentially establish viable livelihood sources to improve the socioeconomic conditions of their families.

Enterprise development

The urban and semi-urban areas are also covered to provide soft loans for livelihoods under the enterprise development initiatives. SRSO provides loans to such individuals who establish their livelihood or expand already established sources for improved incomes. These enterprise loans are provided to women customers who have been engaging in different activities including running training centers for sewing and embroidery work, and beauty parlors at the

Agriculture inputs

MF provides loans to farmers who lack the financial resources to cultivate their land. The loan to the small farmers enables them to grow their crops/vegetables timely during the season. The timely support to small farmers' fetches two benefits for them i.e. safeguarding them from heavy interests and improving the product that gives good returns. The farm workers usually procure the seeds and fertilizers from the loan amount. MF besides providing loans, also makes

Loans for Livestock

The majority of households dwelling in SRSO operational districts are dependent on livestock as their source of livelihood. Livestock is managed for milk and meat at the household level. This potentially helps poor households to be engaged in income generation at the household level. The loans for livestock are provided to the women which enrich the women's role at the household level. The loans for livestock are provided for 12 months and repaid in installments agreed upon with the poor households.

During the reporting period, 1725.10 million are provided to 47,511 poor households dwelling in rural areas for livestock rearing/management.

And SRSO based on more than one decade of experience, firmly believes that rural women have immense potential in improving the overall economic conditions by attaining well-being at the household level. In pursuing this truly, SRSO through its Microfinance has been improving the access of poor households [women] towards financial services in operational districts.

During the reporting period, 81,340 customers received 3020.615 million in three major products/sectors including 1,024.55 million in Enterprise Development, 270.10 million in agriculture and 1725.10 million in livestock.

household level. For the urban and semi-urban structures, SRSO offers loans in two categories i.e. small business loans and business market loans. During the reporting period, 26,605 clients are provided with loans of 1,024.55 million in all operational districts. The provision of enterprise loans has been contributing effectively to the strengthening of livelihoods in urban and semi-urban areas across SRSO operational districts.

sure that these small farmers are also provided with the technical assistance they may require for the cultivation, management, and improved productivity of their crops. During the reporting period, 7,224 small farmers were provided with loans of 270.95 million. The support extended to the small farmers in operational districts has been contributing to food security, income generation, asset creation & ownership at the household level.

Rural households most utilize the amount in the procurement of calves and goats because they are already familiar with this and are highly confident about the less probability of any risks during the management. This encourages them to be engaged in extensive management of livestock to support their families by adopting this as their source of livelihood. Livestock rearing benefits rural households in three ways i.e. causing an increase in poor households' incomes, promoting asset creation at the household level, and availability of milk at the household level, especially for children which to some extent fulfills the nutritional needs of rural households.

Statistical Performance of Micro Finance (MF) as of June 2022

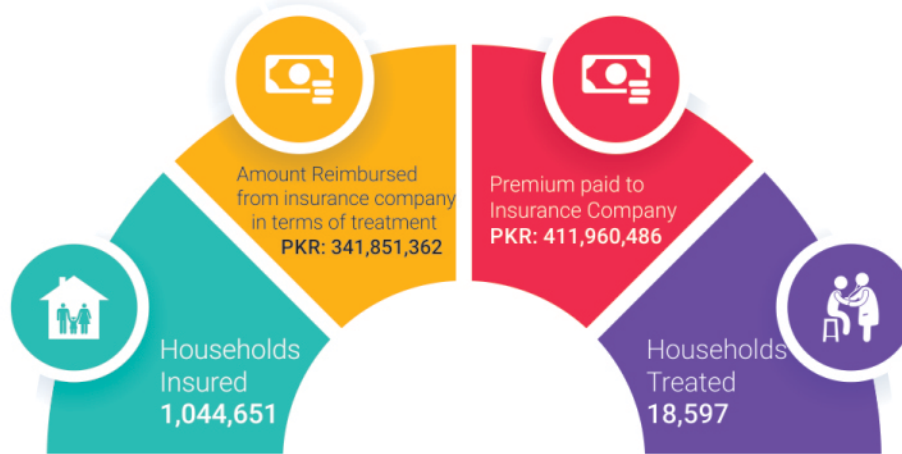
Activity	Since Inception as of June 2021	Yearly Progress 2021-2022	Total
Total Disbursement	18,699,237,573	3,020,615,000	21,719,852,573
Male	1,761,753,600	181,657,000	1,943,410,600
Female	16,937,483,973	2,838,958,000	19,776,441,973
No of Loans	815,808	81,340	897,148
Male	78,843	4,134	82,977
Female	736,965	77,206	814,171
Disbursement in Live Stock	4,982,420,022	1,725,102,000	6,707,522,022
Male	229,986,500	8,505,000	238,491,500
Female	4,752,433,522	1,716,597,000	6,469,030,522
No of Loanees	200,183	47,511	247,694
Male	17,351	225	17,576
Female	182,832	47,286	230,118
Disbursement in Agri-Input	7,727,112,551	270,959,000	7,998,071,551
Male	494,140,100	70,000	494,210,100
Female	7,232,972,451	270,889,000	7,503,861,451
No of Loanees	393,445	7,224	400,669
Male	27,808	184	27,992
Female	365,637	7,040	372,677
Disbursement in Enterprice	5,989,705,000	1,024,554,000	7,014,259,000
Male	1,037,627,000	173,082,000	1,210,709,000
Female	4,952,078,000	851,472,000	5,803,550,000
No of Loanees	222,180	26,605	248,785
Male	33,684	3,725	37,409
Female	188,496	22,880	211,376

Micro Health Insurance [MHI]

In rural areas, health shocks push poor households into extreme poverty. The Micro Health Insurance [MHI] Sector at SRSO is dedicated to extending insurance facilities and medical services to the poor and willing households engaging insurance companies and service providers under various programs. The insurance facility has been proving highly relevant in safeguarding the poorest households [at the time of emergencies and essential needs] from economic and health shocks. With this crucial and credible role, the MHI sector has undertaken the following activities during the reporting period:

Under the EU-funded SUCCESS Programme, a total of 46,668 poor households were insured during the reporting period. A total of 1,044,651 poor households were insured throughout the program period. A total of 18,597 poor households availed treatment facilities through penal hospitals and claims throughout the program period. The insurance facility provided social health protection to the rural poor households in Larkana and Kamber-Shahdadkot districts.

Outreach MHI as of June 2022



- After agriculture, livestock bears massive importance for rural households which serves as their livelihood source. Having such significance, SRSO has undertaken the insurance of their animals under various projects. A total of 18,851

animals have been insured under the IFAD and GOP-funded NPGP project and 1,014 animals have also been insured under the GOS-funded PPRP project in different districts as of the reporting period.



جوتون هفتو

بيو هفتو

Institute of Management & Skills Development [IMSD]



Statistical Performance of Institute of Management & Skills Development IMSD as of June 2022



Institute of Management & Skills Development [IMSD]

In SRSO, the IMSD was established in 2013 to fulfill the training needs of the professional staff and capacity development of community women leaders to ensure the functioning of their community institutions effectively. Besides this highly crucial mandate, IMSD has also been imparting vocational training to rural

communities since its inception under various projects and in multiple districts. During the reporting period, IMSD organized/delivered community management and leadership skills training and imparted technical and vocational skills training under different programs in various districts.

Community Management and Leadership Skills Training

The capacity development of women leaders has been the priority in SRSO's conceptual package. It becomes highly pertinent when it comes to initiating any development initiatives with rural communities unless they are not provided with the required training events. With this approach, the IMSD first carries out the capacity development of community institutions, so that they may start functioning at the grass root level. For this highly crucial intervention, IMSD engages an experienced and technically sound team to carry out capacity development events. The below training events have been organized in various districts during the reporting period:

- Overall, 398,943 rural women leaders at the CO level have been provided with three-day-long community management and skills training so far. The main objective of the capacity-building training is to enhance the capacities of rural women so that they can effectively raise their voices for social issues and barriers in front of government officials and policymakers.
- 908 VO leaders and members have also been provided with technical training on CIF bookkeeping so that they may document and maintain CIF revolving records properly at the VO level.

Vocational Skills Training Program

Vocational skills training becomes highly relevant for income generation purposes at the household level. Efforts are made at the organizational level to impart these vocational skills to the maximum number of youths in rural areas. This has been carried out through various projects during the reporting period in operational districts as below:

- 103,336 youth comprising males and females

have been imparted with technical and vocational skills under different trades of their choice. IMSD engaged BDGs for training in multiple trades and the NRM sector and the livestock department to deliver training events on agriculture [kitchen gardening] and livestock management.

Staff Training and Orientations

At SRSO, the capacity development of staff has been given huge importance. New staff members are provided detailed orientations on projects and programs while existing staff members [in programs and sectors] are capacitated to enhance their technical, managerial, and administrative skills to perform their job functions in a better way. IMSD has capacitated 6,904 staff

members so far including social organizers, program officers, managers, and sector heads under different projects and programs through orientations and training events. In addition to this, 2 exposure visits have also been organized for staff during the reporting period from different projects.

Crafts Enterprise Development [CED]



Crafts Enterprise Development [CED]

The Crafts Enterprise Development [CED] sector at SRSO is mandated to effectively engage rural women artisans in income generation activities creating viable livelihoods. For this, SRSO has been capacitating rural women artisans in market-oriented trades and businesses. The CED sector has initiated digital marketing allowing rural women artisans to directly explore the orders and other opportunities in a dignified manner. Following the progress made during the reporting period:

- Under various crafts, 6,005 women artisans have been engaged in 308 BDGs of 10 operational districts.

- The skills assessment test of 3,498 women artisans has also been conducted by 175 business development groups [BDGs].
- Two-day-long capacity enhancement workshops [CEW] were conducted in 47 different business development groups for those artisans who obtained A+ and A grades in the skills assessment test.
- For leaf-dyeing and product finishing, the CED team conducted 6 workshops with date-leaf BDGs engaging master trainers to fulfill the requirements of customers.

Capacity-Building Activities

CED has been capacitating the rural artisans and staff connected with them to make sure that effective and meaningful engagement may

generate intended results for rural artisans. The CED section has capacitated 210 BDGs during the reporting period.

Statistical Performance of Crafts Enterprise Development (CED) as of June 2022

Activities	As of June 2021	Yearly Achievement July 2021 to June 2022	Cumulative as of June 2022
Market survey and Research & Development (R&D)	55	2	57
Marketing (design and develop promotion material/catalog	28	2	30
Business linkages of craft groups	37	2	39
New Products designed	416	100	516
Skill Assessment Test (SAT) of Artisans	88	87	175
BDGs strengthening 02 days Workshops	34	13	47
Exposure visits of Artisans	45	11	56
Organize the Sartyoon Sang Crafts Exhibition at Ocean Mall & Dolmen Mall	10	1	11

Sartyoon Sang Outlet - Sukkur

The Sartyoon Sang Craft outlet was established in 2010 and shifted to the SRSO complex in 2016 to promote the handmade products of rural women artisans from 15 districts of Sindh Province. The CED team regularly visits and collects the products from the artisans and displays all products at the Sartyoon Sang shop to sell. Besides this, Sartyoon Sang has also been organizing mega events of exhibitions in Ocean mall Karachi every year to give broad coverage and promotion to the handmade products of rural artisans which cause them good returns and develop their viable market linkages.

The mega events have been extending various opportunities to learn in terms of variety, creativity, and innovation, marketable trades, market trends & requirements, etc. As of June 2022, 12 events of the mega exhibition have been organized which returned the profit to rural artisans. The earned profit is equally distributed among all women artisans duly engaged in the production of stuff and materials. The participation of rural artisans in other events throughout the country through Sartyoon Sang has also extended good financial returns and mobilization of new orders for women artisans.

Exhibitions and exposure visits

The CED has been facilitating and capacitating BDGs by arranging exposure visits and exhibitions every year in various cities and markets. During the reporting period, 11 exposure visits to the local and national markets and big shops were arranged to provide rural women artisans with opportunities and learn and explore new ideas and products with bringing innovation to their products. Besides this, the rural women

artisans from different BDGs also participated in 12 exhibitions organized locally and nationally in mega malls and markets. Participation in such exhibitions has enabled women, artisans, to showcase their products and earn adequate income and learn new trends, designs and get information on customers' demands and innovative patterns.



Improvement of Livelihoods and Well-being of Female Home-Based Workers (FHBWs) in the Informal Economic Sector in Sindh Province

The distinctive value of the project is that it focuses on FHBWs who usually don't have chance to be involved in the formal value chain or economic activities. The project intends to develop their capacity in order to formalize their home-based work (eg. handicrafts, food catering, beautician services) by linking with diversified market players. In addition, the project intends to provide linkage with financial service providers so FHBWs acquire an access to formal financial services. Provide female workers with skills and opportunities to cope with rapidly changing market economy: The Project will invest in improvement of both present conditions and the future of female workers by initiating promotional activities to make employers and female workers

aware of the importance of and opportunities for female employment. The Project will provide female workers with skills and opportunities such as digital technologies to cope with rapidly changing market economy. The Project will implement four types of activities, namely, life management capacity development, financial service access promotion, income generation activities and promotion of female employment in the formal sector, as pilot activities in Sukkur with SRSO. For sustaining and spreading the support mechanism as well as support activities for FHBWs, the Project will test and develop the livelihood improvement knowledge and tool kit through conducting pilot activities.

Project achievement during the reporting period



Physical Infrastructure & Technology Development [PITD]



Statistical Performance of Community Physical Infrastructure as of June 2022		
Types of CPI Schemes	Achievement as of June 2022	
	No. of Schemes	BHHs
Sanitation	15,958	87,738
Street Pavement & Sanitation	74	13,443
Drinking Water Supply Schemes (DWSS)	9,541	52,641
Low Cost Village Improvement Schemes (LCVI)	72	7,248
Communication	1,018	95,044
Irrigation	474	14,314
IAUP	1	75
Water Filter Plants by GoS	40	28,570
Street Lighting on solar system	18	1,040
Schools Renovation/Construction	31	4,546
Low-Cost Housing Scheme (2007-2022)	27714	27714
Benazir Housing Cell	490	490

Physical Infrastructure & Technology Development [PITD]

The PITD sector at SRSO is directly involved in the design and implementation of public infrastructures, especially for rural areas. The PITD sector also engages rural communities in the identification, planning, execution, and maintenance of public infrastructures through handholding and technical support. This approach credibly involves, encouraging rural communities for optimal use of local resources, engagement of local unskilled and skilled laborers, and most importantly the viability of completed infrastructures. Besides engaging rural communities, PITD takes full responsibility for feasibility taking into account the various aspects such as social, financial, technical, and environmental. PITD always prefers to engage communities in the development of such infrastructures which cause no environmental risks and extend maximum social and economic benefits to the local communities.

SRSO follows the basic needs approach to reduce poverty among the poorest groups. It is committed to assisting communities in the improvement and addition to the existing physical infrastructure with their participation as

an essential element. Physical infrastructure is normally considered one of the strongest and most visible indicators of development with a high demonstration effect. It provides inspiration to the community to own and be involved in the development process.

PITD Sector assists communities in building and managing Community Physical Infrastructure (CPI) Projects by providing guidance in technical and construction-related initiatives. All CPI projects are identified at the grass roots level by the COs and VOs themselves. SRSO carries out feasibility studies to assess technical, financial and environmental viability. The PITD Sector also develops the capacity of communities to operate and maintain the projects after completion

During the reporting period, 2,247 public infrastructures were completed for PKR: 675 million. The 452 schemes completed under SUCCESS of PKR: 329 million, 1,795 LCHs completed of PKR: 346 million under PPRP, and the construction of 19 cluster schools completed. The completed public infrastructures benefitted 44,571 households in 15 operational districts.



Natural Resource Management [NRM]



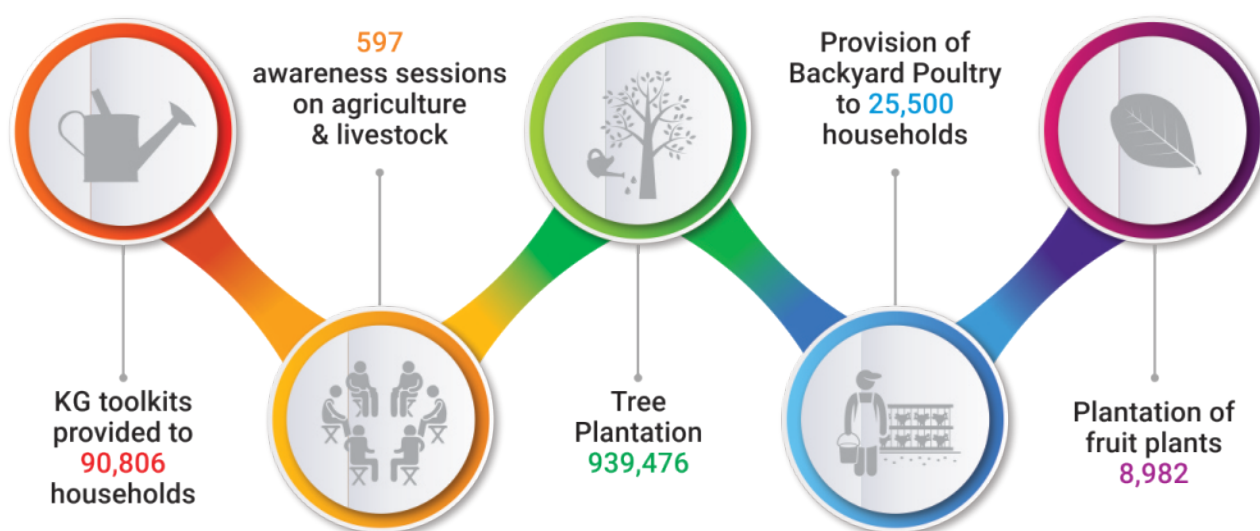
Natural Resource Management [NRM]

Natural Resource Management [NRM] sector at SRSO works to preserve and efficiently use natural resources. It is vitally involved in the implementation of various activities relating to livestock management, agriculture, forestry, and fisheries under the different programs in SRSO operational areas. With such diversified functions, NRM has been facilitating and capacitating rural communities, especially

women, in undertaking NRM-related activities at the ground level.

NRM has been capacitating engaging farmers and small growers for innovative and modern methods and production techniques in the cultivation of various crops and vegetables for domestic and commercial purposes.

NRM achievements as of June 2022



Awareness sessions and training events on agriculture and livestock

NRM has been engaged to deliver sessions and impart training events on livestock management and agriculture under the different programs:

- 597 awareness sessions have been conducted with rural communities during the reporting period in operational districts; the sessions have been useful to rural farmers when it comes to the cultivation of seasonal crops and vegetables in getting improved yields.

- 4,611 rural women members received the 7-day long training in livestock management. Similarly, 632 rural women received training in agriculture under the EU-funded SUCCESS in Larkana and Kamber-Shahdaskot districts. These training events were fully facilitated by the NRM sector which credibly contributed to the successful completion of the SUCCESS programme extending intended results for agriculture and livestock.

Backyard Kitchen Gardening

Kitchen gardening is a simple activity to undertake. The selection of a range of vegetables is carried out based on liking and profitability. Mostly tomatoes, chilies, carrots, and radishes are cultivated in SRSO operational areas. But due to a lack of knowledge, the farmers could not initiate high-income-generating activities in vegetable production and fruit rearing. To create interest among poor households, NRM introduced kitchen gardening at the household level. NRM provides seeds and required training

for the cultivation of veggies during the Rabi and Kharif seasons.

- 90,806 households provided K.G kits and training on kitchen gardening. 1,000 households have been provided with training and seeds for the Rabi and Kharif seasons from SRSO core resources in various districts. Likewise, 1,780 households have been provided training and KG toolkits under the SAIPEP project in multiple districts.

- The kitchen gardening training enhances the knowledge of rural households on land preparation before seeding, types, and appropriate seasons for germination of seeds, seed cultivation, quantity and quality of water for the vegetables, and most importantly the

Backyard Poultry Layers

Poultry is an integrated part of rural households. These are reared for egg and meat purposes. NRM foresees turning conventional rearing of poultry into a cottage industry and later on commercial farming by training the rural households in poultry farming on modern lines and introducing highly productive poultry breeds.

- During the reporting period, 662 households received training on poultry rearing under the SUCCESS programme. The poultry rearing training enriched the knowledge of trainees concerning the methods of poultry rearing at the

pesticides and local organic methods to increase the production of vegetables. The training equipped and encouraged the households to grow vegetables managing a piece of land available to them for improved livelihoods.

household level, space required for poultry layers, various measures for disease prevention, proper feeding for improved production of eggs and vaccination, etc. One poultry layer comprising [5 hens + 1 Cock] was also provided to each household as toolkit support to initiate this profession at the household level under the SUCCESS programme.

- In addition, during the reporting period, 1,400 households also received poultry layers [4+1] and relevant training from SRSO core resources in different districts.

Plantation

NRM sector since its inception has been promoting the plantation of trees including fruit trees in all operational districts. The same

message is further disseminated at the VO/LSO level to sustain the crucial activity in areas.

Sindh Irrigated Agriculture Productivity Enhancement Project - SIAPEP

Sindh Rural Support Organization implemented the Sindh Integrated Agriculture Productivity Enhancement Project (SIAPEP) in collaboration with the Government of Sindh and the World Bank. This Project has been initiated in 2015 in 15 selected districts in Sindh Karachi, Hyderabad, Badin, Mirpurkhas, Umerkot, Sanghar, Noushehro Feroze, Khairpur, Jacobabad, Sukkur, Ghotki, Kashmore, Shikarpur, Larkano and Kamber-Shahdadkot. The key objectives of the project include improving access to irrigation and water management, strengthening market linkages, promoting nutrition sensitivity, enhancing agricultural productivity, and increasing income generation opportunities for landless harries and female-headed households in selected districts

of Sindh.

The project specifically targeted women beneficiaries and made significant contributions to their empowerment. Through the provision of training, capacity building, and asset ownership, these activities empowered women in decision-making processes and enhanced their leadership and problem-solving skills. The project successfully delivered the planned outputs, including the distribution and installation of kitchen gardening materials, training on land preparation and post-harvesting techniques, and business skills development. These outputs were crucial in empowering the beneficiaries and improving their agricultural productivity.

Total 1,780 households received the kitchen gardening kits till as of June 2022



Visitor Gallery

Launching Ceremony of Expanded Peoples' Poverty Reduction Program for District Ghotki & Sukkur

A launching ceremony of Expanded Peoples' Poverty Reduction Program for District Ghotki & Sukkur held at district Ghotki. Chairman Pakistan People's Party PPP Mr. Bilawal Bhutto Zardari and Syed Murad Ali Shah Chief Minister of Sindh

were the Chief Guests of the Ceremony. More than 4,000 organized rural women attended the ceremony and expressed the journey of life and hardship and how this programme intervention changes their lives.



Mr. Ivan Borisavljevic (First Counsellor-European Union Delegation Pakistan) visits SRSO

Mr. Ivan Borisavljevic (First Counsellor-European Union Delegation Pakistan) visited Sindh Rural Support Organization. He participated in the LSO conference, visited different interventions under EU-supported SUCCESS and PINS Programmes, and met Community Institutions and district

administration in district Kamber-Shahdadhkot. Dr. Shereen Mustafa (Technical Adviser SRSO), Mr. Muhammad Dittal Kalhoro (CEO-SRSO), Mr. Fazil Sadi (Programme Manager SUCCESS RSPN), and Mr. Jamal Mustafa Shoro (Team Leader-SUCCESS-SRSO).



Visit of Deputy Director Action Against Hunger (ACF)

Deputy Director Action Against Hunger (ACF) visited the village Piyaro Khan Leghari Union Council Mir Khuda Bux-II District Mirpur Khas. The community shared the corrective measures taken by the community during the rainfall.



Living Legend and eminent rights activist, writer, Poetess, and Columnist Ms. Kishwar Naheed visited SRSO intervention areas

The living legend and eminent women rights activist, writer, poetess, and columnist Ms. Kishwar Naheed paid three days visit and conducted a meeting with the organized rural women and artisans of Shikarpur, Larkana and

Khairpur districts and observed the impact of different interventions. Mr. Muhammad Dittal Kalhoro (CEO-SRSO) also accompanied with her during this visit



Mr. Parvaiz Ahmed Chandio D.G of People's Poverty Reduction Programme-Govt. of Sindh visits SRSO Programme districts



Director-General PPRP-Directorate Govt. of Sindh Mr. Parvez Ahmed Chandio visited ongoing PPRP interventions in 6 program districts i.e Khairpur Mirs, Sanghar, Mirpurkhas, Umerkot, Badin and Thatta. The main purpose of the visit was to get an update on the program's progress, observe interventions, and meet Community Institutions and Programme Beneficiaries

A high-level delegation of IFAD led by Country Director Pakistan & PPAF conducted a dialogue with NPGP beneficiaries at Kashmore&Kandhkot

A delegation of the International Fund for Agriculture Development (IFAD) led by Country Director for Pakistan Mr. Hubert Boirard, PPAF Senior Group Head Graduation Group Ms. Samia Liaquat Ali Khan with other team members from PPAF, Muhammad Dittal Kalhoro (CEO-SRSO), and other senior officials participated in the dialogue village Ghulam Qadir Khokhar UC Kashmore Colony-I and interacted with beneficiaries who had received productive assets and transformed their lives and livelihoods.



Ex-Chief Economist of Pakistan Dr. Parvez Tahir visited SRSO Interventions



Ex-Chief Economist of Pakistan Dr. Parvez Tahir visited SRSO Interventions in the district Kamber Shahdadkot and Kashmore at Kandhkot. He conducted an in-depth dialogue with community leaders

Financial Statement



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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE 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, 2022, and the statement of income and expenditure, the statement of comprehensive income, the statement of cash flows, the statement of changes in funds 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 cash flows and the statement of changes in funds 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, 2022 and of the surplus and other comprehensive surplus, its cash flows and the changes in Funds 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.

Emphasis of Matter

We draw attention to note 46 to the annexed financial statements, which describes the subsequent event relating to mass flooding in the province of Sindh in monsoon season and its consequences, which may affect the recoverability of microfinance loans portfolio advanced to individuals and other customers. Our opinion is not modified in respect of this matter.

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 conclusion 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 the 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 the 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 the 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 the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the board of directors with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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 cash flows and the statement of changes in Funds 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 financial statements of the Company for the year ended June 30, 2021 were audited by another firm of chartered accountants, who through their report dated October 05, 2021, expressed an unmodified opinion thereon.

The engagement partner on the audit resulting in this independent auditor's report is Zulfikar Ali Causer.

KARACHI

DATED: 06 OCT 2022

UDIN: AR202210067eyulbXpqJ



BDO EBRAHIM & CO.
CHARTERED ACCOUNTANTS

**SINDH RURAL SUPPORT ORGANIZATION
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2022**

	Note	2022 Rupees	2021 Rupees
ASSETS			
NON-CURRENT ASSETS			
Property and equipment	4	586,790,135	586,972,460
Intangible assets	5	21,668,356	15,633,390
		<u>608,458,491</u>	<u>602,605,850</u>
CURRENT ASSETS			
Stocks	6	6,268,626	7,234,367
Grants receivable	7	525,496,658	137,891,517
Interest free loans	8	593,820,603	70,263,758
Microcredit loans	9	1,888,786,819	1,547,176,925
Short term advances	10	23,921,206	34,576,336
Short term deposits and prepayments	11	30,424,809	39,159,135
Mark-up accrued	12	191,320,741	222,135,560
Other receivables	13	16,231,753	12,127,173
Short term investments	14	2,550,000,000	2,572,000,000
Bank balances-specific to projects	15	1,839,104,262	2,013,872,228
Bank balances	16	328,179,623	65,982,783
TOTAL CURRENT ASSETS		<u>7,993,555,100</u>	<u>6,722,419,782</u>
TOTAL ASSETS		<u>8,602,013,591</u>	<u>7,325,025,632</u>
LIABILITIES			
NON-CURRENT LIABILITIES			
Deferred grants	17	759,367,843	630,054,859
Employee benefits	18	7,397,124	86,064,994
Long term finance	19	2,120,706	58,360,097
Deferred government grant	20	-	10,381,832
Interest free loan	21	549,000,000	549,000,000
		<u>1,317,885,673</u>	<u>1,333,861,782</u>
CURRENT LIABILITIES			
Current portion of long term finance	19	74,769,364	152,845,705
Current portion of deferred government grant	20	-	3,306,977
Revolving loan under PMIFL	22	110,192,969	110,192,969
Short term borrowings	23	2,594,055,040	1,597,702,412
Interest accrued	24	62,738,410	25,113,738
Accrued and other payables	25	1,158,271,352	1,057,970,702
		<u>4,000,027,135</u>	<u>2,947,132,503</u>
TOTAL LIABILITIES		<u>5,317,912,808</u>	<u>4,280,994,285</u>
NET ASSETS		<u>3,284,100,783</u>	<u>3,044,031,347</u>
REPRESENTED BY:			
Endowment fund	27	2,001,000,000	2,001,000,000
Revaluation surplus on property and equipment	28	134,785,700	134,770,080
Restricted fund	26	-	-
Special reserve	3.7	5,177,410	-
Loan loss reserve	3.7	124,083,124	100,613,764
Accumulated surplus		<u>1,019,054,549</u>	<u>807,647,503</u>
		<u>3,284,100,783</u>	<u>3,044,031,347</u>
CONTINGENCIES AND COMMITMENTS			
	29	-	-
		<u>3,284,100,783</u>	<u>3,044,031,347</u>

The annexed notes from 1 to 47 form an integral part of these financial statements.


CHIEF EXECUTIVE


DIRECTOR

**SINDH RURAL SUPPORT ORGANIZATION
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED JUNE 30, 2022**

	Note	2022 Rupees	2021 Rupees
INCOME			
Amortization of grants - net	30	3,658,356,303	2,609,663,913
Income from microcredit loans	31	477,709,633	502,958,235
Profit on investments and bank deposits	32	272,068,655	282,072,886
Other income	33	100,087,340	129,715,158
		<u>4,508,221,931</u>	<u>3,524,410,192</u>
EXPENDITURE			
Programme assistance	34	3,845,481,511	2,978,348,205
Operating expenditure	35	227,561,456	126,239,423
Financial charges	36	142,851,218	106,786,157
Provision against non-performing microcredit loans	9.2	55,103,006	73,153,017
		<u>4,270,997,191</u>	<u>3,284,526,802</u>
Taxation	37.	-	-
Excess of income over expenditure		<u>237,224,740</u>	<u>239,883,390</u>

The annexed notes from 1 to 47 form an integral part of these financial statements.


CHIEF EXECUTIVE


DIRECTOR

**SINDH RURAL SUPPORT ORGANIZATION
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED JUNE 30, 2022**

	Note	2022 Rupees	2021 Rupees
Excess of income over expenditure		237,224,740	239,883,390
Other comprehensive income for the year:			
Items not to be reclassified to statement of income and expenditure in subsequent periods:			
Revaluation surplus on property and equipment	28	-	38,445,899
Actuarial gain / (loss) on defined benefit obligation	18.2.3	2,844,696	(2,177,057)
Total gain / (loss) for the year		<u>240,069,436</u>	<u>276,152,232</u>

The annexed notes from 1 to 47 form an integral part of these financial statements.



CHIEF EXECUTIVE



DIRECTOR

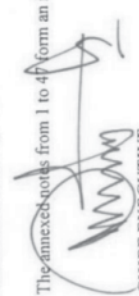
SINDH RURAL SUPPORT ORGANIZATION
STATEMENT OF CHANGES IN FUNDS
FOR THE YEAR ENDED JUNE 30, 2022

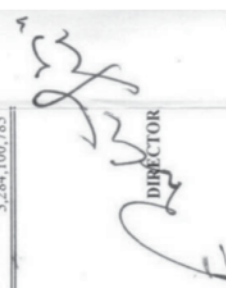
	Endowment fund	Capital reserve		Loan loss reserve	Revenue reserve		Total
		Revaluation surplus on property & equipment	Revaluation surplus on property & equipment		Special reserve	Accumulated surplus	
Balance as at July 1, 2020	1,877,000,000	96,339,801	80,601,824	-	713,937,490	2,767,879,115	
Surplus for the year	-	-	-	-	239,883,390	239,883,390	
Other comprehensive income for the year	-	38,445,899	-	-	(2,177,057)	36,268,842	
Total comprehensive income for the year	-	38,445,899	-	-	237,706,333	276,152,232	
Transfer to unappropriated profit on account of incremental depreciation	-	(15,620)	-	-	15,620	-	
Transfer to Endowment fund	124,000,000	-	-	-	(124,000,000)	-	
Transfer to loan loss reserve	-	-	20,011,940	-	(20,011,940)	-	
Balance as at June 30, 2021	2,001,000,000	134,770,080	100,613,764	-	807,647,503	3,044,031,347	
Surplus for the year	-	-	-	-	237,224,740	237,224,740	
Other comprehensive income for the year	-	-	-	-	2,844,696	2,844,696	
Transfer to Endowment fund	-	15,620	-	-	(15,620)	-	
Transfer to special reserve	-	-	-	5,177,410	(5,177,410)	-	
Transfer to loan loss reserve	-	-	23,469,360	-	(23,469,360)	-	
Balance as at June 30, 2022	2,001,000,000	134,785,700	124,083,124	5,177,410	1,019,054,549	3,284,100,783	

Note

Rupees

The annexed notes from 1 to 49 form an integral part of these financial statements.


CHIEF EXECUTIVE


DIRECTOR



Credits

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Naveed Ishaque Memon
Shahid Hussain Abro

Contributors

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Publisher

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