

# ANNUAL REPORT

2019-20

Investing in Rural Areas for Pro-Poor Change



SINDH RURAL SUPPORT ORGANIZATION (SRSO)



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# ACRONYMS

<b>ALTP</b>	Adolescent and Adult Learning & Training Programme
<b>AE</b>	Agriculture Entrepreneur
<b>BCC</b>	Behavior Change Communication
<b>BDG</b>	Business Development Group
<b>BISP</b>	Benazir Income Support Programme
<b>CDD</b>	Community Driven Development
<b>CED</b>	Crafts Enterprise Development
<b>CMST</b>	Community Management Skills Training
<b>CO</b>	Community Organization
<b>CPI</b>	Community Physical Infrastructure
<b>CRP</b>	Community Resource Person
<b>CLEWs</b>	Community Livestock Extension Workers
<b>CIF</b>	Community Investment Fund
<b>DAFPAK</b>	Delivering Accelerated Family Planning in Pakistan
<b>DWSS</b>	Drinking Water & Sanitation Scheme
<b>EU</b>	European Union
<b>FHBW</b>	Female House Based Worker
<b>FFS</b>	Farmer Field School
<b>FP</b>	Family Planning
<b>GOS</b>	Government of Sindh
<b>GOP</b>	Government of Pakistan
<b>HRD</b>	Human Resource Development
<b>IGG</b>	Income Generating Grants
<b>IALP</b>	Improving Adolescent Lives in Pakistan
<b>IOM</b>	International Organization for Migrants
<b>IFL</b>	Interest Free Loan
<b>IFAD</b>	International Fund for Agriculture Development
<b>LSO</b>	Local Support Organization
<b>LMST</b>	Leadership Management Skills Training
<b>MHI</b>	Micro Health Insurance
<b>MF</b>	Microfinance
<b>MNCH</b>	Mother & Neonatal Child Healthcare

<b>MoU</b>	Memorandum of Understanding
<b>NPGP</b>	National Poverty Graduation Programme
<b>NRSP</b>	National Rural Support Programme
<b>O&amp;M</b>	Operation & Maintenance
<b>PSC</b>	Poverty Scorecard
<b>PKR</b>	Pakistani Rupees
<b>PPRP</b>	Peoples' Poverty Reduction Programme
<b>PDMA</b>	Provincial Disaster Management Authority
<b>PINS</b>	Programme For Improve Nutrition in Sindh
<b>PDD</b>	Planning & Development Department
<b>PLW</b>	Pregnant & Lactating Women
<b>PPAF</b>	Pakistan Poverty Alleviation Fund
<b>RSPs</b>	Rural Support Programmes
<b>RSPN</b>	Rural Support Programme Network
<b>TRDP</b>	Thardeep Rural Development Programme
<b>TOP</b>	Terms of Partnership
<b>SRSO</b>	Sindh Rural Support Organization
<b>SDGs</b>	Sustainable Development Goals
<b>SUCCESS</b>	Sindh Union Council and Community Economic Strengthening Support
<b>SEF</b>	Sindh Education Foundation
<b>SITCO</b>	Sindh Indigenous & Traditional Crafts Company
<b>SIAPEP</b>	Sindh Irrigated Agriculture Productivity Enhancement Project
<b>UKAID</b>	United Kingdom Aid for International Development
<b>UCBPRP</b>	Union Council Based Poverty Reduction Programme
<b>USAID</b>	United States Aid for International Development
<b>VO</b>	Village Organization
<b>VTP</b>	Vocational Training Programme
<b>VHC</b>	Village Health Committee
<b>WASH</b>	Water and Sanitation Health



# CEO MESSAGE



It is my pleasure to present the achievements of SRSO in the form of an Annual Report for the year 2019-2020. This year has witnessed the enormous efforts of rural communities and SRSO staff on many fronts including the outbreak of global pandemic the COVID-19 in the operational areas. The organized women under the umbrella of their institutions (COs/VOs/LSOs) started the self-help initiatives to support the poorest households, who were not in a position to manage the two times food for their families during the subsequent restrictions and lockdowns. Besides this, the women leaders engaged their active Community Resource Persons (CRPs) in awareness activities regarding COVID-19 preventive measures covering 247,705 households in operational areas/districts. Women leaders were nominated and included in the relief committees formed by the Government to support and supervise the relief operations in different districts and SRSO also maintained close coordination with National Command and Operation Center (NCOC) for the awareness activities.

The outbreak of the COVID-19 pandemic slowed down the activities in operational areas but within a few months, the field activities were on track fully by

adhering to the SOPs issued by the Federal and Provincial governments. During the reporting period, despite the COVID-ravaged effects, the Micro Finance (MF) has sustained the shock in terms of recoveries from the clients during the difficult times. The contribution of the MF team merits to be valued for this exemplary achievement. The social mobilization activities were remained focused especially under the GoS-funded PPRP and the EU-funded SUCCESS programs. During the reporting period, a total of 118,975 new households have been organized by forming the 7,165 community institutions. The reporting period has also witnessed the initiation and expansion of the GoS-funded PPRP program in two more districts including Ghotki and Sukkur. The PPRP in these two districts will benefit 100,000 poor households and will significantly contribute to income generation and enhancement.

Community Investment Fund (CIF) is now being managed by the VOs/LSOs in PPRP and SUCCESS districts and during the reporting period, a total of 752.6 million were disbursed by the LSOs to poor households to initiate income generation activities by establishing viable livelihood sources at the household level. LSOs are now revolving and managing CIF and providing interest-free loans to eligible and poor households for income enhancement. The reporting period has also remained crucial for the progress of CPIs in SUCCESS districts. It is necessary to mention that the SUCCESS team has worked out and brought significant improvements in the performance of CPI component in terms of initiation and completion of schemes. During the reporting period, SRSO entered into a partnership with Pakistan Poverty Alleviation Fund (PPAF) to

implement the National Poverty Graduation Program (NPGP) in two districts i.e., Shikarpur and Kashmore-Kandhkot. The NPGP will also contribute to increase the income of poor households and productive asset creation through transferring more than 36,000 tangible and non-tangible assets in both districts.

Our efforts for poverty reduction and empowerment of rural communities remain consistent with the financial support of different donors especially the Government of Sindh, Government of Pakistan, European Union, PPAF and others. We are sincerely indebted to our donors, partners and all stakeholders for their pivotal role in support to this highly relevant cause.

I am highly grateful to the Chairman and Board members who have been the source of encouragement and guidance throughout the reporting period. Their credible and crucial guidance always eased the implementation and caused significant improvements in the performance of different programs. I would also acknowledge the valued contribution of SRSO field teams who have proved to be the catalysts and worked out during the reporting period. The enormous contributions of rural communities, CRPs and especially the women leaders were remarkable during the difficult phase of this pandemic. The achievements under the various programs would not have been possible without the guidance of the Board, the dedicated work of SRSO teams and most importantly consistent efforts and work of rural communities and women leaders.

I wish to see the same efforts and dedication in years to come.

**Muhammad Dittal Kalhoro**  
Chief Executive Officer



# EXECUTIVE SUMMARY

This marks sixteenth Annual Report of the Sindh Rural Support Organization (SRSO) and covers the period from July 1, 2019 to June 30, 2020.

The year remained highly challenging for SRSO alike many organizations and institutions which struggled to support their communities through unprecedented times of the COVID 19 and its multifarious fall outs. SRSO despite multiple constraints remained involved in a range of activities for supporting the communities especially in creating awareness about Covid 19, the wide-ranging safety and preventive measures. Simultaneously, efforts continued to maintain operations with SoPs to facilitate livelihoods, food security and nutrition. Thus, the focus remained on relief activities initially and then for the revival of livelihood by providing cash grants and agriculture input support. A special grant of PKR 2.64 million was released for relief work. Of this, the relief activities were performed across 64 Tehsils, 99 urban towns and 459 rural union councils. SRSO as the RSP is on board with National Command and Control Authority, Government of Sindh, District, Tehsil and UC level as key stakeholder for mobilizing communities, awareness-raising on precautionary measures, provision of food items, dissemination IEC material and protective material such as masks, sanitizers, soaps, and hand gloves. 89 Task-forces & special committee set-up by the provincial & district authorities with active membership of SRSO officials and 348 Task-forces & special-committees set-up by the district authorities with active membership of community

volunteers and leaders. 1,820 Community Resource Persons (CRPs) were trained for undertaking public awareness campaigns on preventive measures for COVID-19 pandemic and relief activities. 194,824 Households provided assistance for registration with the GoP Ehsaas Emergency Cash Program and 1,072 poor households received cash grants to get cushioned against the economic impact of a COVID-19 shutdown.

On the regular side, SRSO utilized Rs. 2,567 million for various budgeted activities. Of this 81% of the funds were utilized on direct poverty reduction programmes while 10% funds were utilized on interventions related to health sector. Expenses on Education sector remained 8% of the yearly budget. Other projects include interventions related to older people and equine welfare. Major projects implemented during 2019-20 include People's Poverty Reduction Programme (PPRP) and European Union and GoS collaborated Sindh Union Council Community Economic Strengthening Support (SUCCESS) Programmes Federally funded National Poverty Graduation Programme (NPGP); USAID EMO HUB Schools and Sindh Education Foundation (SEF) projects contributed in Education sector programmes while Jica, Helpage International and The Brooke Pakistan remained SRSO partners for programme for Women Artisans', elderly people, and equine welfare respectively. Prime Minister's Interest Free loan (PMIFL) and soft loans funded by women development department also continued activities in reporting

year. In addition, SRSO core programme activities also continued.

The programme outreach expanded to 15 districts and adding 118,975 new poor households. Total no. of COs and CO Membership till reporting year has reached to 68,650 and 1,200,484 household organized respectively.

This section remained on SRSO priority list and as soon as SRSO operations resumed, special focus was given to the Business Development Groups (BDGs). 58 small BDGs received grant of PKR 16,935,232/- for initiating and supporting small enterprises in 6 districts (Badin, Khairpur, Mirpurkhas, Sanghar, Thatta and Umerkot). 10 BDGs were also supported with ration bags provided by JICA during Covid -19 relief operation. Before lockdown, BDGs participated in 11 exhibitions including mega event of Sartiyoan Sang annual exhibition at Karachi. 12 new BDGs were formed during reporting year organizing 120 new artisans. Total no. of artisans in BDGs reached 3,429 till reporting year.

In Micro finance, PKR 16,663,488,573/- distributed in 756,693. 24% of loans were disbursed in livestock, followed by 31% in enterprise development and 45% in agri inputs in reporting year. 7% of the total Micro finance borrowers are men while 93% borrowers are women.

Through NRM activities of 16,878 backyard kitchen gardening and 20,221 poultry units distribution livelihood option for poor households was revived. To address environmental issues, Total 839,386 trees were planted till reporting year. NRM supported



demonstration plots of kitchen gardening proved to be very helpful during Covid -19 lockdown as community members helped needy people by providing vegetable free of cost. Farmers field schools also helped in promoting awareness raising campaign during relief work. In Micro Health Insurance, insurance cover was provided to 115,462 new members in reporting year providing cover to 449,316 headcounts. 3,146 enrolled beneficiaries received medical services of PKR 65 million from panel hospitals. SRSO organized 915 events of community management & skills training in which 60,000

community leaders were trained. 129 staff received different professional skills. 418 Vocational skill training events were organized and providing income generating opportunity to 8,461 young boys and girls. 85% of participants were women while 15% were men trained during the reporting year. 26,747 Community physical infrastructure schemes were completed in reporting year utilizing local labour. 9,540 poor households received facility of clean drinking water supply schemes benefiting 52,556 population including women and children.

Reporting year affected education sector across the world. Before Covid-19, enrollment in SRSO managed schools reached to 9,021. Registration of children from BISP households has also reached to 137,741 children. During temporary closure of schools in lockdown, online classes for students of grade 4 and 5 were organized in SRSO Cluster schools. There are five projects being implementing in education sector with major funding from Sindh Government followed by USAID focusing on primary, middle, adolescent & adult literacy programme.



Community Meeting at District Kamber-Shahdadkot



# SRSO Outreach as of June 2020



**1,200,484**  
Household organized



**68,650**  
Community Organizations (COs) formed



**12,679**  
Village Organizations (VOs) formed



**494**  
Local Support Organizations (LSOs) formed



**214,227**  
Households benefitted with Community Investment Fund PKR 2,687 Million



**31,639**  
Poor households received Income Generating Grants PKR 400 Million



**74,929**  
Youth supported with skills, jobs and decent work interventions



**26,747**  
Community Physical Infrastructure Schemes Completed



**873,421**  
Households insured under Micro Health Insurance cover



**PKR 242 Million**  
Total amount saved by community



**PKR 16,663 Million**  
Micro Credit disbursed



**21,701**  
Low-Cost Houses Constructed



**839,386**  
Trees planted and managed by community



**20,221**  
Poultry layers distributed



**16,878**  
Kitchen Gardening Kits Distributed



# SRSO

## Vission, Mission & Objectives



Village Organization VO Routine Meeting at District Khairpur (VO Fareedabad Village Hadal Shah)



## Chapter 1

# SRSO Introduction & Background







## SRSO Impact



SRSO has developed social capital with a reach out to 1.2 million HHs in Sindh in 15 districts



Mobilized over 12,000 Village Organizations; disbursed Rs. **2.6 billion** of interest free micro loans amongst 214,227 HHs



Robust portfolio of Vocational Trainings, micro community Infrastructure, Low Cost Houses, interventions of Kitchen Gardens and many more



In the ambit of SRSO Poverty Reduction Programme, the organization works to empower thousands of people across Sindh province particularly in rural areas by laying greater emphasis on asset transfer, skill development, providing access to micro credit and promoting small enterprises. SRSO complements government's

intervention efforts in alleviating poverty. It implements social development programs that positively impact the lives of people in rural areas of Sindh. Over the period of 16 years, SRSO has built linkages between communities and social services through social mobilization, capacity building and awareness

raising programs. In addition to the core social mobilization programme, SRSO has been implementing following major poverty alleviation programmes funded by GoS/GoP (through PPAF & IFAD) and European Union in reporting year:

## SRSO Services and Outreach

SRSO works on the RSPs' 3 tier social mobilization approach of fostering community organizations for govt: services and supplies to use as conduit to reducing poverty by adopting a holistic approach using multiple interventions. SRSO aims to facilitate economic development in rural areas of Sindh through a range of community-based programmes, and to support communities, to become self-sustainable to live, work and raise families above poverty line. SRSO programme approach has three key features of rural development. First, it is bottom-up

with a basic premise that development is not possible without building inclusive, participative, transparent, and accountable institutions for the poor at the grassroots level. Second, it is more important to equip the poor with relevant skills to access available resources rather than devise top-down solutions of resource-creation and distribution. Third, there is a need to invest in local institutions for the poor through a multi-input poverty alleviation approach. Following a three-tier social mobilization strategy, SRSO fosters

community-based organizations at mohallah, village and union council level. So far, formation of 68,650 community based organizations (100% women) representing 1,200,484 member households have been formed in 15 districts of Sindh province. These organizations have a combined savings of PKR 242 million. These community based organizations have also been federated at higher/apex level to form village and Local Support Organizations (LSOs). So far, 494 LSOs have been formed and supported by SRSO.

Table 1: Cumulative Progress of Women Community Organizations Formed

Key Performance Indicators		Achievements as of June 2019	Achievements as of June 2020
CO-Formation	Women	59,564	68,650
	Men	2,383	2,383
	Mix	40	40
	Total	61,987	68,650
CO-Membership	Women	1,042,847	1,161,822
	Men	38,662	38,662
	Total	1,081,509	1,200,484

Referring to table 1, SRSO has successfully organized social capital of 1.2 million poor households across 15 districts of Sindh. All these households are represented by women. These organized structures are well capacitated through series of training programmes, and represents at village and union council levels (refer table 2). These

community institutions hold great opportunity for government and other development stakeholders to implement sustainable poverty alleviation programmes at grassroots level. SRSO has encouraged and created a saving culture in the community and over the period of 17 years, community members have saved PKR 242 million (refer table 3). Thereby,

economic security is increased and financial services are brought closer to communities for promoting secure investment with savings. The community decides to also engage in giving loans from its savings to its members. In most cases, these savings are also used to help community members in any emergencies.

Table 2: Village Organization & Local Support Organizations Formed

Key Performance Indicators	Achievements as of June 2019	Achievements as of June 2020
VO Formation	11,884	12,679
LSO Formation	400	494

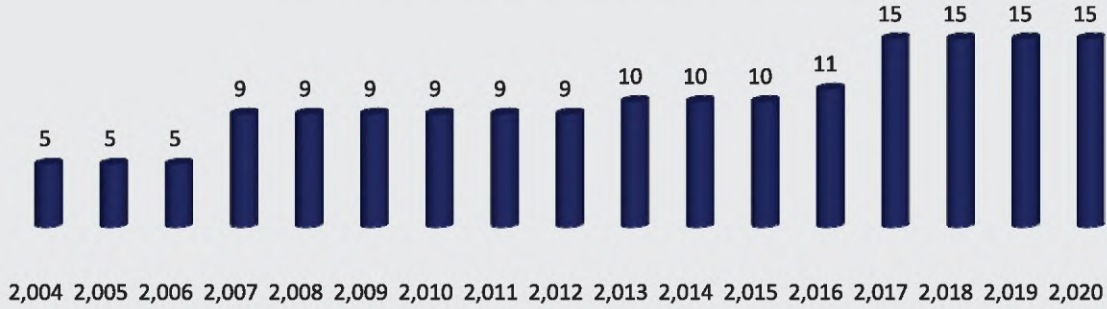
Table 3: Community Savings as of June 2020

Women	235,639,000
Men	6,800,000
<b>Total Community Savings (In PKR)</b>	<b>242,439,000</b>

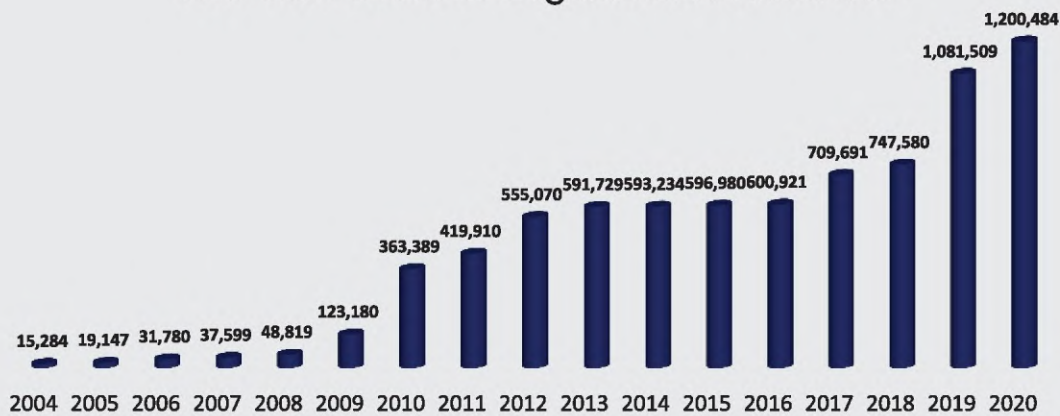


# Year wise Social Mobilization Trend

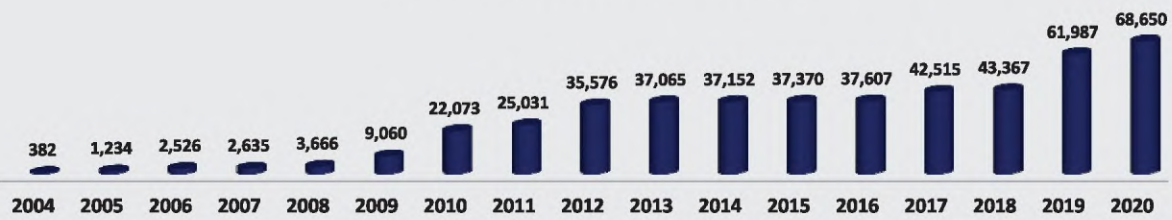
## Year wise SRSO presence in Districts



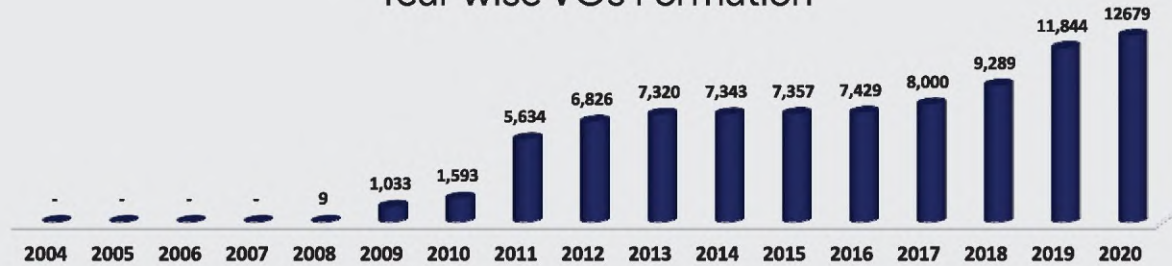
## Year wise trend of Organized Households



## Year wise COs Formation



## Year wise VO Formation



## Year wise LSOs Formation





# Chapter 2

## Poverty Reduction



### SRSO Impact

- 1 NO POVERTY
- 2 ZERO HUNGER
- 3 GOOD HEALTH AND WELL-BEING
- 4 QUALITY EDUCATION
- 5 GENDER EQUALITY
- 6 CLEAN WATER AND SANITATION
- 8 DECENT WORK AND ECONOMIC GROWTH
- 11 SUSTAINABLE CITIES AND COMMUNITIES



The poverty reduction program has enabled 1.2 million marginalized households to significantly improve their livelihood, income, housing conditions, reducing the prevalence of diseases and achieving a sense of stability.



During many studies, SRSO organized community members reported satisfaction of their life improvement especially the access to water, sanitation, housing maintenance and construction, and gender income generation



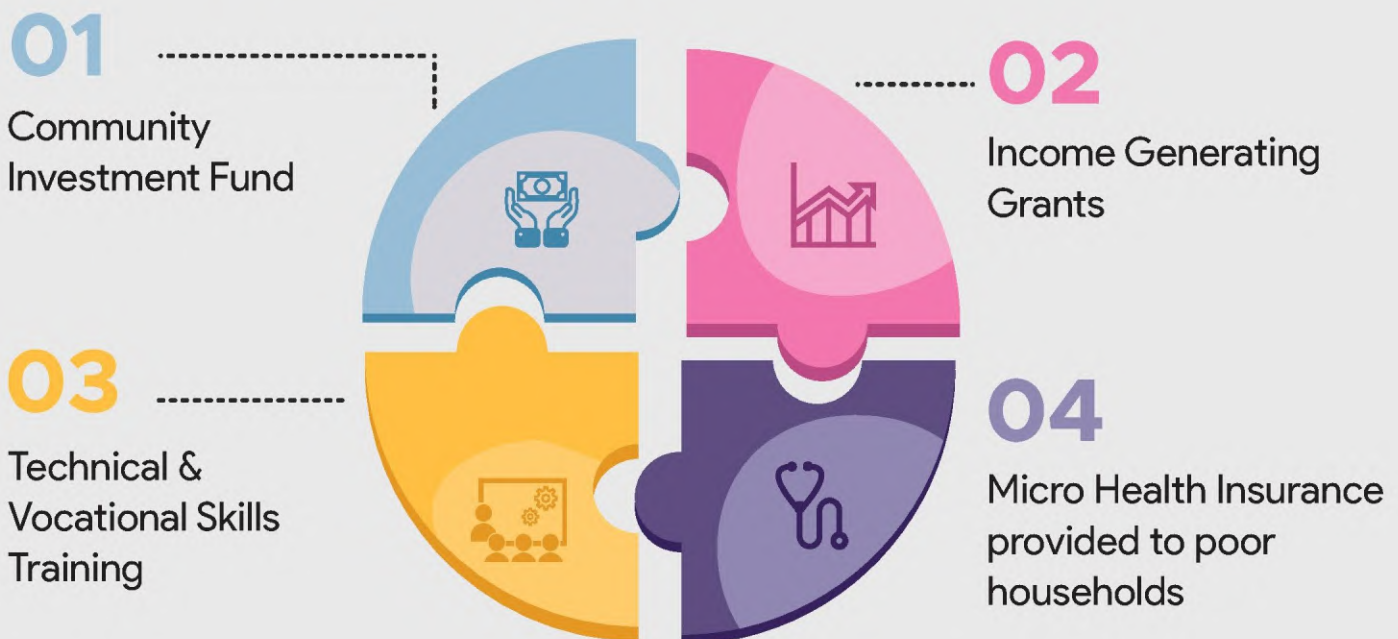
# Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme

SRSO is implementing European Union (EU) funded Sindh Union Council and Community Economic Strengthening Support (SUCCESS) programme, aiming to reduce poverty in two out of eight project districts of Sindh namely Larkana & Kambar Shahdaddock. It's a 6 years programme which started in 2016. The SUCCESS programme is being mainly implemented through the Rural Support Programmes Network (RSPN) by three of its member RSPs, Sindh Rural Support Organization (SRSO), Thardeep Rural Development Programme (TRDP), and National Rural Support Programme (NRSP). The programme is built upon the experiences of the GoS funded pilot programme 'Union Council Based Poverty Reduction Programme (UCBPRP)' previously implemented by SRSO in 2009 with remarkable achievements. The specific objective of the

SUCCESS Programme is to reduce poverty based on social mobilization approach. The SUCCESS programme, as the UCBPRP, also focuses heavily on women as their primary beneficiaries. It is pillared on providing access to income generating activities together with components of vocational training; local community infrastructure and increasing efforts to connect with public services with active women participation at the grassroots levels. Achievement against programme expected results: By now 174,074 rural households in 2 districts have been mobilized into a three-tier system of community institutions including 8,071 Community Organizations, 1,236 Village Organizations and 98 Local Support Organizations at neighborhood, village and union council level. Community Resource

Person (CRP) is one of the key components in SUCCESS programme and overall concept of Social Mobilization. 801 CRPs have been identified and trained on book keeping who take care of all records including log of meetings, record of interventions, and basic socio-economic statistics at local level. 76 community book keepers have provided advanced training on computer and financial literacy to keep record of MIS at LSO level. More importantly, 801 CRPs are trained on Community Investment Fund (CIF) and CAT training specially designed for CRPs to engage them in scaling social mobilization in uncovered areas, facilitating community routine meetings and, to impart awareness sessions on importance of savings, mother & child healthcare, education and other cross cutting issues.

## Activities under Expected Result-2







## Community Investment Fund (CIF)

One of the most central intervention is supporting community incomes through the small interest free loans, i.e the Community Investment fund (CIF). This is provided as grant to the rural community institutions and used as revolving fund by CIs for their

beneficiaries bearing 0-23 score on poverty scorecard. These interest free loans broaden the range of income generating opportunities for the rural women through small local enterprises. By 2020, PKR. 650.14 Million CIF has been sub granted to community institutions.

In the reporting year, 17,948 poor households received PKR 300 million as CIF to implement their investment plans for income generation at the household level. Moreover, PKR 222.23 Million has been disbursed as repeated loans to 7,632 households so far.

### Sector wise CIF Utilization Status



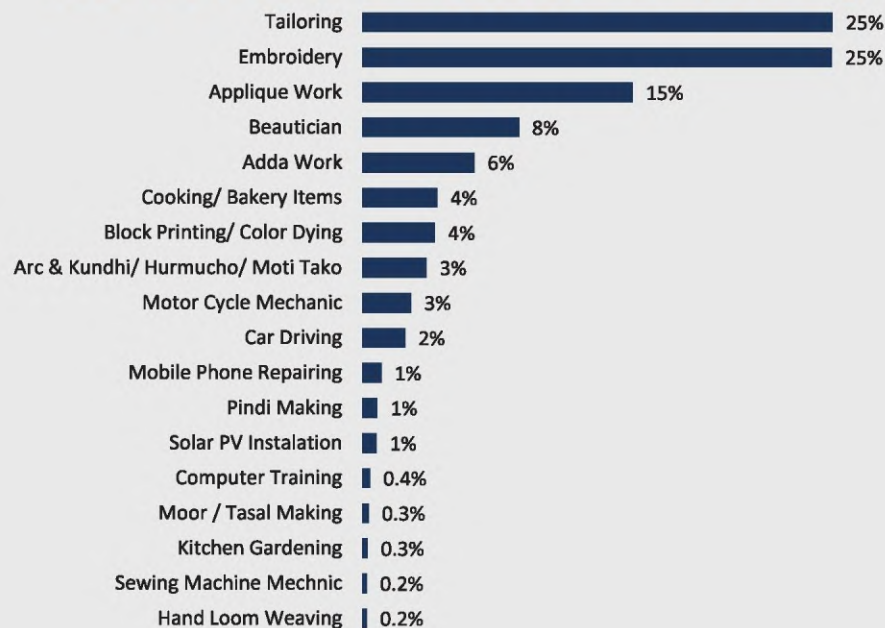
## Technical and Vocational Skills Training (TVST) Component

The programme provides Technical and Vocational Skills Training (TVST) to promote skill development amongst the community members, especially women. This component provides demand driven training programmes to the members so that it gives open access to the

market and encourage the income generating activities. For making this activity accessible, field training centers have been established at the nearby or convenient locations. In total, 4,638 persons have been provided with training under their chosen trade

options through the training partner namely M/s ZABTech and SRSO-IMSD. In the reporting year, 629 trainees have been trained in district Larkana and 658 trainees have been trained in Kamber-Shahdadkot.

### Trade wise Technical & Vocational Skills Training







## Micro Health Insurance (MHI)

Micro Health Insurance (MHI) is a kind of social protection measure for the most deprived and vulnerable households falling under the 0-12 PSC scores. The objective of the MHI is to protect poor households from health shocks that

may push them further into poverty and hamper their capacity to generate income, subsequently affecting their socio-economic well-being. In total 46,458 poorest households have received this micro health insurance (MHI)

facility in both districts. While in this reporting year, 1,759 Households from Larkana and 2,641 from Kamber-Shahdadkot have received this social protection.

## Activities under Expected Result-3



## Community Physical Infrastructure (CPI)

Community- identified physical infrastructure, completed with community involvement. This is the only intervention in SUCCESS programme which is being carried out at the village/settlement level. In the reporting year, 101 new schemes are initiated and 125 have been completed.

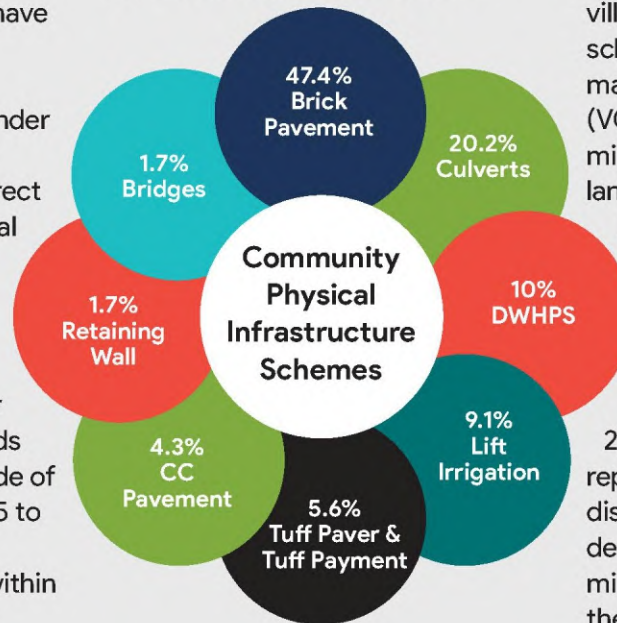
The completed CPI schemes under the SUCCESS programme are extending different types of direct and indirect benefits to the local residents in their areas. The drinking water supply schemes are benefitting the households with the availability of water within their homes. Earlier, those households used to fetch water from outside of their villages at a distance of 1.5 to 2 KMs from their homes. The facility of safe drinking water within their homes has improved the quality of life and preventing the dwellers from various water-borne diseases. The brick pavements and culverts schemes are also extending massive benefits to the local resident it includes  
1) improve the access of poor households to public services and

2) linking them with the local markets to easily sell their crops/products and earn good incomes which contributing to financial empowerment. The lift irrigation schemes are providing significant benefits to the local

crops in on time and get improved yields which directly causing financial benefits in form of increase in incomes at the household level

2) becoming the source of revenue for the village organizations at the village level. These lift irrigation schemes are operated and maintained by the communities (VOs) themselves and charging the minimum cost to the farmers and landowners when irrigating their lands. The latrine schemes are causing benefits i.e.

- 1) open defecation is reduced which also prevent the possible contamination of hand pump boreholes
- 2) the beneficiary households also report that the ratio of transmitting diseases (caused by open defecation) has some extent to minimize at the household level in their areas
- 3) health and hygiene conditions are also reported to improve in those areas/villages.



communities including the small landowners. The benefits include:  
1) timely availability of water especially when there is a shortage of irrigation water for the crop, has enabled the formers/small landowners to cultivate the various



# Peoples' Poverty Reduction Program (PPRP)

People's Poverty Reduction Program (PPRP) was launched in 2017 by Sindh Rural Support Organization (SRSO) with Government of Sindh's (GoS) funding. The programme is pillared on UCBPRP framework largely as well as the learnings from the programme.

This is being implemented in 06 districts of the Sindh Province; Khairpur, Sanghar, Umer Kot, Mirpur Khas, Thatta and Badin with the total cost of Rs. 6.35 billion. The specific objective is to build up the capacity of the poor community through social mobilization to empower them with

emphasis on empowering the women both socially and economically enabling them to improve their livelihoods and increase their incomes through Income Generating Grants and Community Investment Funds (CIF) i.e., interest-free loans.

## Expected Programme Outcomes



Increased economic and social services and community benefits from upgraded community infrastructures and productive assets operated and maintained with community involvement.



An average sustainable increase of poor household incomes by 25 percent.



Approximately 802,036 rural households in six districts mobilized and capacitated through people's own organizations (CO/VO/LSOs) of which at least 75 percent will continue to function effectively at the end of the project.



367 Enterprise Development Value Chain Products finalized and implemented in six districts.

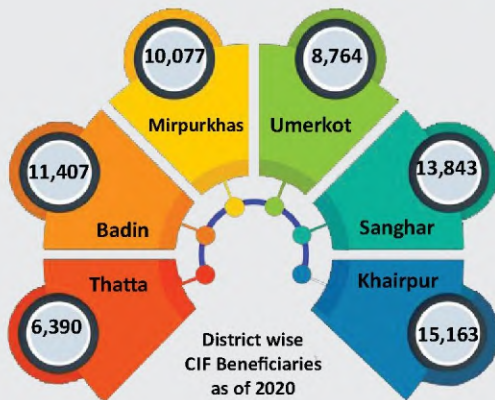
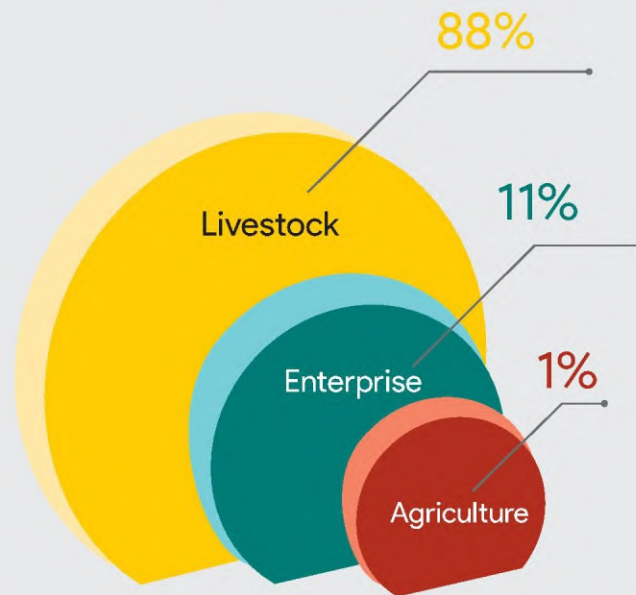


Enterprise Development Group Established Grocery Shop at District Badin

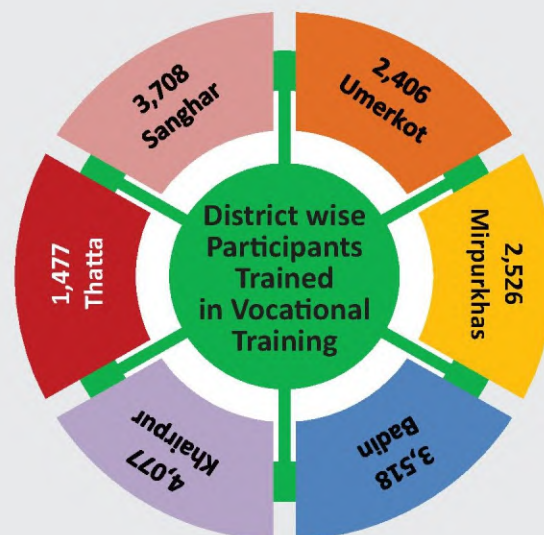
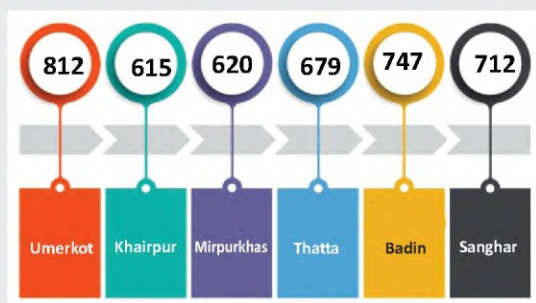


# Activities Performance of Peoples' Poverty Reduction Programme

## Sector wise CIF Utilization



## Low-Cost Houses Detail





# National Poverty Graduation Programme (NPGP)

An initiative to become self-reliant by providing livelihoods and social protection

SRSO is implementing the National Poverty Graduation Programme (NPGP) in northern two districts of Sindh namely Shikarpur and Kandhkot-Kashmore, under partnership agreement with Pakistan Poverty Alleviation Fund. The project has 52 months for implementation and till reporting period, it has completed 10 months. The overarching goal of NPGP is to assist the ultra-poor and very poor in graduating out of poverty on sustainable basis. Simultaneously, the programme aims at improving the overall food security, nutritional status and resilience to climate change for its target beneficiaries. The programme is jointly funded by the Government of Pakistan (GoP) and International Fund for Agricultural Development (IFAD). The Programme has two major components; 1) Poverty Graduation and 2) Social Mobilization and

Programme Management. The first component mainly focuses on assets creation (or transfer), interest-free loan and, training of assets and Interest Free Loan (IFL) beneficiaries. The second component entails social mobilization, formation and training of Community Resource Persons (CRPs), capacity building of Community Institutions (CIs). The beneficiaries of tangible and intangible assets receive functional literacy and basic business management trainings. SRSO along with other Partner Organizations has prepared training material for CRP's TOT and TORs for Service Providers. The dwellers of target rural UCs of district Shikarpur and Kashmore-Kandhkot are linked with livestock rearing which is supported by available natural or farmed grazing area.

## Expected Outcomes

- Improved livelihoods, living conditions and income-generative capacities for poor households and the youth (with diversified assets for sustainability in moving up the poverty ladder).
- Women from ultra-poor and poor households experience higher levels of socio-economic empowerment and their families experience improved nutrition and food security.
- Target populations have improved access to financial services and investment opportunities.
- Strengthened dialogue and knowledge sharing on pro-poor (and climate resilient) poverty reduction policies, supported with evidence-based research.



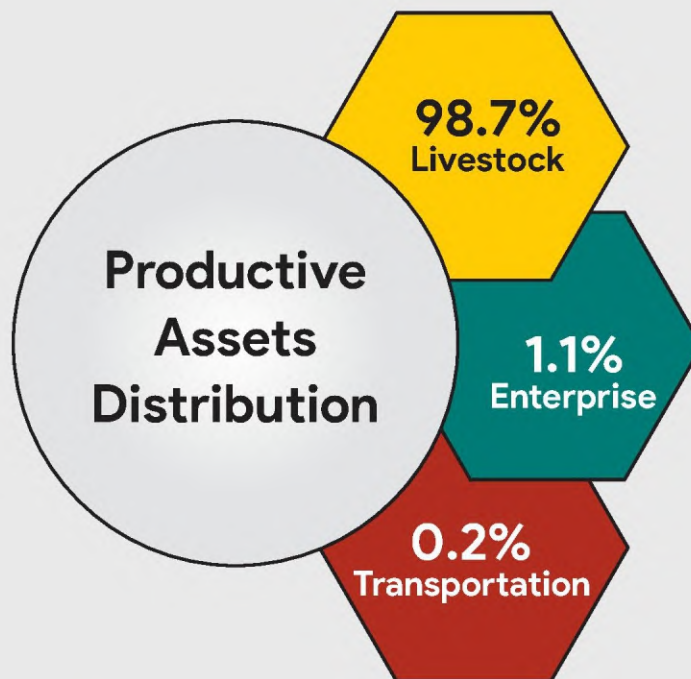
PPAF CEO Distributed Livestock under NPGP Programme among Ultra Poor Households in District Shikarpur



Studies have demonstrated livestock as reliable source of income for poor inhabitants of rural areas. NPGP has provided the target ultra-poor HHs with opportunity to plan and opt productive asset compatible with their planned economic activity. As high as 98.7% of the HHs have preferred livestock.

Buffalo Heifers are the most preferred kind of livestock by community. They expect highest economic benefit and growth in a year as buffalo is the most expensive animal in the local market. The second highest number is of milking cows with calf. The dual benefit of the said asset included calf for fattening and cow for daily milking.

Under the program, support of asset transfer, interest free loans and capacity building will be provided to 36,166 ultra-poor households of target districts. SRSO started NPGP program in reporting year and 5,579 livestock and enterprise assets distributed among the deserving households till reporting period.



Assets Transfer to Ultra Poor Households under NPGP Programme at District Kashmir-Kandhkot



## Chapter 3

# Education



*"SRSO, communities, and teachers now work together to improve education. Together we identify out-of-school children and help them to find ways to go back to school. The support has really helped my commune and we are proud of the positive changes we made." Says Rukhsana (Community Volunteer The support has really helped my commune and we are proud of the positive changes we made." Says Rukhsana Community Volunteer)*



4

QUALITY  
EDUCATION



1

NO  
POVERTY



5

GENDER  
EQUALITY



## SRSO Impact

**3,034** Children are receiving middle and secondary level schooling for the first time in remote villages of Shikarpur, Kandhkot Kashmir through SRSO upgraded Cluster Schools & USAID-Hub Schools in Sukkur & Khairpur districts

**3,034** Students have access to library, science and computer labs in SRSO managed schools.

**81** Primary & 9 community Cluster Schools received improved infrastructure and missing facilities to increase enrollment particularly in girls.

**233** Local teachers are hired in schools to support local youth for income generation. Students' enrollment has significantly increased to 4,215 (Girls= 2,563 Boys= 1,652) in SRSO managed community schools.

A sense of community ownership is developed which helps in sustainability of SRSO education initiatives.

**4** Solar systems have installed in Community Cluster schools.

**527** (349 female and 178 male) adolescents have enrolled and 178 adults have been provided vocational skill training.



## Social Sector Services Scope of Work to Promote Education

Scope of SRSO education component is to strengthen school system in rural areas of Sindh to serve the marginalized communities and underprivileged families and to contribute for SDGs. It supports GoS in addressing education related objectives by adopting abandoned government schools and

SRSO – through its Social Sector Service (SSS), in collaboration with Sindh Government and community works to increase the access to quality education without gender discrimination at the primary and secondary level.

SRSO intervened in education component in 2009 by taking management responsibility of 102 abandoned Govt. primary Schools

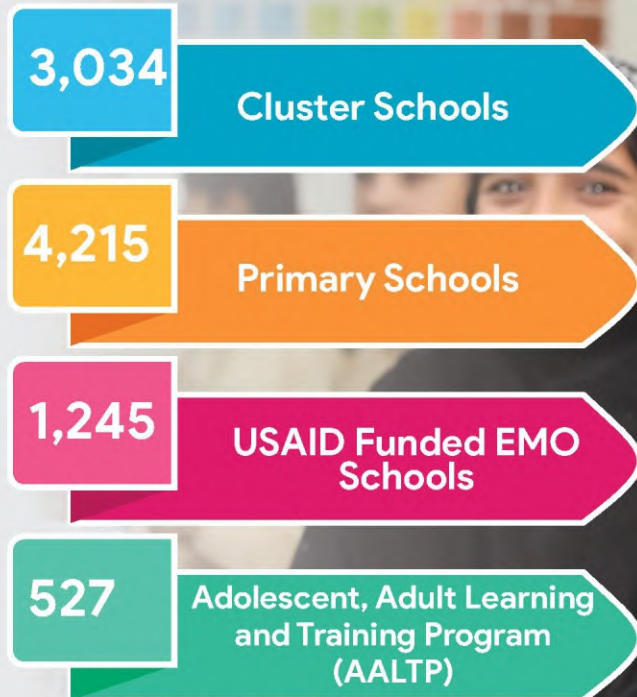
functionalizes them by providing missing facilities, hiring of local teachers and ensuring children enrolment. It focuses on reducing Out of School ratio in SRSO operational areas and ensuring sustainability of Education interventions by involving community members. SRSO helps in developing teachers' capacity by

in 28 union councils (UCs) of District Kashmore-Kandhkot and Shikarpur, under Union Council Based Poverty Reduction Program (UCBPRP) funded by Govt. of Sindh. The project aimed to increase and sustain schools' enrolment by providing missing facilities, hiring trained local teachers and developing community ownership. Due to the

developing updated curriculum, IEC material for community and teachers' training program. In the reporting year, efforts to reinvigorate and organize the education component have increased with active assistance from a number of partners. These include GoS, SEF, USAID and BISP Waseela e Taleem

right need assessment and continuous combined efforts of SRSO professionals and GoS support, the response of community was overwhelming which led SRSO pave into education component further. Currently, there are 9,021 students enrolled in SRSO managed schools through multiple projects.

### Project wise Student Enrollment





## Adolescent Adult Learning and Training Program (AALTP)

AALTP aims to provide accelerated formal primary education to adolescents and basic functional literacy for adults together with a certified Skill Development / Vocational Training course to those learners who discontinued their education due to dropouts, financial or social instability, or insufficient educational opportunities. The purpose is to support them and uplift their status

by providing them with varying opportunities of human capital development and socio-economic growth. The program extends education and development opportunities to Out of School Children (OOSC) focusing on the age between 10 to 17 years, and adults of age between 18 to 35 years. In reporting year, 527 (349 female and 178 male) adolescents have enrolled and

provided learners kits, under AALTP. 15 teachers have recruited and equipped with teaching aids (Guide Books; English, Sindhi & Math). 178 adults have been provided vocational skill training and online classes for students of grade 4 & 5 due to temporary closure of AALTP centers in COVID-19 pandemic.

## BISP Waseela-e-Taleem (WeT) Cluster-II

BISP Waseela-e-Taleem (WeT) project is associated with GoS ongoing social security program viz Benazir Income Support Program (BISP). WeT provides financial

assistance to support the primary education of 4- to 12-year-old children of BISP beneficiary families to ensure their enrolments and retention in school. The project has

enrolled 137,741 in rural areas of district Jacobabad & Kashmore-Kandhkot.

## Major Outcome and Learning

Through the project, 137,741 students are enrolled in BISP's verified primary schools.

### Project Activities

- Beneficiary families' children registered with BISP and recommended for their admission on the behalf of BISP are scrutinized by their respective school.
- The selected students after age and grade verification proceed for the admission in katchi to 5th at BISP verified schools in their vicinity.
- The attendance of beneficiary students is then verified. Upon completion of 70 percent attendance by registered children in schools, the BISP beneficiary families will receive cash assistance of Rs. 750 per child per quarter.

## Sindh Basic Education Program (USAID-EMO Hub Schools Project)

In continuation to the aim of GoS, for improving education in Sindh and recognizing SRSO efforts in achieving success in ongoing education projects, an agreement between SRSO, Education and Literacy Department of Sindh Government signed agreement under GoS public private partnership in which GoS has outsourced Operation & Maintenance of two schools 1) Government Girls High School Numaish Colony, Sukkur and Government Boys High School Sami Khairpur, to SRSO. Project helped community in

getting improved/repared school building infrastructure. Local teachers are hired wherever required. Special capacity building programs are implemented for teachers. Community is engaged actively through parents and SMC meetings to ensure enrollment of students and maximum school attendance. Target Schools are equipped with state of art Science and Computer Laboratories to provide updated education opportunity to the students. Schools also have health dispensary where children were provided free Hepatitis B & C

screening in reporting year. Events of sports & co-curricular activities are regularly organized. As against a project target of 1300 students, SRSO has succeeded in enrolling 1,245 students with 52% being girl child. The overall attendance remains more than 70% which declined due to COVID 19 disruptions. However, efforts continued to commence academic activities even during school closures through clustering the students into their specific community groups and by assigning dedicated teachers to oversee these groups.



# Chapter 4

## Health





HEIL SANTE



# FOR IMPROVED NUTRITION IN SINDH (PINS)

The Accelerated Action Plan, Government of Sindh




## of Global Handwashing Day - 2020



### Hand Wall

**1 NO POVERTY**  
  
**8 DECENT WORK AND ECONOMIC GROWTH**  


## SRSO Impact

-  172,737 Women and children under 5 have improved access to quality healthcare, nutrition and reproductive health in SRSO operational area
-  326,484 Women shifted on new birth spacing methods reproductive health services
-  4,358 Young and adolescent benefitted in cotton picking areas
-  123 <5 Children received improved immunization and nutrition to prevent stunting



For several years, improved nutrition and reduction of infant and maternal mortality, which are

sensitive indicators of human development, are priority concerns of SRSO. SRSO believes that

women should have access to comprehensive, affordable and quality health care.

To achieve community health objectives, SRSO has following on-going projects:

### 1) Delivering Accelerated Family Planning in Pakistan (DAFPAK)

Delivering Accelerated Family Planning in Pakistan (DAFPAK) is a four-year project that aims to provide reproductive health services to communities of Shikarpur, Jacobabad, and Kamber-Shahdadkot. The project creates an enabling environment for women, girls, and men to avail healthy reproductive choices; increase the availability of family planning services and products in uncovered rural areas. Project also

strengthens accountability through increased transparency and stringent monitoring. Project is designed on community based social mobilization approach and Community Resource Persons (CRPs) are the main pillars of project implementation. CRPs visit door to door in their assigned uncovered catchment area where married couples are sensitized regarding modern contraceptive methods and referred to lady

health visitors for provision of supplies. A monthly camp is organized by LHVs with the help of Social Organizers and CRPs where family planning services are provided for the target community. Project has an innovative social enterprise component 'Business in a Box' to incentivize CRPs who can earn against their efforts. This micro-entrepreneurship is linked for the sustainability of Family Planning services.

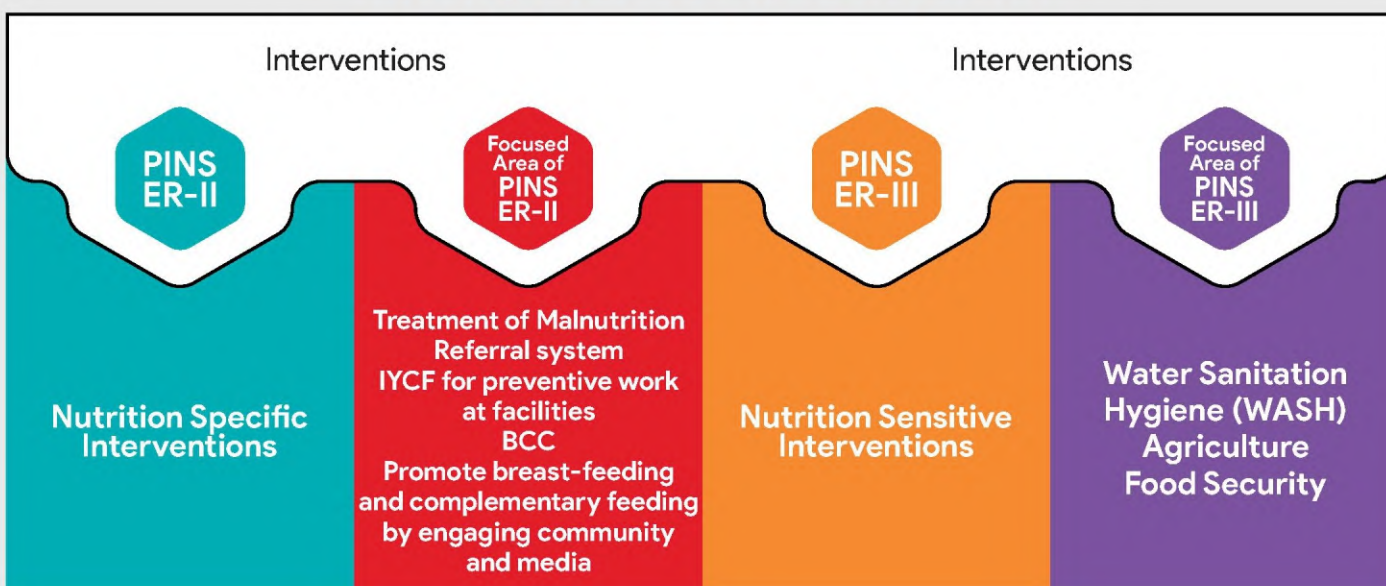
### 2) Programme for Improved Nutrition in Sindh (PINS)

Government of Sindh (GoS) through the Planning and Development Department (P&DD) is implementing a six-year, multi-sectoral Sindh Accelerated Action Plan for Reduction of Stunting and Malnutrition (AAP), with the objective of reducing 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, is supporting GoS through its Programme for Improved Nutrition in Sindh (PINS) in ten districts of Sindh. PINS is built upon the social mobilization approach to community driven development (CDD) of RSPs. EU-PINS will also help the

agriculture sector of the province to boost its nutrition-sensitive agriculture production in its sub-sectors of livestock, fisheries, and farming by fully adapting to the effects of the climate change. The project corresponds to the second target indicator of the Sustainable Development Goal (SDG) No 2.

### PINS Programme Strategic Interventions





## Farmer Field Schools (FFS) is combating with COVID-19 Emergency 2020

656 Farmer Field Schools (FFSs) have been established in three districts (Larkana 230, Kamber-Shahdadkot 223, and Shikarpur 203) under European Union (EU) supported Programme for Improved Nutrition in Sindh (PINS). These FFS are provided demo plots in their vicinity where free

agriculture inputs are provided by the project to demonstrate best and modern agriculture practices and to cater nutrition needs of the target community. During COVID 19 lockdown, these demo plots and Farmer Field School (FFS) played a pivotal role in supplying fresh vegetables at

doorsteps of poor on subsidized rate or free of cost, depending on the requirement of community. FFS mobilized Agriculture Entrepreneurs (AEs) in their respective area and supported 2,606 poor families in 3 districts.



## 3) Promoting the Rights of Older People in Pakistan

SRSO has been working with HelpAge International for a decade now. In the beginning, activities were implemented focusing on disaster risk management and humanitarian response to the floods emergency in 2010 focusing on health, shelter food, NFIs, Psycho-social support and early recovery. Later multiple projects got completed strengthening SRSO-HAI partnership for community development. In addition to relief activities, HelpAge International & SRSO entered into multiple agreements till reporting year for the welfare of

older poor people in different districts of SRSOs operation/outreach. The focus increased from relief to livelihood, health, CBDRM and advocacy for the older people, organizing them in Older People Associations (OPAs). HelpAge International has facilitated federal and provincial governments for introduction of new laws for protection of the rights of older people. Senior Citizen Act has been passed by the provincial parliaments of KP and Sindh in 2014. SRSO through OPAs promotes awareness and implementation of Senior citizen

Act by organizing training workshops for local government authorities and stakeholders including local government officials, healthcare centers, transportation agencies, banks etc.

Till reporting year, 117 OPAs have been formed and organized 8,336 older people. These OPAs work closely with local authorities and with a wide range of community members, enabling them to make a positive contribution in the following areas:



Building livelihood security through livelihood grants, skills training to earn enough money to support themselves and their families

Improving healthcare: OPAs have been instrumental in organising free medical camps, providing hearing and mobility aids, organizing eye camps etc for older people.

Promoting participation in community life: OPAs empower older people, particularly older women, reducing their isolation and vulnerability by creating social support that can facilitate community development activities.

Promoting participatory governance OPAs across the region, play a vital role in raising awareness of the rights and entitlements of older people and improving their access to existing services. Linking up with government service providers enables OPA members to recognise that government departments are resources for them to utilise. This builds confidence amongst older people and articulation in expressing their specific needs.

## Major activities of the project during reporting year 2019-20

- The project expended outreach by intervening in Karachi
- Established ten Older People Associations (OPA's) in Karachi. Each OPA is comprised of 12-47 members. These OPAs were federated at the district level and elected district body of management through the consultation of other members of OPA's.
- Capacity building events on Organizational Management of newly formed OPAs in Karachi have been organized. These OPA are

actively participating in mobilization, awareness, and advocacy programs for the proper execution of senior citizen Welfare act-2014.

- On local level advocacy, Refresher training events have been arranged for the already established 117 OPAs of district Jacobabad & Shikarpur.
- One to one sensitization meetings with MNA and MPAs were conducted to create awareness for the needs of older people and the importance of the

implementation of the Sindh Senior Citizen's Welfare Act 2014. During these sessions, MPAs ensured for their support to meet immediate basic needs of older people followed by a reliable source of income to meet their daily requirements.

- Special training events were organized for the district government officials including social welfare department, health department, Zakat & Ushar, Transport department etc.



Awareness Raising Rally under HelpAge Project at District Jacobabad



## Chapter 5

# Craft Enterprise Development (CED)

Empowerment and Capacity building of rural artisans for Poverty Alleviation

***We never knew our traditional crafts can bring us money. SRSO CED has helped us relook at our own skills and uplift it in a manner that has completely transformed our lives."***

*Shamshad Bibi Artisan supported by Sartoon Sang CED*



## SRSO Impact



3,802 Producers rise out of poverty by building sustainable livelihoods through crafts enterprise development



SRSO Crafts' Enterprise Development (CED) is community artisans based social enterprise initiative which was commenced in 2007. Over 90% of the members are women, with a significant number of them in supervisory and managerial positions in their community-based institutions. CED aims to empower artisans by

supporting them to set up their own business development groups as well as higher level artisan institutions and enterprises. It facilitates artisans in capacity-building, training them in developing products that appeal to modern markets, and enabling their access to vital working capital. CED has reached out to national

and international designers to work with the artisans and has created more than 364 innovative prototypes that SRSO is now aggressively marketing through various channels, including Sartiyoan Sang Outlet and exhibitions.



Sartiyoan Sang Exhibition at Ocean Mall Karachi 2019

This initiative creates opportunity for artisans to earn steady incomes through decent and equitable work, gain access to consistent demand for their products and services, and lift themselves out of poverty.

**CED major activities are**

- Skill enhancement/capacity building trainings on existing crafts;

- New products designing, research, and business creation exercises
- Product promotion through different marketing channels;
- Business development exercises, marketing trainings/workshops
- Exposure visits of renowned locations, industries, home-based

- workers and groups
- Bridging rural artisans to local, national and international exhibitions, seminars and conferences
- Market surveys, business feasibility exercises and business plan creations;



## Sartyoon Sang

Sartyoon Sang or 'Friends Together' is a social enterprise; works with hundreds of artisans in 15 districts of rural Sindh. It has an outlet and brand created by the Sindh Rural Support Organization (SRSO) to promote Sindh's glorious craft traditions and their unsung rural practitioners. Besides an outlet at Sukkur, CED also organizes one-of-a-kind mega exhibition, every year in Karachi, the Metropolitan city.

The event features showcasing various crafts collection, interactions with traditional artisans on traditional techniques, linking designers and urban market to these artisans' groups, and discussions with sector experts for further expansion opportunities. Some of community's distinctive collections are embroidered apparel, home textile, traditional decorative, jewelry, hand

embroidered shoes etc. Till 2020, Sartyoon Sang has organized 13 successful mega events which have provided opportunity to earn PKR 31 million to poor rural artisans. The community artisans also participate in other exhibitions across the country through this platform.

## Training and Capacity Building

Training of Master Trainers and Community Based Training (Product Design Workshop) were

conducted by subject matter experts with the objective to strengthen artisan's capacity and

to build awareness to create enhanced business skill of various crafts enterprises and groups.

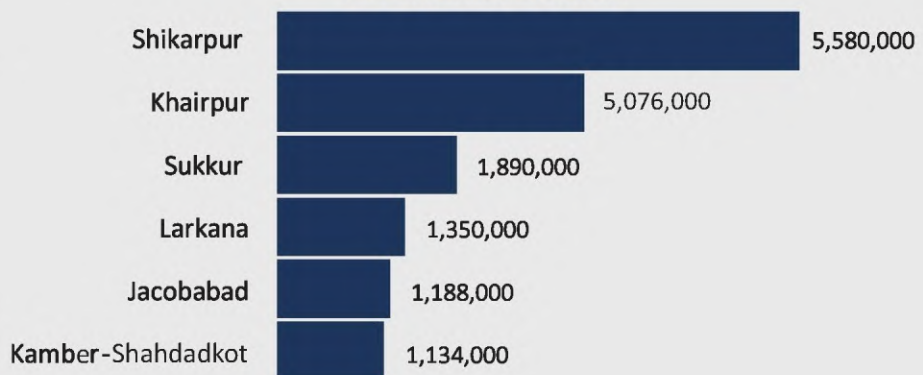
## Exhibitions in 2019-2020

During reporting year, BDG artisans were provided opportunity to attend several exhibitions across the country through the platform of Sartyoon Sang/CED. It helped artisans to share and express their motivations, expectations, objectives and experiences. It also helped BDG members to earn for their family livelihood. Total 11 exhibitions were attended by the community artisans in 2019-20. The number of events remained lesser due to Covid-19 when all other activities were restricted due to lockdown. SRSO-CED has recently started its own online store through the

Sartyoon Sang facebook page. This store at present has products from various BDG members. The sales haven't taken off as yet but over

the next few months the CED team will focus on promotion of this online store.

**BDGs Annual Income**



## COVID-19 Impact on handicrafts artisans: A struggle that only got harder

During the COVID-19 lockdown, most of the artisans have been out of work. The sale revenue of community artisans mainly depends on exhibition and Sartyoon Sang outlet which is suddenly in sharp decline due to pandemic.

"COVID has affected every retail

business to the point of closure Ms. Sania said. "In rural areas [Sindh] we artisans are highly dependent on exhibitions. Eventually our savings will run out, but our subsistence lifestyle (agriculture, livestock, making our own clothes) will ensure our survival, a preservation tactic taught to us by our elders."

Even though we face numerous challenges, she has adapted to the health crisis by producing new products. "The only saving grace is my hand is my sewing machine. I can make a few masks for family and loved ones to protect them and sell a few to others. It's not a get-rich-quick scheme, but every penny has value in a crisis."



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

### Recognizing and Supporting Home-based Workers

Pakistan is one of the Asian countries that have large number of women engaged in home-based work and this sector has expanded at a fast pace. This expansion can be linked to the globalization of industry and the search for efficient means of production through low cost labour. The current economic and social condition of the country needs quick reforms in technical and vocational education and training sector.

SRSO has partnered with Japan International Cooperation Agency (JICA) through GoS Women Development Department (WDD) with Rs. 7 million funding in the form of technical contribution for

"Improvement of Livelihood & Well Being of Female Home-Based Workers (FHBWs) in Informal Sector in Sindh".

The project has been initially launched in Sukkur, Shikarpur and Khairpur districts. The long-term objective of the project is to improve livelihood and well-being of female home-based workers in Sindh with economic empowerment of women so that they could more effectively contribute towards poverty reduction and economic development of Sindh.

SRSO, under this project, is promoting opportunities for women and men to obtain Decent

Work, which is comprised of four components/activities; life management capacity development, access to financial service, income generation activities, and promotion of female employment in the formal sector. Initially, the project has linked to already organized Business Development Groups (BDGs) of female artisans engaged in craft enterprises. The project will design, pilot and develop innovative livelihood improvement models for female home-based workers through strategic public-private partnership between Women Development Department Sindh and other related key stakeholders



**Box 1** "Starting a business has given me recognition, confidence and self-esteem" says Heer Bano, a business woman in Kandee village. With her BDG group members' support and a modest capital base (PKR 90,550), Bano started her business. Today she is planning to open a shop in city Nasirabad where she plans to employ more workers and has plans for further expansion. "SRSO enterprise training has enabled me to know how to display my products well and attract many customers." This, she says, was a turning point for her business. Bano's membership in the community organization Amir Khan Gadehi, VO Kandee, LSO Chandoki and BDG Heer has enabled her to access marketing training opportunities, giving her recognition, confidence and self-esteem.



# Chapter 6

## Institute of Management & Skills Development (IMSD)



- 1 NO POVERTY
- 2 ZERO HUNGER
- 4 QUALITY EDUCATION
- 5 GENDER EQUALITY

### SRSO Impact



74,929 Young boys and girls received opportunity of employment through skill development.



50% of trained participants are women.



Over 80% of respondents reported that there is visible to moderate improvement in their household incomes after receiving training.



More than 40 diversified skill training trades to fulfill market needs.



Pakistan's work-age population was approximately 62% in 2019 and is increasing continuously. Keeping this in view, training and innovative capacity-building programs are essential for equipping communities with the functional, administrative, technical, and social skills necessary to strengthen their livelihoods. They are also required to develop basic financial skills, and participate in planning and decision-making, among other activities for overall empowerment. SRSO's HRD Department was established in 2003 and in 2013 was transformed and upgraded into - Institute of Management and Skill Development (IMSD) with extended outreach, equipment, and training capacity.

For 16 consecutive years, HRD/IMSD has met the training needs of development professionals and community members of upper Sindh. It has been contributing to providing skills training and local institutional capacity building to optimize the performance of rural development projects. This is why SRSO recognizes its capacity-building component as a core and cross-cutting thematic area.

Given its mandate to empower the rural and pre-urban community through capacity development; SRSO's IMSD has following three focused areas:

1. Community Management Skills Training Programmes (CMST) for office bearers of Community

Institution (CI) at all levels.

2. Community Vocational Skills Training Programme.

3. Staff Training Programme

As a result of above training, beneficiaries—both women and men—are equipped with skills and have the confidence to set-up and run their community-based institutions and initiate small businesses for better comes. These micro-enterprises can be expected to have an increasingly greater impact as enterprises mature and support local economic development.

IMSD has rich resource pool of experts in leadership, managerial, technical, vocational, and specialized trainings which gives an edge to the center.

## Community Management Skills Training Programme (CMST)

Starting with basic community management skills training for office bearers of community institutions in 2003, SRSO IMSD has specialized in designing and imparting several training modules catering to the need of rural development at all levels to ensure “comprehensiveness and full

complementarities in the coverage of pro-poor institutional transformation needs”. Community managerial skills training and capacity-building in rural development are an important part of SRSO conceptual package. The objective of this component is to enable the community resource

persons to understand philosophy of the participatory development and to learn basic bookkeeping at community level. These trainings also improvise participants' interpersonal skills and capacity to develop linkages with the government and private organizations.

## Vocational Skills Training Program (VTP)

There is a youthful population in Pakistan because about 50% population is less than 20 years old. Pakistan now has more young people than it has ever had, and this has been predicted to continue to increase until at least 2050. 68% of Youth (15-24) is unskilled and this is a big asset to be trained as a

skilled workforce or human capital for the development of Pakistan. Therefore, the major focus of SRSO poverty reduction programs is to train the youth age group from 15-35 years through vocational skills to promote social stability and sustainable economic and social development at grassroots level.

Starting with few trades or specialized trainings in 2003, today IMSD offers over 56 trades as per needs of community members in programme areas and partner organizations.

## Staff Training

IMSD Staff training program aims to build capacity to develop expertise through fostering and upgrading the technical as well as managerial

skills of SRSO staff. The activities of the staff training programme are in the field of social mobilization, participatory development, rural

development, micro finance, management /HR, and organizational development.



# Chapter 7

## Physical Infrastructure & Technology Development (PITD)



### SRSO Impact



52,556 Previously deprived poor souls have now access to clean drinking water at doorstep



87,738 Poor quit open defecation and got access to the toilet facilities.



21,701 Women community members have received house entitlement, increasing their confidence and status in family.





Over 48% of the population in Sindh resides in rural areas where agriculture and livestock are the major livelihood sources. The region is quite underdeveloped with over 50% of its population living below national poverty line. The large number of populations living in these areas lacks access to basic services including clean drinking water, sanitation, and adequate physical access to social services.

Over the past 16 years, SRSO has realized significant investments in rural infrastructure improvements with intended objectives of providing economic, non-

economic, and social benefits for the poor. SRSO has so far initiated and completed nearly 48,448 small-scale infrastructure schemes with a cost of PKR 3,122 million to benefit over 472,410 beneficiaries. More than 90% of schemes have been initiated through women's community institutions. These small-scale infrastructure schemes include water supply schemes, sanitation, link roads, irrigation channels, school renovation, and low-cost houses.

In keeping with SRSO's participatory approach to development process, all schemes are identified, prioritized, and

implemented with prior consultation of communities through Community Institutions (CIs). This community ownership is integral to sustained development. One of the distinguishing features of the sector's activities is the focus on the bottom-up demand-driven approach to project identification.

Projects are identified at the grassroots level by community, CPI section carries out feasibility studies on the aspects of technical, financial, and environmental viability. The communities are responsible for operation and maintenance.

### SRSO Partners in CPIs

In last few years, SRSO CPI component has grown remarkably in terms of budget allocation, numbers of schemes, outreach, and diversity. The portfolio of

initiated CPI schemes has reached the number of 48,448 with PKR 3,122 million funds investment. Major contributors in terms of financing are GoS through Peoples

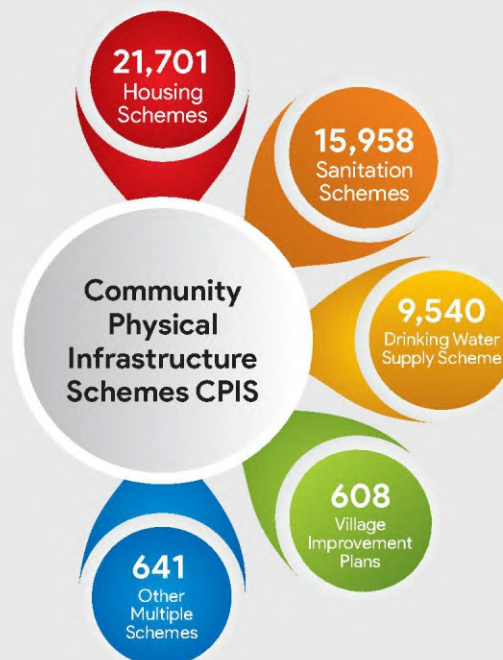
Poverty Reduction Program (PPRP) & Cluster Schools, and European Union through SUCCESS and PINs programmes.

### Housing for Women

Since 2010, when whole country faced heavy rainfall floods, nearly 1.9 million housing units were destroyed either fully or partially, 20 million people affected across the country, SRSO intervened in low-cost housing schemes with

major funding from Sindh government followed by other donors. Prior to this, SRSO constructed 200 low-cost houses under Benazir Housing Cell (BHC) as a pilot project but the floods disaster changed the parameters

of housing schemes related to design and cost. Since then, SRSO has constructed 21,701 low-cost houses benefitting 174,636 souls. The intervention has empowered poor women through home asset ownership.





## Gender and CPIs

Studies show that men and women benefit differently from rural infrastructure investments. Gender-specific interventions have been designed and implemented to get the appropriate impact of gender-specific benefits. It is generally accepted that rural water supply, sanitation, and housing investments can benefit women more than men, as women are often responsible for the time-intensive task of water collection from unimproved and/or distant water sources and meanwhile they

are more vulnerable in terms of poverty due to lack of assets ownership. In remote areas, the reason for low girls enrollment is the lack of toilets and/or inappropriate school sanitation. Provision of toilets and boundary walls under SRSO school's renovation schemes has enabled girls to attend school (and motivated parents to permit their daughters to attend school). Housing schemes through women community members have given them entitlement of ownership and

have provided special importance within the family decision-making. Provision of clean drinking water prevents the entire household from the transmission of water-borne diseases but its access at the doorstep helps women and girls from the hardship of transporting heavy containers of water long distances which also lowers household productivity because of time lost to water collection.

## Ongoing Projects and Programmes

Project Title	Donor/s	Operation Area/s	Time Period
SUCCESS Programme	European Union (EU)	Kamber-Shahdadkot Larkana	05 year
Construction of 10 Cluster School	Sindh Education Foundation (SEF)	Shikarpur Kashmore-Kandhkot	18 Month
Low-Cost Houses (Peoples Poverty Reduction Program)	Government of Sindh	Khairpur, Sanghar, Badin Thatta, Umerkot, Mirpur Khas	03 Years
Programme for Improved Nutrition in Sindh (PINS- ER3)	EU- Government of Sindh	Larkana Kamber-Shahdadkot, Shikarpur	03 Years



CPI Scheme at District Larkana constructed under SUCCESS Programme



# Chapter 8

## Micro Health Insurance (MHI)

### Box -3

“I am not scared of illness anymore. Suffering aside, whenever I or anyone from my family fell ill, we were worried about how to afford treatment. We do not worry anymore. We get good treatment, money for medicines and transportation cost”

Sona from Bharmi village,  
District Kamber-Shahdadkot

3 GOOD HEALTH AND WELL-BEING



5 GENDER EQUALITY



### SRSO Impact



Improved health services and medicines are now in reach of 873,421 poor people through panel hospitals.



873,421 Informal workers and their families have reached to provide social health protection in rural areas of Sindh



In developing countries like Pakistan, health shocks play a significant role in instigating and sustaining poverty. According to Pakistan's government's database, 32% households live below the poverty line. This percentage is far more in rural areas of Sindh where burden of health-related expenses

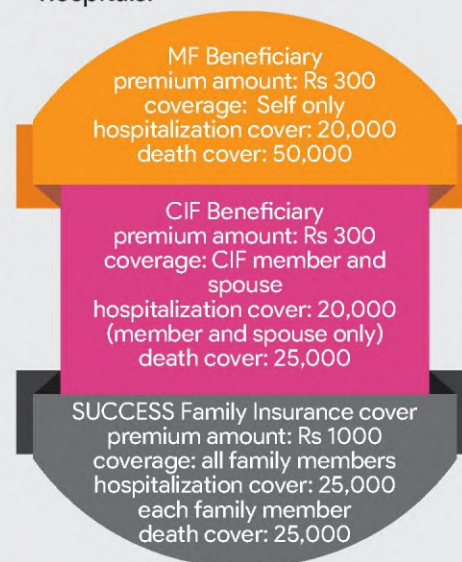
is significantly higher due to the transportation costs associated with fewer hospital facilities in many areas. The situation leads to a large potential for micro insurance to improve the financial protection of the poor against excessive health expenditures. Moreover, reporting year faced the Covid-19

pandemic which increased health expenses with lesser income opportunities. MHI Sector started their activities in 2005, today MHI proved to be very helpful for poor in sustaining health related expenses with quality medical facilities at panel hospitals.

## Key Features of SRSO Micro Health Insurance Individual & Family Health Cover

SRSO understands its community needs therefore flexible MHI packages have been designed and being offered Keeping community's affordability. The service package includes a ceiling of Rs. 25,000 per person per year for day-care, hospitalization, maternity care, and accidental death and disability. The accidental death also provides a

cover of Rs. 25,000 as 'funeral charges' in case of the death of family bread winner. The packages include individual, both spouse and family policies. Premium is kept as low as PKR 300 upto PKR 1000 only.



## Livestock Insurance: Insuring the Wealth of Rural Sindh.

After agriculture, it is livestock which is the most common source of income for rural households in Sindh. Very often it provides a

supplementary source of income for poor households, helping them to tide over loss of income from other sources. SRSO has initiated

and has insured 7,895 animal assets of poor till reporting year under different projects.

## Raising Awareness

It is important to raise awareness in the community about health in general and insurance in particular. MHI awareness sessions are

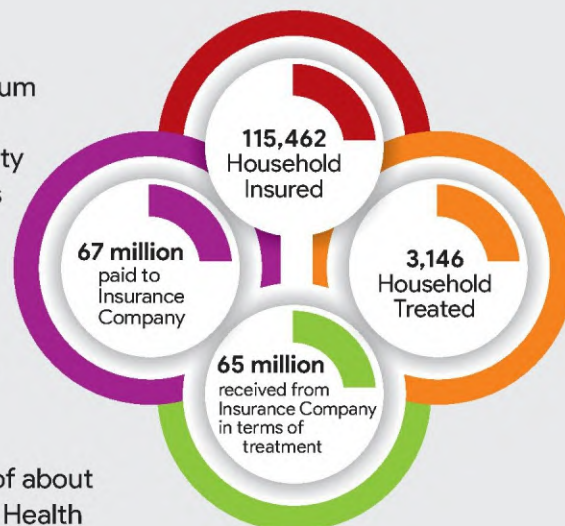
integral part of all basic community trainings, and same is repeated in community meetings through Community Resource Persons

CRPs. Continuous efforts are taken to raise awareness amongst community at all levels with regard to the benefit and renewal of MHI.

## Micro Health Insurance Outreach

Since inception in 2005, the outreach of MHI in terms of the number of policy holders has become more concentrated in 14 districts of Sindh. Till reporting year, SRSO provide health insurance cover to over 873,421 low-income households. All the beneficiaries belong to the poorest of the poor households. Major projects providing MHI facility are European Union (EU) funded SUCCESS project, SRSO Micro Finance program and Community Investment Fund (CIF) disbursed in other districts under SRSO core

funding program. Out of 67 million paid premium amount, 65 million was reimbursed to the community on account of settled claims in reporting year while since inception till now, healthcare services of PKR 252 million have been provided to the 14,780 MHI beneficiaries through different projects. At present, there is a panel of about 50 hospitals listed for Micro Health Insurance clients all over Sindh.





# Chapter 9

## Micro Finance

### The Financial Inclusion





## More than 1.7 million people are unbanked across Sindh province who cannot access the financial services they need

SRSO aims to bring this large unbanked section under the financial domain by giving the population access to financial services at their doorsteps. SRSO provides sustainable micro finance services including micro credit, micro insurance and social support to people from low-income

households specially women in Sindh. SRSO MF has an outreach of 756,693 clients (loans) who are being serviced through a network of 69 conveniently located branches, spread over 14 districts in Sindh, making SRSO one of the largest MF providers in Province.

Roughly 13 percent of all adults in Pakistan have an individual or joint bank account, but when it comes to women the account penetration is much lower at five percent, according to a World Bank report. The report titled “The Global Findex Database 2014” revealed that financial inclusion is lowest in Pakistan in the whole South Asian region.

Among the poorest 40 percent of the population only seven percent has an account, said the report that compiled the data up till 2014. “Thus, the women and the poor are more vulnerable segments of population that have less access in the financial system,” it added.

### Sub-Sector wise Micro Finance Disbursement

Sectors	Amount (PKR)	Sector wise disbursement
Livestock	3,939,002,022	24%
Agri-inputs	7,519,776,551	45%
Enterprise	5,204,710,000	31%

### Products and Lending Methodologies

SRSO MF follows a very client centric approach for which considerable effort goes into designing products according to their needs keeping it more affordable and accessible. Products are delivered at easily affordable

rates and require no collateral. Delivery of the services at the doorstep of clients, along with conveniently located branches has made SRSO MF very accessible and close to its target market. Furthermore, the loan procedures

facilitate clients by minimizing documentation and screening requirements.

SRSO provides a number of demand-based loan products to its clients including:

#### General Loans

Aimed to support small farmers and community members living in rural areas. This includes loans on Agriculture, Enterprise & Livestock

Development. These 3 areas of disbursement are the most common and generally demanded in SRSO operational area since its

inception. The total amount disbursed till 2019-20 was Rs. 16,663,488,573 considerably up from last year's Rs 14,657,928,573.

#### Enterprise Development Program (EDP)

Aimed at small and medium enterprises in urban and semi urban areas, EDP loans for initiation of small businesses or expansion of

existing ones. EDP clients are mostly those women who are running small tuck shops within their homes or women who are

running small sewing/embroidery training centers within their vicinity. This also include small business run by men locally.

#### Business Loans

Business Loans are mostly disbursed to male members to initiate minimum amount of PKR

30,000 to PKR 50,000 with the service charges of 22%. In year 2019-20, PKR 882,755,000 was

disbursed to 26, 355 clients.

#### Individual/ Salary Loan

In pursue of a demand-based approach in designing new products and services, SRSO initiated Salary Loans in reporting

year. This product caters needs of individuals who need loan against salary or pension for any emergency need. The loan size is

up to 50,000/- for 12- months with equal monthly installments.



## Digital Transformation

Nowadays, technology is playing a key role in making financial inclusion a viable reality for everyone, which is why SRSO microfinance is taking progressive steps to embrace digital transformation. This will trigger

benefits for both, clients and SRSO in terms of convenience, security, increased operational efficiency and outreach at a lower cost.

This transformation proved to be very beneficial in COVID 19

lockdown when clients did not have to visit SRSO offices and banks for deposit of monthly installment instead recoveries were deposited through mobi-cash. Disbursement of loans has also been initiated through Cash on Counter (COC).

## Growth and Outreach

SRSO micro finance serves borrowers in 14 districts of Sindh. With Head Quarter in Sukkur, SRSO MF has field offices and staff stationed across SRSO operational

area. By the end of financial year 2019-20, SRSO was able to reach over 756,693 clients, adding 61,366 new clients in the reporting year. Client retention has been recorded

at 10%. A new product of Salary loan was also introduced, with positive feedback from the field. Total disbursement till June 2020 is PKR 16,663,488,573.

## Life Insurance

Life insurance for poor clients is provided in order to deal with emergency periods such as the death of a bread winner. This service is provided to the client and her spouse at a minimal premium. The insurance covers all

outstanding loan balances plus a small burial payout at the time of the death of the borrower. This means that the family is able to cope with the consequences of such an event and faces no liabilities at that time. This is in stark

contrast to the exploitative lending practices of the traditional money lender where the burden of repayment of the loan is transferred to the remaining family members.

## The Impact of COVID-19 and Locust to the Micro Finance

Reporting year passed with unfortunate miseries. On one side farmers were devastated by the attack of locust which devoured crops and agriculture economy, and then the COVID 19 and its lockdown implication started showing impact on livelihood. Under the traumatic situation that

the whole world was going through, SRSO micro finance sector also tried to adapt to the situation needs and put in various alternate measures to support their staff and clients.

Most vulnerable portfolio was EDP and agriculture loans. Following the

SBP guidelines, flexible repayment schedule and digitalization of MF procedures were few very urgent and basic Mitigation measures. 23,908 loans were re-scheduled during lockdown. Luckily, recovery rate of livestock portfolio remained 100% in reporting year.



Micro Finance Credit Group Meeting at District Ghotki



# Chapter 10

## Natural Resource Management (NRM)

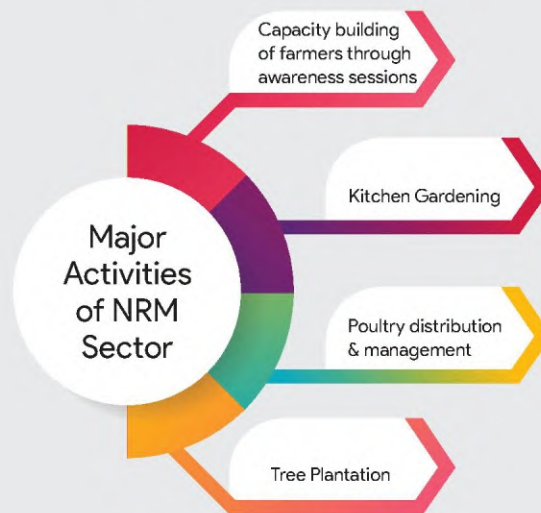




Agriculture is central to Pakistan's economy, contributing over 19% of GDP (PBS 2020) and employing about 39% of the labor force (PBS 2018). According to some studies, over 70% of the rural population of Sindh is afflicted by abject poverty and 50% lives below the BDG poverty line making Sindh, second most poverty-stricken province, after Balochistan. Over the last decade, the performance of agriculture sector has fallen short of desirable level, mainly because of increased salinity and water logging result in loss of agricultural crops. The compounding impacts of the COVID-19 pandemic and

locust swarms raise grave concerns about agricultural production and food security in Sindh Province. SRSO natural resource management (NRM) started its journey to work with small and marginal farmers to make agriculture economically and ecologically sustainable and build community institutions which can manage their livelihoods for food security. To improve food security, SRSO NRM component support farmers by training them on modern farming methods and diversification patterns to enhance domestic production potential through efficient irrigation and

innovative technology, market support services etc. SRSO also support farmers for the provision of substitute livelihood inputs like kitchen gardening kits, poultry units, access to markets and credit to enhance resilience of the farmers against economic and environmental shocks. All interventions are focused on poorest of the poor households identified & implemented through community institutions. Major NRM & Environment activities of SRSO are:



## Confronting Environmental Threats in Sindh

Sindh's environmental and climate change problems call for urgent responses. From last few years, Sindh is facing higher rainfall, temperature and river flows, as well as with the increased frequency and greater intensity of natural disaster such as floods, droughts, tsunamis and sea storms. SRSO initiated tree plantation activity in

2007 with distribution of seeds and fruit saplings to the community. The initiative has scaled up over the period of time and has turned into a campaign. Planting trees is the need of the hour to tackle rising temperatures, improve environmental pollution and climate change. SRSO NRM section is putting efforts in R&D for seed

varieties & Climate Smart Agriculture approach to focus on enhancing agriculture productivity and incomes while simultaneously building resilience to climate vulnerability and changes. Till reporting year, 839,386 trees have planted and managed by community to prevent Climatically Changes.

## Promoting Rural Enterprises

The compounding impacts of the COVID-19 pandemic and locust swarms raise grave concerns about agricultural production and food

security in Sindh Province. SRSO continued efforts to improve food security by promoting Kitchen Gardening and Backyard Poultry for

poorest of the poor households.



## Kitchen Gardening

The main objective of these kitchen gardens is to provide good nutritional vegetables to the family members without using any pesticides. These gardens are developed in waste land or any unused land nearby home. Beneficiary use waste water of kitchen sprinkled to attain these vegetables. This intervention has

helped women in saving a good amount of money as they had to buy vegetables from market previously. The women save around 50 to 70 rupees per day which can help in increase of their savings. At the same time, they can even sell the vegetable produce in village as well and this will act as an additional source of income for the

family.

In reporting year, SRSO distributed 1400 Kitchen gardening kits to the poorest of the poor households. Till date, as a contribution to tackle food security, 17,878 households have been benefitted with the above intervention.

## Backyard Poultry

Backyard poultry is an in-kind support for poorest of poor households to provide opportunity of supplementary income. This activity has been amongst the core intervention of SRSO programme since 2007.

The main features of intervention are:

- In-kind support for the landless farmer, mostly women
- Small flock sizes (5-6 birds) in traditional sheds
- Feed on household/organic waste
- Source of eggs and meat for the poor nutritional support
- Input is provided to women to

give them sense of asset ownership in the family.

- 20,221 poor households are provided free of cost poultry units to raise, who are getting nutrition and economic benefit for their families.

## Sindh Irrigated Agriculture Productivity Enhancement Project (SIAPEP)

Sindh Irrigated Agriculture Productivity Enhancement Project is a World Bank funded Project. This Project started in 2015 and would be completed by December 2021. The development objective for the Sindh Irrigated Agriculture Productivity Enhancement Project is to improve irrigation water management at territory and field levels in Sindh. The project supports efficient management scarce water resources and territory and field level where water losses are highest together with promotion of High Efficiency Irrigation System and improved Irrigation agronomy, the project is designed to augment adaptation under different Climate Change scenarios.

Administratively the project area is located in Ghotki, Sukkur & Noushero Feroze on left bank of Indus and

districts Kashmore-Kandhkot & Larkana on right side of Indus. The Project objectives include the following

1. Ensuring food security through distribution of inputs for kitchen gardening
2. Promoting efficient use of water and other inputs through High Efficiency Irrigation Systems (HEIS)

The ultimate aim of this project is to improve water management in irrigated agriculture resulting in increased agricultural output per

unit of water used. The project also provides increased nutrition values to the beneficiary household and increases income generation opportunity by selling vegetables other than household consumption. In the reporting period, 100 demonstration plots of kitchen gardening have been prepared having high efficiency irrigation system, for project beneficiaries' awareness. In addition, 1,379 High Efficiency irrigation System Kits have been distributed among poorest female beneficiaries in five districts. SIAPEP project also consist training component for the small farmers and beneficiaries of

HEIS kitchen gardening to create awareness regarding water management and maintenance of provided inputs for better results.





## Equine Welfare Project

There are over 4.7 million horses, donkeys and mules in country and these animals are involved in a variety of work from transporting people and goods, to working in agriculture, brick kilns and coal mines. They are the most efficient yet the most neglected transporters in the world. They are

suffering from various social and health problems because no care, no shelter and no health services are extended. Some of the main welfare issues they face include lameness, poor body condition, wounds, eye diseases and abnormal hoof shapes. To attend the most neglected

animal, SRSO started its intervention through Equine welfare project (EWP) in 5 districts (Sukkur, Shikarpur, Jacobabad, Larkana & Kambar Shahdadkot) by partnering with The Brooke Pakistan.



Treatment of Equine under Brooke Project at District Sukkur



## Chapter 11

# SRSO Relief and Response during COVID-19





# SRSO Covid-19 Relief Response



**247,705**

Community members have reached by SRSO COVID-19 relief campaign



**16,092**

Ration bags have been distributed to the poorest of poor households during lockdown.



**15,708**

Free face masks have been distributed among community members in 14 districts of SRSO operations.



**10,647**

Community members aware through awareness sessions conducted by SRSO staff and community regarding Social Distancing resource persons.



**15,708**

Free face masks have been distributed among community members in 14 districts of SRSO operations.



**5,346**

Soaps and Sanitizers have been distributed among community during Covid -19 relief operation.



**1,072**

Poor households received cash grants to get cushioned against the economic impact of a COVID-19



**1,820**

Community Volunteers undertaking Public Awareness Campaigns on Preventive Measures for COVID-19 pandemic



**194,824**

Households provided assistance for registration with the GoP Ehsaas Emergency Cash Programme



**3,940**

Items including cooked food, surgical masks, sanitizers and soaps were provided to four quarantine centers to support government health facilities.



## SRSO Relief and Response during COVID-19

Recognizing the specific needs of the vulnerable, The SRSO has launched a community-centered response to the Covid-19 crisis that addresses the public health and social welfare implications of the pandemic. Interventions have addressed hygiene needs of community and provided resources.

Sindh Rural Support Organization, with support from community institutions network, have responded to the pandemic by strengthening response coordination, charity work for vulnerable and affected peoples, public awareness, behavioural change communication, tracing the patients at community level and community mobilization, sensitization and empowerment to cope with the negative impact of the COVID-19. To mitigate the impact of the disruption of daily life, it has taken a number of initiatives, including a Ration/cash disbursement to thousand of households and facilitated the community in registration at EHSAAAS Emergency Cash Program, maintaining social distance at distribution centers and although early protective measures taken by the local Government resulted in containing the spread of the infection in the early weeks of the pandemic.

In the pandemic situation and wave of covid, what's most worrying is

the danger the virus poses to people already affected by poverty. Later, with huge mobilisation and preventive measures the second and third wave was much lesser at rural areas' of Sindh.

Despite their resilience the poorest community at rural areas do need to help each other today, this is the moment to step up for the vulnerable households. The Community institutions (CO/VO/LSO) under different Programs (SUCCESS/PPRP/NPGP/PINS/SRSO Core) stand up for humanity to save lives and slow the spread of this virus. In the wake of this situation arising out of the spread of Coronavirus (COVID-19), Community Institutions have responded to the COVID-19 situation with the following initiatives.

1. Mass Awareness about preventive Measures
2. CIs Charity work for vulnerable HHs ( Ration/Cash Distribution)
3. Volunteer Services by CIs at Ehsaas Emergency Cash Program
4. Distribution of Ration, Face Masks and Sanitizer

The SRSO past proven experience in working of natural calamities' that Knowledge, Attitude and Practices outbreaks and years clearly indicate the importance of risk communication, social mobilization and community engagement in preventing and

## SRSO Outreach and Scale of Response to COVID-19 Outbreak Achievement

SRSO outreach and scale of response to COVID-19 outbreak in Districts	14
Number of task-forces/special-committees set up by the divisional, district, and tehsil authorities with an active membership of SRSO for coordination and response to COVID-19 outbreak	89
Number of special committees with an active membership of LSO activists, CRPs, and community leader's set up by the district and tehsil authorities and other entities for COVID-19 response coordination arrangements	348
Number of tehsils	64
Number of urban towns and cities	99
Number of UCs	459

responding to disease outbreaks. In pertinent to this The SRSO COVID-19 Emergency response strategy aims to empower Households and communities to make informed decisions, positive behaviour change and thus maintaining trust in the response through varied communication approaches and mechanisms. SRSO has linked these community institutions and their activists to the government primarily to spread awareness about COVID-19 including community awareness session on hand wash, social distancing about current pandemic the disease is who to protect from COVID-19 and spreading knowledge about the relevant precautionary measures to adopt in order to prevent its rapid spread and assist the district administration about suspected areas, along with mobilization for TTQ (Trace Test and Quarantine).

## Community Mobilization -COVID-19

Community institutions self-initiative and preparedness for natural calamity is evidence of interventions intended to mobilize community-level action to control viral disease outbreaks in low resource and humanitarian contexts.

The primary aims were to aware the community about the pandemic and how to save the

community from this epidemic disease in rural areas by providing information on precautions, safety tips, and maintaining social distance. The rapid response of the community is reflecting the evidence on community engagement in preparing for or responding to viral disease outbreaks and other emergencies; and to identify approaches and

practices that can inform efforts to address COVID-19- related risks in low resource settings. In addition to response, community initiatives launched the emergency self-initiative relief work of ration bags/cash, Face masks, Soaps/Sanitizer distribution with self-resources and potential good practices from past crises.



## Community Institutions-LSOs Awareness Campaign

COVID-19, precautionary measures awareness has been executed at community level and community institution LSOs is at their level best. In all districts, CIs office

bearers disseminating the information and the precautionary measures through different sources i.e. microphone by visiting the different villages

Cis are also distributing the IEC material regarding COVID-19 preventive measures and social distancing.

## Community Sensitization-Promoting Hand Hygiene Practice

Hand hygiene is essential to containing the spread of COVID-19. Therefore, SRSO staff while delivering the awareness session regarding this pandemic, they inform the community about importance of Hand Hygiene that it is essential for every one of you to

wash your hands regularly with water and Soap or alcohol-based hand rub. In pursuit of COVID-19, community institutes on self-basis doing awareness of good hygiene practices is key to reduce the spread of disease at community

level. However, it is only practice that even when people do have knowledge of good hygiene behaviour, they wash their hands with soap, safe water and washing facilities to make positive changes to protect themselves and their community.

## Community Institution Self Initiative-food Charity Drive

In the continuation of the ongoing emergency response against the COVID-19 pandemic, the community institutions (Co/VO/LSO) have started self-initiative a relief for the poorest households' of society in terms of charity to serve the humanity at the

door step. In the current scenario, survival is the most difficult thing for unemployed and daily wages labor because running the kitchen in this lockdown situation is the biggest challenge for the poor and needy. In such a hard time, daily wages have

been among the most suffered segment of our society. In order to provide relief to the sufferings of the poor, Community Institutions on self-resources basis distributing Ration packages in their areas. The ration bags consist of food items and soap.

## Face Masks/Soaps/Sanitizer Distribution

In the pandemic of COVID-19, to acknowledge the community about basic hygiene measures that are the most important way to stop the spread of novel coronavirus (COVID-19). Face mask is the basic measure including, hand hygiene, staying at home if you are sick, coughing or sneezing into a tissue or your elbow and then cleaning surfaces regularly.

As per the increasing ratio of patients and being an airborne, there is dire need of the moment is to ensure aware the community about precautionary measures and face mask is the compulsory, if you are sick. Masks are not necessary if you are healthy, the World Health Organization in its notice has made it clear. "Wear a mask if you are coughing or sneezing. it's for all

community that "If you are sick, say you have a cough or cold, then wearing a mask would help prevent droplets from going outside." In addition to community precautionary measures, BDGs of different districts started preparing face masks for community to distribute on behalf of LSO among community.

## Coordination Meetings

SRSO District Management was in close coordination with Government Line Departments and District Administration for COVID-19 Task force committees. In the

light of COVID-19 Lockdown a notification was issued by GoS to Districts for constitution of Corona relief committees and SRSO was nominated as Prominent member

from NGO. In this pursuance, Team Leaders/Regional Managers and DM attended the coordination meetings regarding COVID-19 Emergency response.

## COVID-19, Task Force and Committee Meetings

In the response of COVID-19, every district administration as per directions of Provincial Government constituted a Task force and SRSO was the member

of committee. Indeed, SRSO provided a List of Local Support Organizations leaders for relief work. In pertinent to this, LSOs leaders became member of UC level task force Committees. In

addition, they have submitted the LSO Volunteers list and offered their services for ration/food distribution at UC level in light of issues letter by Government of Sindh.



# Facilitation to vulnerable Community for EHSAAAS Emergency Cash Program

## 1- Registration of Households

In the continuity of registration during the registration period under EHSAAAS Programme, CIs, CRPs and SRSO staff are assisting the poorest community, having no access of mobile/internet to register

themselves for Ehsaas Emergency Cash program. In pertinent to this, more than 235,000 households have been facilitated for registration in EHSAAAS Cash Grant Program, out of which 183,190 have been

duly received the response to contact with district administration and SRSO Official have registered them though weblink for further process. The remaining households have received the response of ineligibility, Kafalat and Emergency.

## 2- CIs Facilitation in EHSAAAS Registration and Payment centers

For community facilitation, SRSO along with CIs established Facilitation desk at payment centers for guidance and keeping social distance along with distribution of face masks and drinking water facility along with

seating arrangement in districts. Mainly they work on keeping social distancing in queues, moreover, they were also facilitating the women with hand washing and providing hand sanitizers. During the facilitation, SRSO team also

conducted awareness session on COVID-19 and ensure social distance. The Teams are providing, soaps, sanitizers and mask to Community, EHSAAAS Emergency Center staff, Security staff and Media.

## Collaboration with Government of Pakistan

while working with several other development agencies to promote awareness of social distancing and preparedness for an emergency, SRSO is also working with the government and providing technical support through working groups and coordination meetings. SRSO as the RSP is on board with the National Command and Control Authority, Government of Sindh, District, Tehsil, and UC level as a key stakeholder for mobilizing

communities, awareness-raising on precautionary measures, provision of food items, dissemination IEC material and protective material such as masks, sanitizers, soaps, and hand gloves.



Community Awareness Session on Social Distancing at District Mirpur Khas





# Our Diversified Partners

Growing partnerships building communities

Over the past 16 years, SRSO has built a robust network of partners seeking to better serve the bottom of the pyramid. This network includes government agencies, financial service providers; national and international donors, value chain firms and social enterprises. SRSO has a long standing relationship with the Government of Sindh; this is highlighted by the fact that SRSO has received seed grant and substantial support from the provincial government due to

its vast outreach to rural communities and bottom-up, community-driven development approach. SRSO & GoS joint effort has significantly contributed to attaining many of the Sustainable Development Goals. For the past 16 years SRSO has been able to win its partners trust and with the support of a number of donor agencies, SRSO has been able to expand quite rapidly to cover 15 poverty challenged districts of Sindh Province, eventually working with a

population of about 1.2 million poor people. SRSO development partners in reporting year include European Union, Government of Sindh, Pakistan Poverty Alleviation Funds, Sindh Education Foundation, Helpage International, Benazir Income Support Programme, Rural Support Programme Network, JICA, USAID, IKEA and the Brook Pakistan.

## Government Alliances

SRSO has a long history of working in collaboration with the Government of Sindh. SRSO & GoS

joint effort has significantly contributed to attaining many of the Sustainable Development

Goals. Below are the names of some of the Government units that we have been closely working with.

1. Planning & Development Department (GoS)
2. Education & Literacy Department (GoS)
3. Health Department (GoS)
4. Women Development Department (GoS)
5. Social Welfare Department (GoS)

## Major GoS/GoP initiated programmes implemented by SRSO include:

1. Union Council Based Poverty Reduction Programme (UCBPRP)
2. Peoples' Poverty Reduction Programme (PPRP)
3. Low Cost Housing Schemes
4. Benazir Bhutto Shaheed Youth Development Programme (BBSYDP)
5. WDD Interest Free Loans
6. Education Project - Cluster Schools
7. Crop Maximization Project (CMP)
8. Landless Harees Programme (LLHP)
9. Prime Minister's Special Initiative for Livestock
10. Prime Minister Interest Free Loan (PMIFL)

## SRSO Development Partners & Sponsoring Agencies in FY 2019-2020





## Chapter 12

# SRSO Governance



SRSO is governed by a very Diversified Board of Directors from different walks of life. The Sixteen-member Board of Directors is responsible for setting the strategic direction, reviewing and approving operational plans and developing guiding policies for SRSO. Day to day management of SRSO's affairs and implementation of its strategy and policy initiatives are delegated to the Chief Executive Officer and Programme Managers/Regional Programme Managers. The Board

meets on quarterly basis to review the physical and financial progress besides guiding the implementation team on enhancing programme efficiency and effectiveness. In addition, SRSO has Financial and Executive Committees to look after financial programme issues and to guide SRSO management by reviewing physical and financial progress on quarterly basis. Our senior Directors are the members of these committees who provide

their valuable feedback in improving programme activities to achieve SRSO objectives. SRSO has special HR committee to review senior level hiring matters to ensure transparency and quality staff recruitment. This committee helps HR in capacity building and developing policies and hiring process.



# Organizations' Information

## Board of Directors

Mr. Shoaib Sultan Khan (Chairman)  
Ms. Naheed Shah Durrani  
Mr. Tasneem Ahmed Siddiqui  
Mr. Ghulam Sarwar Khero  
Mr. Ghulam Mustafa Abro  
Mr. Aazar Ayaz  
Mr. Muhammad Nazar Memon  
Mr. Naseer Ahmed Memon  
Ms. Sadiqa Salahuddin  
Mr. Rafique Ahmed Buriro  
Mr. Muhammad Dittal Kalhoro (CEO)

## Advisor to the Board

Dr. Rashid Bajwa  
Mr. Fazalullah Qureshi

## Ex-Officio Members of SRSO

Chairperson, Planning & Development Board, GoS  
Secretary, Local Government Department, GoS  
Secretary, Finance Department, GoS  
Commissioner – Sukkur Division  
Commissioner – Larkana Division

## Finance & Executive Committee

Mr. Fazalullah Qureshi	(Chairman / Convener)
Mr. Muhammad Nazar Memon	(Member)
Mr. Ghulam Mustafa Abro	(Member)
Ms. Sadiqa Salahuddin	(Member)
Dr. Rashid Bajwa	(Advisor)

## HR Committee

Mr. Tasneem Ahmed Siddiqui	(Chairperson)
Mr. Naseer Ahmed Memon	(Member)
Ms. Naheed S. Durrani	(Member)

## Audit, Risk Management & IT Committee

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

## Auditors

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

## Acting Chief Financial Officer

Mr. Ilyas Ahmed Sheikh

## Legal Advisor

Mr. Udha Ram Rajput

## Company Secretary

Mr. Masood-ul-Hasan Hashmi

## Registered Office

Head Office  
SRSO Complex,  
Shikarpur Road, Sukkur

## Website & Facebook

 [www.srso.org.pk](http://www.srso.org.pk)  
 [https://twitter.com/SRSO\\_Official](https://twitter.com/SRSO_Official)  
 <https://www.facebook.com/SRSO.official>  
 <https://www.youtube.com/channel/UC0dWOAavvyyDMwjLMjveKPKQ>



# Field Map of SRSO Interventions



**15**  
No. of Districts Covered



**86**  
No. of Talukas



**722**  
No. of Rural Union Councils

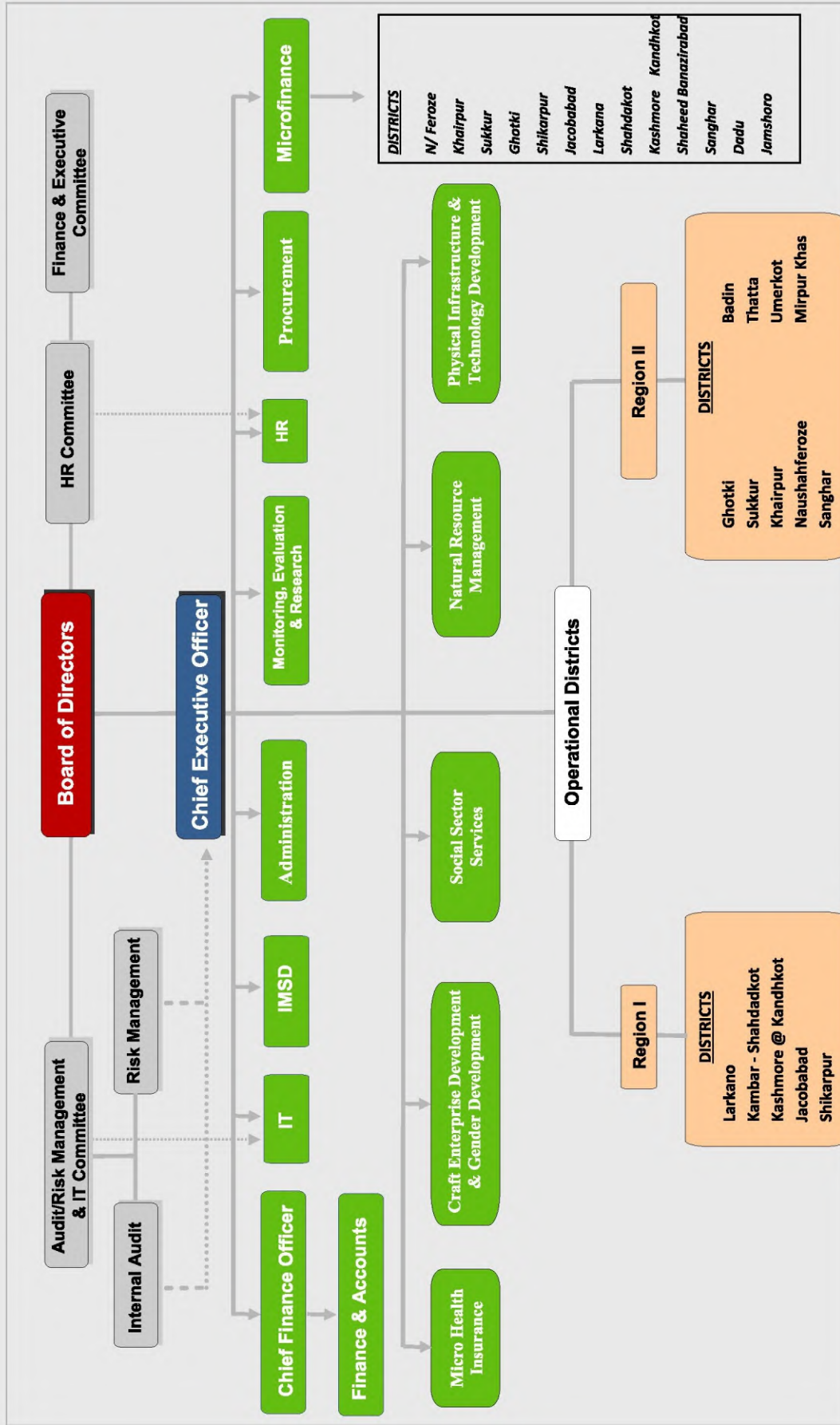


**1,200,484**  
No. of Rural Households

- SUCCESS Programme Districts (EU Funded)
- UCBPRP Districts (Funded by GoS)
- PPRP Expansion Districts (Funded by GoS)
- PPRP Expansion Districts - Sukkur & Ghotki (Funded by GoS)



# Organogram





## Statistical Performance of Sindh Union Council & Community Economic Strengthening Support (SUCCESS) Programme as of June 2020

Key Performance Indicators	Project Target	Yearly Progress 2019-2020	Achievement as of June 2020
Households Organized	187,476	5,622	174,074
Community Organizations (COs)	8,357	56	8,071
Village Organizations (VOs)	1,280	37	1,236
Local Support Organizations (LSOs)	99	-	98
CMST - CO Office Bearers	18,385	821	16,070
LMST - VO Office Bearers	2,816	225	2,642
LMST - LSO Office Bearers	891	10	290
Activists Workshops	252	17	121
Community Resource Persons (CRPs) Trained	990	13	801
Community Book Keepers Trained	764	9	605
TVST Participants Trained	16,400	1,287	4,638
IGG Grant Amount (In Million)	285	53	222.23
IGG Disbursed among Beneficiaries	18,994	3,337	7,632
IGG Amount Disbursed (In Million)	285	43	95.81
CIF Grant Amount (In Million) to CIs	652	146	650.14
CIF Disbursed among Beneficiaries	41,785	17,938	43,018
CIF Amount Disbursed (In Million)	652	300	644.76
Micro Health Insurance (MHI) benefits provided to the beneficiaries	47,984	4,400	46,458
CPIs Completed	949	125	230

## Statistical Performance of Peoples' Poverty Reduction Programme (PPRP) as of June 2020

Key Performance Indicators	Project Target	Yearly Progress 2019-2020	Achievement as of June 2020
Households organized	802,036	289,457	616,924
COs formed	44,560	18,193	37,773
VOs formed	5,570	1,926	4,501
LSOs formed	367	83	272
Income Generating Grants disbursed among Beneficiaries (0-11)	34,372	9,366	15,470
Community Investment Fund among Beneficiaries (0-18)	137,492	55,201	65,644
Participants trained in Vocational Training (0-18)	36,092	14,131	17,762
Low-Cost Housing Schemes Constructed (0-11)	9,623	3,117	4,185
Enterprise Development (BDGs) formed (0-23)	-	39	58
Community Management Skills Training (CMST) of COs Leaders	89,119	35,096	65,111
Management & Planning Training for VOs Leaders	33,420	4,340	7,991
CIF Book-keeping & CO Accounts Auditing Training for VOs	89,119	3,061	7,148
CIF Appraisal and Monitoring Training VOs	89,119	3,846	7,456

## Statistical Performance of National Poverty Graduation Programme (NPGP) as of June 2020

Key performance Indicators	Project Targets	Achievement as of June 2020
LIPs Developed	36,166	5941
Tangible Assets Transferred	32,549	5,579
Revitalization/Formation of Community Organizations	5,280	1023
New COs formed	-	61
Revitalization/Formation of Village Organizations	528	662
New VOs formed	-	27
LSOs registered	-	27
Identification and training of CRPs	660	583
Men	-	172
Women	-	411



## Institution wise enrollment in SRSO managed Schools as of June 2020

Education Institutions	No of Institutions	Locations	Enrolment		
			Boys	Girls	Total
SRSO –Community Cluster Schools	9	Shikarpur and Kashmore-Kandhkot	2,326	708	3,034
SRSO–Primary Community Managed Schools	81	Shikarpur and Kashmore-Kandhkot	1,652	2,563	4,215
Adolescent, Adult learning, and Training Program (AALTP)	3	Shikarpur	178	349	527
USAID-Hub Schools	2	Sukkur & Khairpur	607	638	1,245
<b>Total Enrollment</b>	<b>95</b>		<b>4,763</b>	<b>4258</b>	<b>9,021</b>

## Statistical Performance of Delivering Accelerated Family Planning in Pakistan (DAFPAK) as of June 2020

Activities	Project Target	Yearly Progress 2019-2020	Achievement as of June 2020
Identification of Community Resource Persons (CRPs)	1,080	1,080	1,080
Users enrolled in different family planning methods	164,471	232,944	326,484
Total Couple Years of Protection (CYP) Achieved/Contributed	533,500	138,339	234,411
Outreach Camps	20,250	8,208	16,604

## Statistical Performance of Programme for Improved Nutrition (PINS III) as of June 2020

Key Performance Indicators	Project Target	Yearly Progress 2019-2020	Achievement as of June 2020
Sub-Granting to LSOs	65	-	38
WASH CRPs trained	1,312	26	1,312
Agriculture Entrepreneur Trained	1,312	30	1,312
Mason trained	325	5	325
Plumbers trained	325	10	325
CLEWs Trained	65	-	65
WASH Entrepreneur Trained	320	38	325
Poultry Entrepreneurs Provided Support for Demo Poultry Cage	656	452	634
Demo Cages Constructed	656	464	634
Community Poultry Entrepreneurs Provided Poultry Inputs	3,279	2,395	3,280
Fish Farmers Trained	120	104	120
Goat Beneficiaries given input	1,875	702	1,204
Small Farmer given financial support	4,950	-	2,995
Progressive farmers selected for input	65	35	65
FFS selected/ Made Compost	656	194	656
Village Action Plan and Triggering developed	656	361	656
Demo Latrine Constructed	656	206	362
New latrines constructed by community	-	15,745	17,331
Water Quality Testing conducted		458	656



## Statistical Performance of Programme for Improved Nutrition (PINS II) as of June 2020

Key Performance Indicators	Project Targets	Yearly Progress 2019-2020	Achievement as of June 2020
Mapping of Population	4,587,065	115,603	4,687,160
Covered Population	2,291,234	-	2,291,234
Uncovered Population	2,295,831	423,026	2,295,831
Community Health Workers (CHWs) Identified and Trained	1,437	55	1,437
Screening of Children (6-59 months)	459,245	-	522,000
Screening of PLWs	174,104	27,200	174,104
Mother to Mother Support Groups formation	5,748	219	5,748
Father to Father Support Groups formation	1,437	55	1,437
Referral (SAM) at OTP sites by CHWs	67,105	3,289	18,454
One -on- one session with Mothers	Need Base	13,069	32,854
Children who received MNP	153,542	-	314,745
PLW received IFA	177,214	57,717	61,265
Awareness Sessions with community	25,556	-	1,382
MTMSG awareness sessions (Nutrition, Heath & Hygiene)	72,132	-	25,630
FTFSG awareness sessions (Nutrition, Heath & Hygiene)	7,720	697	3,628
Cooking Demonstration Session with communities	296	86	268

## Statistical Performance of Crafts' Enterprise Development (CED) as of June 2020

Key Performance Indicators	Yearly Targets 2019 -2020	Yearly Progress 2019-2020	Achievement as of June 2020
Training of Master Trainers	1	1	24
Formation of New BDGs (Strengthening, finishing and small equipment support	12	12	164
Participated in Exhibition (Participation in others)	3	10	143
Sartyoon Sang Exhibition Organized	2	1	13
Community Based Training (Productive Design Workshop)	2	3	213
Market Surveys /Village Baseline Surveys for New Products	1	1	53
Exposure Trip for Artisan	0	0	44
Marketing (designing and development promotion material/catalogue)	6	3	26
Business linkages of crafts groups	3	3	35
New products designed	80	80	364

## Statistical Performance of Institute of Management Skill Development (IMSD) as of June 2020

Key Performance Indicators	Yearly Target 2019-2020	Yearly Progress 2019-2020	Achievement as of June-2020
Community Training Participants Trained in all projects	60,000	60,000	350,751
Community Members Trained in Vocational Training	9,936	8,461	74,929
SRSO Staff Trained in all Projects	200	129	6,594

## Statistical Performance of Community Physical Infrastructure Schemes as of June 2020

Name of Schemes	No. of Schemes	No. of Beneficiaries
Housing	21,701	205,660
Sanitation	15,958	97,364
Drinking Water & Sanitation Schemes (DWSS)	9,540	87,921
Village Improvement	608	62,154
Other Multiple Schemes	641	19,611
<b>Total Schemes</b>	<b>48,448</b>	<b>472,410</b>



## Statistical Performance of Micro Health Insurance (MHI) as of June 2020

Programs	Performance indicators/Description	Achievement as of June 2019	Yearly Progress 2019-2020	Achievement as of June-2020
MF	Micro Finance Households	529,016	60,864	574,880
	Total premium amount paid to Insurance Company	87,827,662	18,259,200	106,086,862
	Amount Received from Insurance Company	60,304,311	21,399,550	81,703,861
	Patients Treated	3,033	885	3,918
CORE	Households Insured	171,490	8,140	172,224
	Total premium amount paid to Insurance Company	103,172,624	2,442,000	105,614,624
	Amount Received from Insurance Company	95,165,038	2,376,148	97,541,186
	Patients Treated	6,954	122	7,076
SUCCESS	Households Insured	79,859	46,458	126,317
	Total premium amount paid to Insurance Company	79,856,000	46,458,000	126,314,000
	Amount Received from Insurance Company	31,915,805	40,927,545	72,843,350
	Patients Treated	1,647	2,139	3,786
Total	Households Insured	780,365	115,462	873,421
	Total premium amount paid to Insurance Company	270,856,286	67,159,200	338,015,486
	Amount Received from Insurance Company	187,385,154	64,703,243	252,088,397
	Patients Treated	11,634	3,146	14,780

## Statistical Performance of Micro Finance (MF) as of June 2020

Key Performance Indicator	Yearly Progress 2019-2020	Achievement as of June-2020
Total Disbursement	2,005,635,000	16,663,488,573
Male	135,704,000	1,635,828,600
Female	1,869,931,000	15,027,659,973
No of Loans	61,366	756,693
Male	3,681	75,725
Female	57,685	680,968
No of COS/ CG	12,298	46,894
Male	1,516	7,201
Female	10,782	39,693
Disbursement in Live Stock	1,000,395,000	3,939,002,022
Male	10,729,000	222,671,500
Female	989,666,000	3,716,330,522
No of Borrowers	31,440	169,195
Male	324	17,188
Female	31,116	152,007
Disbursement in Agri-Input	122,485,000	7,519,776,551
Male	305,000	496,094,100
Female	122,180,000	7,023,682,451
Disbursement in Enterprise	882,755,000	5,204,710,000
Male	124,670,000	917,063,000
Female	758,085,000	4,287,647,000
No of Borrowers	26,355	199,992
Male	3,348	30,631
Female	23,007	169,361



## Statistical Performance of Natural Resource Management (NRM) as of June 2020

Key Performance Indicator	Yearly Target 2019-2020	Yearly Progress 2019-2020	Achievement as of June-2020
Agriculture Sessions conducted	43	43	486
Kitchen gardening seeds distributed (Rabi & Kharif)	-	300	87,026
Backyards Poultry (Units) distributed	-	-	20,221
Plants distributed including fruit plants	5,000	3,000	839,386
Plant distributed (Green Pak Plantation)	-	-	100,000
IEC Material	-	1,000	26,000
Tunnel Farming	6	4	4

## Statistical Performance of BROOKE Project as of June 2020

Key Performance Indicators	Project Target	Yearly Progress 2019-2020	Achievement as of June-2020
Organize event to develop/promote motivation among LSPs having good or outstanding score (Event)	3	3	3
Networking of LSPs with communities and other stakeholders (Networking Meetings)	78	57	277
Meeting with top level L&DD officials like ADLO DDLO, APVO and SVO and medicines procurement lead (Meeting)	3	3	3
One day workshop by involving veterinary medicines store keepers, Local LSPs and medicines company owners/rep. (number of workshops)	3	3	3
Provision of emergency veterinary treatment as per BVRG in the absence of LSP	282	134	346
Participatory sessions with communities (male groups) on husbandry practices (sessions)	432	370	903
Healthy animal competition for women	21	12	27
Sensitization of individual BK owners for provision of first aid box, shelter, water trough and water pump (number of BK)	60	74	176
Puppet show for children in communities to create awareness on equine welfare		9	12



# Audit Report





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

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

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

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

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

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

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

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



## Report on Other Legal and Regulatory Requirements

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

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

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

*Deloitte Yousuf Adil*  
Chartered Accountants

Multan

Date: October 28, 2020



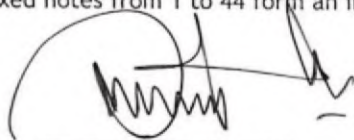
# SINDH RURAL SUPPORT ORGANIZATION

## STATEMENT OF FINANCIAL POSITION

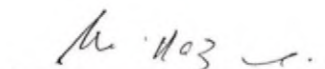
AS AT JUNE 30, 2020

	Note	2020 Rupees	2019 Rupees
<b>ASSETS</b>			
<b>Non-current assets</b>			
Property and equipment	4	508,567,579	525,518,291
Intangible Assets	5	13,657,902	8,014,554
		<u>522,225,481</u>	<u>533,532,845</u>
<b>Current assets</b>			
Stocks	6	6,279,383	2,496,963
Grants receivable	7	30,153,336	38,868,641
Interest free loans	8	81,641,608	77,860,188
Microcredit loans	9	1,596,438,192	1,799,943,461
Short term advances	10	251,447,444	63,716,381
Short term deposits and prepayments	11	29,372,051	25,058,713
Mark-up accrued	12	208,340,980	198,401,636
Other receivables	13	12,491,978	18,489,961
Short term investments	14	2,085,000,000	1,955,000,000
Bank balances-specific to projects	15	1,535,779,481	1,178,760,050
Bank balances	16	148,794,915	114,168,018
<b>Total current assets</b>		<u>5,985,739,368</u>	<u>5,472,764,012</u>
<b>TOTAL ASSETS</b>		<u>6,507,964,849</u>	<u>6,006,296,857</u>
<b>LIABILITIES</b>			
<b>Non-current liabilities</b>			
Deferred grants	17	970,723,254	751,114,401
Employee benefits	18	93,993,463	97,661,514
		<u>1,064,716,717</u>	<u>848,775,915</u>
<b>Current liabilities</b>			
Revolving loan under PMIFL	19	110,192,969	105,000,000
Short term borrowings	20	1,650,006,615	1,834,708,576
Interest accrued	21	47,546,677	48,065,752
Accrued and other payables	22	867,622,756	534,114,644
		<u>2,675,369,017</u>	<u>2,521,888,972</u>
<b>TOTAL LIABILITIES</b>		<u>3,740,085,734</u>	<u>3,370,664,887</u>
<b>NET ASSETS</b>		<u>2,767,879,115</u>	<u>2,635,631,970</u>
<b>REPRESENTED BY:</b>			
Endowment fund	23	1,877,000,000	1,827,000,000
Revaluation surplus on property and equipment	25	96,339,801	96,355,421
Loan loss reserve	3.7	80,601,824	60,538,034
Accumulated surplus		713,937,490	651,738,515
		<u>2,767,879,115</u>	<u>2,635,631,970</u>
<b>CONTINGENCIES AND COMMITMENTS</b>	26	-	-
		<u>2,767,879,115</u>	<u>2,635,631,970</u>

The annexed notes from 1 to 44 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, 2020

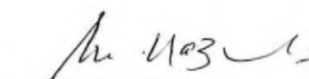
		2020 Rupees	2019 Rupees
<b>INCOME</b>			
Amortization of grants - net	27	2,442,687,147	1,907,440,759
Income from microcredit loans	28	490,068,162	465,107,013
Profit on investments and bank deposits	29	273,536,475	211,995,821
Other income	30	271,606,036	188,273,652
		3,477,897,820	2,772,817,245
<b>EXPENDITURE</b>			
Programme assistance	31	2,912,230,689	2,268,377,609
Operating expenditure	32	126,045,372	131,075,993
Financial charges	33	200,480,746	162,592,514
Provision against microcredit loans	9.2	101,945,920	102,253,867
		3,340,702,727	2,664,299,983
Excess of income over expenditure		137,195,093	108,517,262

The annexed notes from 1 to 44 form an integral part of these financial statements.

*DJK*



CHIEF EXECUTIVE



DIRECTOR



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**SINDH RURAL SUPPORT ORGANIZATION**

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## STATEMENT OF COMPREHENSIVE INCOME

FOR THE YEAR ENDED JUNE 30, 2020

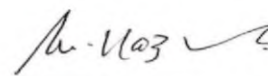
	Note	2020 Rupees	2019 Rupees
Excess of income over expenditure		137,195,093	108,517,262
<b>Other comprehensive income for the year:</b>			
<i>Items not to be reclassified to statement of income and expenditure in subsequent periods:</i>			
Actuarial loss relating to defined benefit obligation	18.2.3	(4,947,948)	(10,284,786)
Total comprehensive income for the year		<u>132,247,145</u>	<u>98,232,476</u>

The annexed notes from 1 to 44 form an integral part of these financial statements.

DYK



CHIEF EXECUTIVE



DIRECTOR



## SINDH RURAL SUPPORT ORGANIZATION


### STATEMENT OF CHANGES IN FUNDS

FOR THE YEAR ENDED JUNE 30, 2020

Note	Endowment fund	Capital reserve		Revenue reserve		Total
		Revaluation surplus on property & equipment	Loan loss reserve	Accumulated surplus	-	
	1,827,000,000	96,371,041	36,724,414	577,804,039	2,537,399,494	
Surplus for the year	-	-	-	108,517,262	108,517,262	
Other comprehensive loss for the year	-	-	-	(10,284,786)	(10,284,786)	
Total comprehensive income for the year	-	-	-	98,232,476	98,232,476	
Transfer to loan loss reserve	-	-	24,313,620	(24,313,620)	-	
Transfer to unappropriated profit on account of incremental depreciation	-	(15,620)	-	15,620	-	
Balance as at June 30, 2019	1,827,000,000	96,355,421	60,538,034	651,738,515	2,635,631,970	
Surplus for the year	-	-	-	137,195,093	137,195,093	
Other comprehensive loss for the year	-	-	-	(4,947,948)	(4,947,948)	
Total comprehensive income for the year	-	-	-	132,247,145	132,247,145	
Transfer to unappropriated profit on account of incremental depreciation	-	(15,620)	-	15,620	-	
Transfer to Endowment fund	50,000,000	-	-	(50,000,000)	-	
Transfer to loan loss reserve	-	-	20,063,790	(20,063,790)	-	
Balance as at June 30, 2020	1,877,000,000	96,339,801	80,601,824	713,937,490	2,767,879,115	

The annexed notes from 1 to 44 form an integral part of these financial statements.

  
 CHIEF EXECUTIVE

  
 DIRECTOR

DPA





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Abdul Manan Chachar  
Naimat Sawand  
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071-56271820



071-5627182-111



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