

# ANNUAL REPORT

2020-21

## *Investing in Rural Areas for Pro-Poor Change*



SINDH RURAL SUPPORT ORGANIZATION (SRSO)

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## 2020-21



SINDH RURAL SUPPORT ORGANIZATION (SRSO)



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# ACRONYMS

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





# CEO MESSAGE

I am pleased to present the SRSO's 17th Annual Report for 2021. The reporting period witnessed the sudden outbreak of the global pandemic which caused damaging effects (restricted mobility & ceased livelihoods) on rural communities in operational areas of SRSO. We are enormously thankful to our donors especially Govt of Sindh, the European Union, IFAD, and Helpage International continuing their financial support. Despite the Covid-19 effects, SRSO also continued its routine operations adhering to the SOPs issued by the Federal & Provincial governments.



During the reporting period 2020-21, the focus has remained to expand the social mobilization, extend health and education activities under different projects, capacity development of community institutions, impart technical and vocational training, and disbursement of CIF and IGG funds for the establishment of viable livelihood sources in rural areas. The completion of CPI schemes was also a top priority in SUCCESS districts. SRSO is implementing three major poverty-reduction programs to support Govt of Sindh's poverty reduction policies. The SUCCESS Programme is funded by the European Union, PPPRP is funded by GoS & NPGP is funded by IFAD with an integrated and inclusive poverty reduction approach, ensuring active participation of all segments of society and state from grass root to policy level. These programmes have created a network of women-led community institutions in rural areas of 15 districts of Sindh. The organized women through their community institutions have been involved in various activities to expedite the local development initiatives. The work that rural women are doing under the umbrella of their community institutions has greatly been appreciated and it is inspiring other women to become part of it. The community is now working for collective actions, to pool their resources for economies of scale and to build up group solidarity for a sustained reduction in poverty at the community level in projected areas.

Community Investment Fund (CIF) is now managed by Community Institutions under the PPPRP and SUCCESS programmes. During the reporting period, a total of 163 million were disbursed among 13,19 poor households to initiate income generation activities. The performance under the CPIs schemes was also remarkable during the reporting period. A total of 254 community schemes were completed under SUCCESS while 2,099 low-cost houses were completed. Under the National Poverty Graduation Programme total 8,562 assets were transferred to ultra-poor households in Shikarpur & Kandhkot Kashmore districts.

I would also recognize the efforts of the Micro Finance wing performed extremely well during 2020-21 in terms of the substantial portfolio as well as controlled expenditure and recovery rate.

This report shows the progress we make together in 15 districts of Sindh. None of these achievements would have been possible without the support of donors, and the hardworking of our dedicated staff who work in the field and support the communities.

I am deeply grateful to the Chairperson and SRSO Board for their consistent support and valuable guidance which was the source of encouragement throughout the reporting period.

# ORGANIZATION'S INFORMATION

## Board of Directors

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

## 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

## Advisors to the Board

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

## 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 (Member)

## HR Committee

Mr. Naseer Ahmed Memon (Chairperson)  
Mr. Fazalullah Qureshi (Member)  
Dr. Waheed Ali Umrani (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)  
Mr. Rafique Ahmed Buriro (Member)

## Auditors

M/s 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

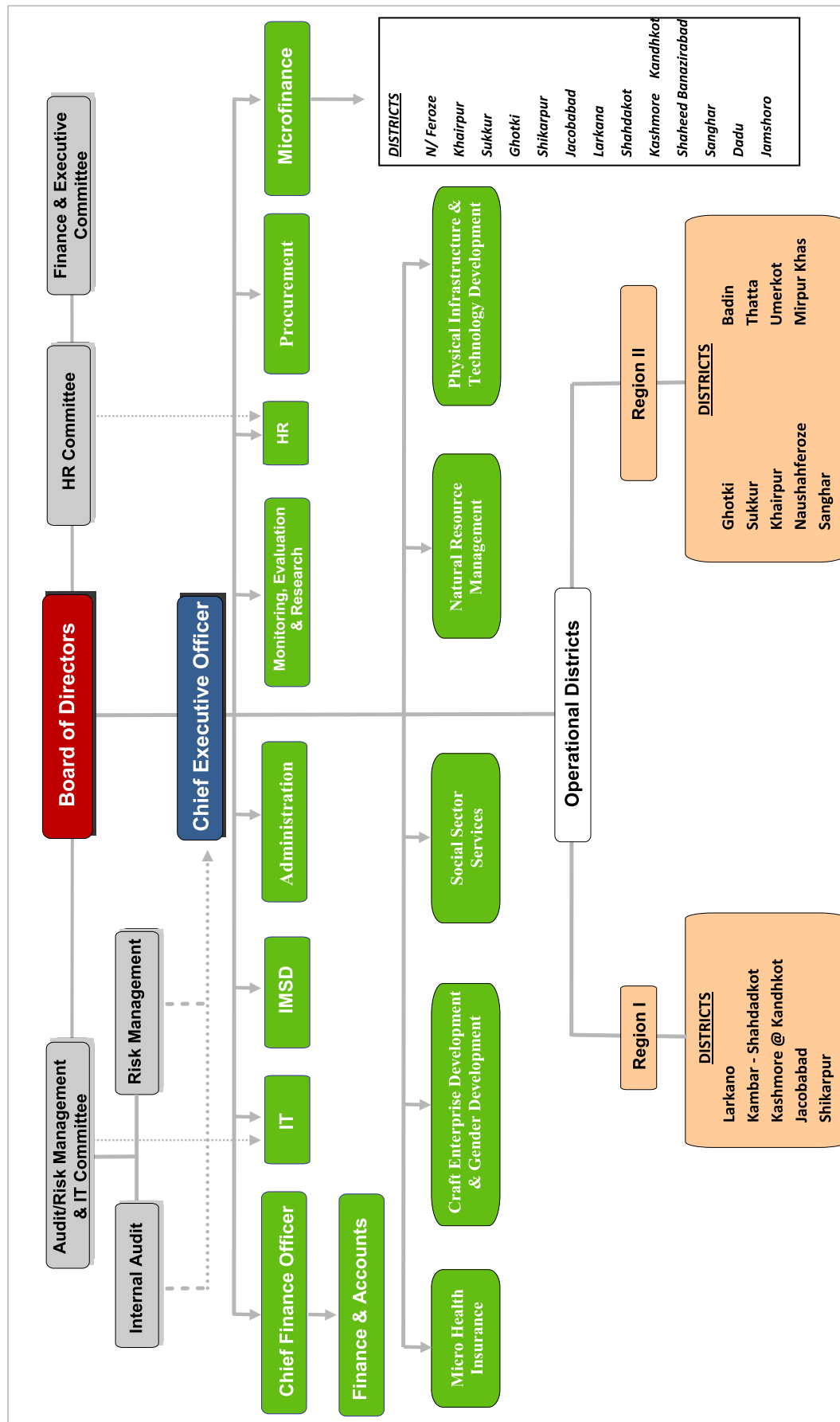
SRSO Complex, Shikarpur Road, Sukkur

## Website & Facebook

 [www.sroso.org.pk](http://www.sroso.org.pk)  
 [https://twitter.com/SRSO\\_Official](https://twitter.com/SRSO_Official)  
 <https://www.facebook.com/SRSO.official>  
 <https://www.youtube.com/channel/UC0dWOAavvyyDMwjLMjveKPQ>



# ORGANOGRAM



# SRSO OUTREACH



15

Operation Districts



86

Presence in Talukas



722

Presence in Union Councils



16,140

Presence in Villages



1,322,911

Household organized



74,899

Community Organizations (COs) formed



13,486

Village Organizations (VOs) formed



558

Local Support Organizations (LSOs) formed



37,560

Poor households received Income Generating Grants PKR 483 Million



PKR 243 Million

Total amount saved by community



271,289

Households benefitted with Community Investment Fund PKR 3,621 Million



87,006

Community members trained in technical and vocational training



27,066

Community Physical Infrastructure Schemes Completed



898,080

Households insured under Micro Health Insurance cover



810,088

Micro credit beneficiaries



23,679

Low-Cost Houses constructed & handed over to poor households



857,540

Trees planted and managed by community



20,921

Poultry layers distributed



18,878

Kitchen Gardening seeds Distributed



# W W W O

## Our Vision

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

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## Our Mission

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

## Our Objectives

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



The Government of Sindh established SRSO in 2003 with an endowment of one billion rupees, registered under section 42 of companies' ordinance 1984 (replaced with companies act 2017) as not for profit organization. The purpose of SRSO establishment was to mobilize, organize and support rural communities especially deprived segments by bringing them into the fold of their institutions to participate in development activities. This significantly involves and engages the rural communities in community-driven development under the umbrella of a three-tiered institutional structure.

The mandate of SRSO is to support, expedite and expand the initiatives of the Government of Sindh on poverty reduction and empowerment of rural women. To achieve this crucially, SRSO is working in 15 districts of Sindh province, namely: Sukkur, Khairpur, Sanghar, Ghotki, Naushero Feroze, Shaheed Banazirabad, Shikarpur, Jacobabad, Larkana, Kashmore-Kandhkot, Qambar-Shadadkot, Umerkot, Badin, Mirpurkhas, and Thatta.

SRSO approach is to harness people's potential by undertaking development activities to improve the life of rural poor households by forming viable social capital through three tiered structure of community institutions under the social mobilization process. The social mobilization process initiates based on the belief that people have innate potential and tremendous willingness to remove hurdles and difficulties to improve their conditions. Social mobilization has been the central approach to poverty reduction and empowerment of rural women. Under this approach community institutions (CIs) are formed including COs/VOs/LSOs at different levels. Rural organized women through their elected representatives, run these institutions. All development activities are carried out through these women-led institutions. Currently, SRSO has expanded its outreach to 15 districts, 722 union councils, and 17,605 villages in rural Sindh. In addition to this, 1,284,249 households mobilized and organized into 72,476 COs at the sub-settlement level, which further federated into 13,486 VO at the village level and 558 LSOs at the union council level by completing the three-tiered institutional structure.

These institutions especially LSOs, are proactively engaged in different development activities which create viable linkages with line departments and other institutions improving the access of rural households to the public services in various areas of SRSO operational districts under the different projects/programs. The involvement of rural women in development activities creates a crucial opportunity and enabling environment for the line departments to improve the service delivery mechanism, particularly in the health and education sectors.

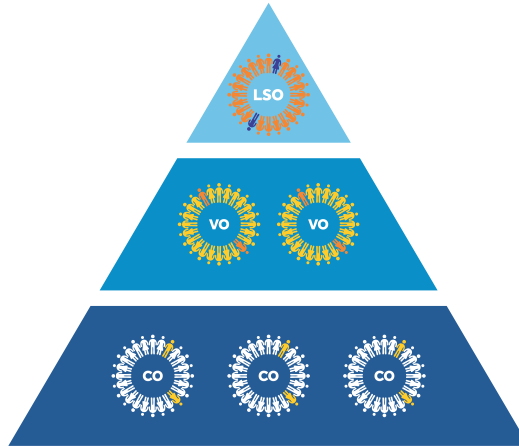




## Cumulative Progress of Women community Organizations formed

### CO-Formation

Achievement from July 2020 to June 2021 **3,826**  
 Achievements as of June 2021 **74,899**



### CO- Membership

Achievement from July 2020 to June 2021 **83,765**  
 Achievements as of June 2021 **1,322,911**

### VO-Formation

Achievement from July 2020 to June 2021 **807**  
 Achievements as of June 2021 **13,486**

### LSO-Formation

Achievement from July 2020 to June 2021 **64**  
 Achievements as of June 2021 **558**



## Community Savings

Achievement from July 2020 to June 2021

**501,000**


Achievements as of June 2021

**243 Million**





## SRSO implementing Poverty Reduction Programmes during 2020-21

<u>Programme</u>	<u>Donor</u>	<u>Covering districts</u>
 SUCCESS	 EUROPEAN UNION RSPN	Larkana and Kamber-Shahdadkot
 P P R P	 Planning & Development Department Government of Sindh	Khairpur, Sanghar, Umerkot, Mirpurkhas, Badin, Thatta, Sukkur and Ghotki
 National Poverty Graduation Programme	 Investing in rural people P P A F	Shikarpur and Kashmore@Kandhkot

Poverty reduction and empowerment of rural women have been the priority areas for the Government of Sindh. In this connection, the Government of Sindh had approved and initiated the first-ever the Union Council Based Poverty Reduction Program (UCBPRP) to address the dilemma of rural poverty. The program was started from two districts i.e. Shikarpur and Kashmore-Kandhkot engaging the 100% rural women to fight poverty. It was a pioneering initiative in rural development and poverty reduction and has

become a flagship programme in provincial government support for community-based interventions.

SRSO is implementing three major poverty-driven programs to support Govt of Sindh's Poverty reduction policies. An integrated and inclusive poverty reduction approach ensuring active participation of all segments of society and state from gross root to policy level. These programs have been implemented by SRSO in their 15 districts of Sindh.



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

The Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme was initiated in 2016 with the financial assistance of the European Union (EU) in two districts (SRSO districts) Larkano and Kamber-Shahdadkot. The SUCCESS programme scaling up the Government of Sindh's funded Union Council Based Poverty Reduction (UCBPRP) Programme. SUCCESS programme aims to reduce poverty by engaging and empowering rural women.

The SUCCESS has completed its five years and enters into the sixth year under the no-cost extension for the seventeen months. The programme has created a network of women-led community institutions in rural areas of the Larkana and Kamber-Shahdadkot districts. The organized women through their community institutions have been involved in various activities to expedite the local development initiatives. The work that rural women are doing under the umbrella of their community institutions has greatly been appreciated and it is inspiring other women to become part of it.

The financial and technical support includes the SUCCESS interventions: community investment fund (CIF), income-generating grants (IGG), technical and vocational skills training (TVST), micro health insurance (MHI), and community physical infrastructure (CPIs). SUCCESS is currently in its sixth year of implementation including the 17 months no cost-extension period.







### **Income-Generating Grant (IGG)**

Income generating grant is provided to those households who lack the financial ability to repay the VOs. The IGG grant help poor households to establish viable livelihood source at the household level. 2,579 poor households received IGG during the reporting period from VOs to implement their micro plans to increase incomes. As far as the utilization of IGG is concerned, it is utilized by the poor beneficiaries in mainly three sectors including 87% percent of households utilized IGG amount for purchasing of livestock (goats), 8% percent beneficiaries utilized the IGG amount in agriculture by purchasing the seeds and fertilizers to grow their crops and 5% percent beneficiaries utilized IGG amount for establishment of medium-small enterprises at the household level to manage the domestic needs.



### **Community Investment Fund (CIF)**

Like IGG, the community investment fund is also provided to poor households by VOs/LSOs to implement their plans to increase incomes by establishing viable livelihood options at the household level. CIF is causing the establishment of medium/small enterprises by the poor households to graduate from poverty by sustaining their incomes with an increase. During the reporting period, 4,717 households have received CIF. The community investment fund is contributing to an increase in poor households' income and bringing sense of financial empowerment in rural poor women at the household level. To do this effectively, the beneficiaries are utilizing the amount of CIF in different sectors. As of the reporting period, 82% of beneficiaries have utilized the amount to purchase livestock to initiate and sustain the asset creation. 15% of beneficiaries decided to utilize the amount in the procurement of agriculture inputs (seeds & fertilizers) for their crops to improved yield. While 30% beneficiaries have utilized the amount to establish small/medium enterprises (grocery shops, fruit carts, vegetable carts, ice carts etc) at the village level to earn the incomes to support their families financially.



### **Community Physical Infrastructure Schemes (CPIs)**

One of the highly relevant interventions when it comes to the development of rural areas. The community physical infrastructures (CPIs) are built to improve basic rural infrastructures and access to public services. The needs are carefully identified, assessed and prioritized considering the various aspects mainly involving the livelihoods, mobility and access to the public services, etc. by the rural communities. A total of 254 CPIs have been constructed during the reporting period in both districts. The overall achievements in terms of initiation stand 60% against the overall revised plan where the progress in terms of completion of CPIs stands 40% against the overall revised plan.



### **Impact of Community Physical Infrastructure Schemes at community level**

The completed CPIs are extending other numerous benefits to the rural residents including a) the drinking water supply schemes have reduced the burden of fetching water to a great extent and led to a reduction in health expenditures, mainly because of decline in diseases and transport expenditures.

Now women are using the saved time in income-generating activities, such as embroidery, sewing clothes. b) The brick pavements and tuff pavers have improved the accessibility of the rural population towards the public services and enabled them to reach out to the local markets to sell out their productions, besides, the CPIs have also lowered transportation costs for travel to and from the markets and the workplaces. c) The irrigation schemes help farmers to increase their crop yields and improve cropping by bringing more land/area under cultivation. The average yields of wheat and rice crops have been reported to increase. The income (annual) of beneficiary households of irrigation schemes has also increased. All the CPIs are built, operated and maintained by the rural women through 3 percent operation and maintenance cost in every VO.



### Technical & Vocational Skills Training (TVST)

SUCCESS also imparts technical and vocational skills training (TVST) to the poor households under the trade of their choice. To implement this, the field training centers are established in both districts to provide intended TVST trainings. Before training, the willingness and eligibility of participants is fully assessed. 2,058 persons have been provided TVST during the reporting period in both districts. Besides, the business development groups (BDGs) formed and trained can have a direct opportunity to initiate viable livelihoods in form of various enterprises because of local market needs.



### Micro Health Insurance (MHI)

MHI facility is provided to the poorest households that safeguard them from economic and health shocks caused by poverty. As of the reporting period, a total of 46,458 poorest households have been insured. The cumulative MHI achievement stands 97% against the overall plan. As of the reporting period, a total of 4,456 beneficiaries have availed the treatment facility at the penal/ private hospitals from both districts. The treatment ratio stands 68% against the premium paid to the insurance company



## Statistical Performance of SUCCESS Program as of June 2021

Key Performance Indicators (KPIs)	Programme Targets	Achievement As of June 2020	July-2020 to Jun-2021	Achievement As of June 2021
Households Organized	187,476	174,074	1,803	175,877
Formation of Community Organization	8,357	8,071	66	8,136
Formation of Village Organization	1,280	1,236	15	1,251
Formation of Local Support Organizations	99	98	1	99
CO Office Bearers trained in CMST	18,385	16,070	188	16,258
VO Office Bearers Trained in LMST	2,816	2,642	204	2,846
LSO Office Bearers trained in LMST	891	290	254	544
Activists Workshops Organized	252	121	1	122
CRP Trained	990	801	90	891
Community Bookkeepers Trained	764	605	32	636
Participants trained in TVST	14,600	4,638	2,058	6,696
IGG Sub-Grant distributed - In Million	283.9	222.2	61.7	283.9
No. of CIF Beneficiaries	18,994	7,632	2,579	10,211
CIF Sub-Grant distributed - PKR In Million	653.8	650.1	3.7	653.8
No. of CIF Beneficiaries	41,785	34,811	4,717	39,528
Micro health Insurance (MHI)	47984	46458	378	46836
CPIs (Completed)	949	240	254	494



## Peoples' Poverty Reduction Program (PPRP)

The Peoples' Poverty Reduction Program (PPRP) is one of the major initiatives of the Government of Sindh (GoS), to improve the quality of life of the marginalized communities through Social Mobilization and Income Generation. In this connection, the Government of Sindh had formally launched the PPRP in July, 2017 in six districts of Sindh i.e Khairpur, Sanghar, Umerkot, Mirpur Khas, Badin, Thatta with the financial support of 8.94 billion. Later on the program was crucially expanded to two more districts i.e Sukkur & Ghotki with the financial support of 5.94 billion. Peoples' Poverty Reduction Program (PPRP) is built on UCBPRP-Union Council Based Poverty Reduction Program) the same program is also replicated in eight districts of Sindh with financial support of the European Union (EU). The main objective of the program is to empower the local communities paying particular attention to empowering women both socially and economically enabling them to improve their livelihoods and increase their incomes through Income Generating Grants (one-time cash grant) and Community Investment Funds (CIF) i.e. interest-free loans and mainly through providing collateral-free small business loans to become an entrepreneur. During the reporting period, the program interventions and activities carried out have significantly supported by building up the capacity of the deprived population, living in the rural areas through social mobilization by forming 4,161 COs, 519 VO, and 43 LSOs to enable them to mark the planning, execution and implementation of income generating activities through IGG and CIF to establish the viable livelihood sources to change their social and economic conditions at the household level.





## Major interventions under the program, include:



Community Investment Fund (CIF)



Income-generating grants to extremely vulnerable individuals like widows, elderly, etc.



Low-cost Housing (LCH)



Vocational Training Program (VTP)



Interest-free Loans for small scale businesses



### Impact on Income Generation

CIF/IGG by providing financial assistance to the underprivileged women in rural areas has enhanced the tendency of entrepreneurship or getting involved in small income-generating activities to help their families struggling with poverty. The program reached out around 3,443 poor households and distributed 50.854 million in eight districts during the reporting period. It has potentially engaged rural women not only in income generating activities but also involved them in decision making process at household and village levels under the CIF the programme reached out to 75,107 beneficiaries and distributed 1050.763 million in six districts.



### Effective service delivery and state-citizen engagement

The program also witnessed an outcome in the form of state-citizen engagement and effective service delivery of state services. Through different interventions, the program has a huge impact not only focuses on social capital improvement by directly addressing the indicators of health (through CIs linkages, arranging free medical camps, behavioral change communication), poverty reduction, environment (Tree Plantation & Kitchen Gardening at HHs) level), social security, shelter (Providing the basic minimum amount Low-Cost Houses), employment (Through initiating the small businesses, volunteers, youth of rural areas and income is generated) and

basic livelihood but also helps in achieving the objectives and targets of universally accepted Sustainable Development Goals (SDGs). Indeed, the organized community is now working for collective actions, to pool their resources for economies of scale and to build up group solidarity for a sustained reduction in poverty at the community level in program areas. During the reporting year, PPRP has achieved great success in six districts, including Khairpur, Sanghar, Mirpurkhas, Umerkot, Badin, and Thatta. This included carpet coverage of 365 union councils, organizations of households at community and village level, giving of income generation grants and interest-free loans to 3,423 and 10,612 households respectively.



### Business Development Outcomes realized

During the last three years, the program interventions such as small loans for income-generating activities, execution of small-scale businesses, and Low-Cost Housing have shown tangible results and provided the opportunities poor families to uplift their living standard. Women, through these interventions, have shown their innate potential to improve and contribute to their household economic and community development by running small-scale businesses and their social capital has also increased.

Under the Enterprise Development Program, the BDGs-Business Development Groups have contributed a lot in linking their businesses to markets, and industries to scale up their businesses at micro, and small levels with the assistance of market stakeholders within the business ecosystem for value addition of business. Meanwhile, these

BDGs have developed their collaboration with the different market-based organizations for boosting their business with proper identification of market trends, nomenclature and by imparting training according to the needs of the industry in a cost-effective manner under the vocational training program (VTP) for business and technical training. During the reporting year and continuity of business cycles, these successful executed small businesses are a symbol of the program for rising stars of rural women as a successful entrepreneur and skilled their innate potential by availing a great opportunity to the rural skilled women to produce and showcase their products of businesses by accessing the larger market in cities mainly on Agri and livestock business. This, on the one hand, gives them confidence in their ability and direct exposure to the market and on the other enables them to become economically better off and independent.



### Statistical Performance of PRRP Program as of June 2021

Key Performance Indicators	Program Targets	Achievement as of June 2020	Yearly Progress 2020-2021	Achievement as of June 2021
Household organized	772,297	643,070	76,941	720,011
Formation of Community Organizations COs	44,560	36,629	4,161	40,790
Formation of Village Organizations Vos	5,570	4,498	519	5,017
Formation of Local Support Organization LSOs	365	272	43	315
CO Office Bearers trained in Community Management Skill Training	89,120	64,569	11,964	76,533
VO Office Bearers trained in VO management & Skill Training	11,140	7,869	1,459	9,328
Community members trained in CIF Book Keeping	11,140	7,109	1,420	8,529
Community members trained in CIF Appraisal	11,140	7,523	1,373	8,896
Community members trained in Local Support Management Skill Training	1,462	827	278	1,105
Participants trained in Vocational Training	36,092	10,736	10,636	28,362
No. of CIF Beneficiaries	13,492	64,495	10,612	75,107
CIF Amount Disbursed (in Millions)	2925.074	891.173	159.590	1050.763
No. of IGG Beneficiaries	34,372	15,399	3,423	18,822
IGG Amount Disbursed (in Millions)	123.735	216.998	50.824	267.822
Low-Cost Housing Schemes Completed	-	1,641	2,099	3,740



## Peoples Poverty Reduction Programme Phase-II (District Sukkur & Ghotki)

The PPRP Expansion (2 Districts) is mainly continuity of UCBPRP and working on the Poverty Reduction Strategy (PRS), which is predicated on the principles of Community-Driven Local Development (CDLD) and social Mobilization. The same approach of social mobilization and micro-level interventions along with other small initiatives at village level have been principles of agglomeration, consolidation of services & facilities, increased targeting & efficiency of interventions is required for greater effectiveness

and impact.

During the reporting year, a targeting poverty scorecard survey at Household level. Primary data collected through house-to-house survey using poverty scorecard in 103 Union Councils of Sukkur and Ghotki Districts. So, under the PPRP program Phase-II, 268,400 households are surveyed in which 103 Union councils have been covered and started the organizing households into community institutions (CO/VO/LSO).





# National Poverty Graduation Programme (NPGP)

The National Poverty Graduation Programme is jointly funded by the Government of Pakistan and International Fund for Agricultural Development (IFAD) in two districts of Sindh namely Shikarpur and Kashmore-Kandhkot. The NPGP programme is designed for 52 months with an estimated cost of PKR. 2,687,074,128. The programme mainly focuses to assist the ultra-poor and poor households to graduate from poverty by establishing the permanent livelihood sources. This ultimately helps and guide poorest households to improve their livelihood in terms of finances, food security, nutrition and resilience to the changing climate situations.

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.

Project has completed its two years and the rural women are fully engaged in establishment of permanent and viable livelihood sources at the household/village and hamlet level. The rural women through their community institutions have been part of the programme to expedite the community development process at the grassroots level in both districts. This entails the social mobilization and revitalization of community institutions. The formation and revitalization enabling the rural organized women plan, execute and implement their income generation activities engaging maximum households in targeted union councils. The reporting period has witnessed active involvement of women from development of livelihood investment plans to procurement and management of asset being transferred to them under the programme.

Major activities carried out during the reporting period

## Revitalization of CIs

The revitalization of community institutions is part of the Programme so that the activities especially the income-generating activities are carried out at meaningful scale benefiting maximum poor households through their institutions. This initially

## Asset Transferring

The assets are transferred to the eligible households through the distribution points in both districts. In the year 2020-2021, 8,562 assets have been transferred to the eligible (ultra-poor) households. The reporting period has witnessed a gradual shift from livestock to other innovative assets. The other assets like fruit-carts, donkey carts, motorbikes for selling the milk, fish carts, welding shops etc. in both districts. The dwellers of target rural UCs of district Shikarpur and Kashmore are linked with livestock rearing which is supported by available natural or farmed grazing area.

Buffalo Heifers are the most preferred kind of livestock by the community. They expect the 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 benefits of the said assets included calf for fattening and cow for daily milking. The asset transfer has now started producing intermediate outcomes/results at a limited scale in

serves two aspects i.e. the ownership and sustainability at the community level. In year 2020-2021, 2,078 community organizations, 556 village organizations have been revitalized in districts Shikarpur and Kashmore-Kandhkot.

both districts. The practices of poor households in terms of livestock rearing are drastically improving that causing the interest and willingness in other households to adopt this as their livelihood source. In addition to this, the asset management practices are also enhancing which creating a sense of ownership in poorest households to strive for the viable livelihood sources that cause permanent and improved incomes. The expansion of established livelihoods has begun producing steady improvements in income at the household level. The improvements in incomes paving a way for ultra-poor households to manage and improve the nutrition of their families at the household level. The growth in livestock has also started introducing the immediate results i.e. the availability of milk at the household level allowing the ultra-poor households to add milk in daily consumption of their families especially for children in both districts. The asset creation at the household level has started emerging women's empowerment in form of a share in decision making within the family.

## Statistical Performance of National Poverty Graduation Program (NPGP)

Key Performance Indicators	Project Targets	Achievement as of June 2020	Yearly Progress 2020-2021	Achievement as of June 2021
New COs Formed	-	61	334	395
Revitalization of COs	5,280	1,023	2,078	3,101
New VOs Formed	-	27	186	213
Revitalization of VOs	528	662	556	1,218
Ultra-Poor HHs identified	36,166	6,476	16,284	22,760
PSC Survey of (Ultra Poor)	36,166	6,476	16,284	22,760
Identification of Beneficiaries (0-18)	36,166	3,839	20,807	24,646
Livelihood Implementation Plan (LIP) developed	32,549	5,941	10,749	16,690
Assets Transfer (Tangible)	32,549	5,579	8,562	14,141
Assets Transfer (Non-Tangible)	3,617	0	159	159





# Social Service Sector (SSS)

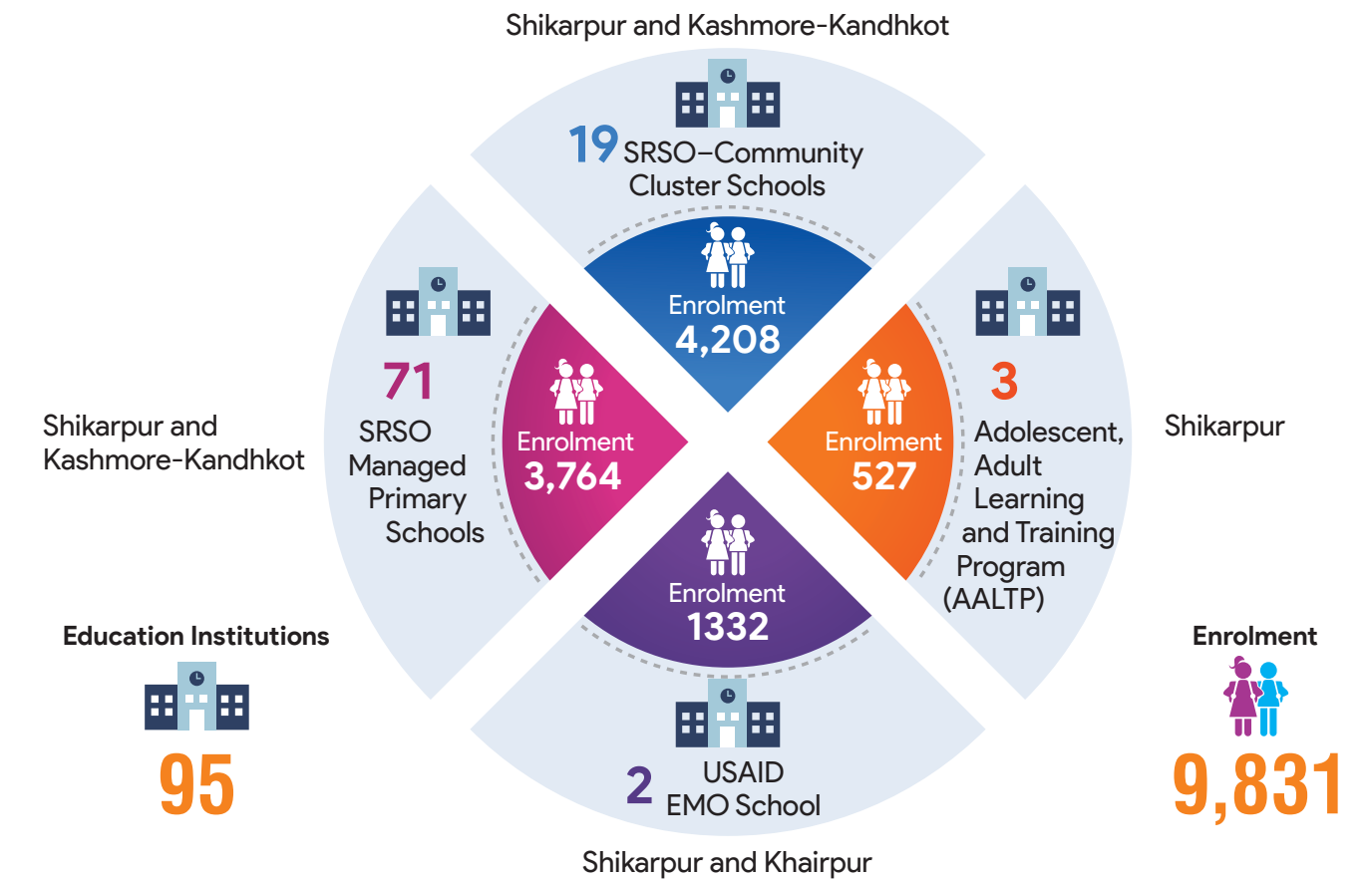
## Accessing quality education, health, and basic life

The inadequate access to social services, especially in education, health, water and sanitation are commonly reported from rural areas of Sindh. The Social Service Sector of SRSO has been working for improvements in these services through different project & programs. The projects/programs mainly addressing these issues. The efforts of the social service sector has been contributing to the achievements in sustainable development goals

(SDGs 3, 4 & 6). In this connection, SRSO implemented nine projects during the reporting period in different districts.

Major Achievement of Education related projects  
 1. 9,831 children are enrolled in USAID EMO Hub Schools Sukkur & Khairpur, 71 primary, 19 Elementary Schools at Shikarpur and Kashmore-Kandhkot & 3 centers at Shikarpur under the AALTP project.

### Statistical Performance of SRSO Managed Schools as of June 2021



### SRSO Schools Program (Sindh Education Foundation managed Primary and Cluster Schools)

The Social Services Sector is managing GoS Schools in Shikarpur & Kashmore-Kandhkot districts since 2009 by taking the management responsibility to provide a quality of education. Currently, SRSO is managing 19 Community Cluster Schools and 71 Primary Schools in Shikarpur & Kashmore-Kandhkot districts with the financial support of Sindh Education Foundation & GoS. The schools are equipped with science and computer laboratories, and audio-visual classrooms which support the learning environment and enhance the creativity

among the students. Beside these efforts, supplementary resource materials are provided to all schools for effective learning outcomes and quality education.

During the reporting year, 7,972 students are enrolled in cluster and primary schools at Shikarpur and Kashmore-Kandhkot. Moreover, Social Sector has taken various steps to reduce out of school children ratio in these districts by involving organized community institutions.



## Adolescent, Adult learning, and Training Program (AALTP)

SRSO is implementing the Adolescents and Adults Learning and Teaching Program (AALTP) with the financial assistance of Sindh Education Foundation (SEF)-Govt. in district Shikarpur since 2017. AALTP project includes a Primary Education Course and vocational skills development.

The program provides 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. During the reporting year, 527 (349 female and 178 male) adolescents are enrolled and provided learners kits, under AALTP. 15 teachers are recruited and equipped with teaching aids (Guide Books; English, Sindhi & Math). 178 adults are provided with vocational skills training.

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

Under the Public-Private Partnership Model, SRSO is managing two EMO schools, namely, Government High School Sami, Khairpur and Government High School, Numaish Colony, Sukkur. These schools were formally handed over to SRSO in 2018. After this successful journey, SRSO entered into second year of the project implementation and both schools are running with major developments under the well-designed and well-structured 7 key performance indicators of EMO schools. The both schools are

equipped with state of art science and computer laboratories. Beside these activities, regular training sessions are delivered for the capacity building of teachers, and health screening of students is also conducted on regular basis. In addition, regular SMC meetings are conducted and documented. The school development plan is developed and its implementation is underway in both schools. During the reporting year, SRSO succeeded by enrolling 1,332 students in both schools.



## Access to Quality Health Education and Nutritional Services

Government of Sindh (GoS) through the Planning and Development Department (PDD) is implementing a six-year, multi-sectorial Sindh Accelerated Action Plan for Reduction of Stunting and Malnutrition (AAP). SRSO is also assisting the Government of Sindh in Reduction of stunting rate and nutritional issues for a target group through different programs. In pertinent to this, the European Union (EU) financially assisted a program namely, Programme for Improved Nutrition in Sindh (PINS) in ten districts of Sindh out of which 3 districts are implemented by SRSO. The overall objective of the PINS Programme is to sustainably improve the nutritional status of children under five and pregnant and lactating women (PLWs) in Sindh corresponding to the second target indicator of the Sustainable Development Goal (SDG) No 2.

1. The European Union-funded Programme for Improved Nutrition in Sindh (PINS-ER II) is being implemented in Shikarpur, Larkana, and Kamber-Shahdadkot districts. Programme covers nutrition-specific interventions. Treatment of Malnutrition – Identify Severe Acute Malnutrition (SAM) and administer outpatient therapeutic program care to nutrition stabilization centers.

2. The European Union-funded Programme for Improved Nutrition in Sindh (PINS-ER III) is being implemented in Shikarpur, Larkana, and Kamber-Shahdadkot districts. Programme includes nutrition-sensitive interventions i.e. Water Sanitation and Hygiene (WASH) and Agriculture & Food Security (AFS). RSPN is leading this component with Action Against Hunger.

### Programme for Improved Nutrition in Sindh (PINS-ER II)

SRSO is implementing the PINS ER-II programme in 03 districts including Shikarpur, Kamber-Shahdadkot, and Larkana with the financial

support of the European Union. The major achievements of the programme are given below.

### Major Outcomes of Programme for Improved Nutrition (PINS-ER II)



**407,275**

Children of 6-59 months were screened



**50,303**

SAM children were referred to OTP sites



**127,960**

PLWs received IFA( Iron Folic-Acid)

In addition, the referral system for children's follow-up by focusing on Infant Young Child feeding for preventive work at facilities, particularly for children with Moderate Acute Malnutrition. The basic

ingredient of implementation was a behavior change communication programme for improved nutrition-specific, sanitation, and feeding practices.

### Programme for Improved Nutrition in Sindh (PINS-III)

SRSO is implementing PINS ER-III programme three districts of Sindh Larkana, Kamber-Shahdadkot & Shikarpur. The project activities envisioned promoting social behavior change at the individual, household, and community levels. The SBCC is assisting the community to promote the best

agricultural practices for fulfilling food security in an improved way through Field Farmer schools. In Larkana, Kamber-Shahdadkot, and Shikarpur districts, the major achievements made by project since its inception.



## Major Outcomes of Programme for Improved Nutrition (PINS-ER III)



**2,062**

Beneficiaries provided grants for goats purchasing



**21,192**

Latrines were constructed by Community on a self-initiative basis



**35,424**

Households provided vegetable seeds for Kitchen Gardening



**5,000**

Sessions were conducted by CRPS on health & Hygiene

## Statistical Performance of Programme for Improved Nutrition (PINS-III) as of June 2021

Key Performance Indicators	Revised Project Target	Achievement as of June 2020	Yearly Progress 2020-2021	Achievement as of June 2021
Goat Beneficiaries are given financial support	2,193	1,249	813	2,062
Small Farmer has given financial support	4,950	4,518	429	4,947
Small Farmers oriented on Improve Crop Maximization method	13,477	9,036	4,441	13,477
Self-help Basis Demo Latrine	656	408	179	587
New latrines constructed by the community (Self Help)	45,726	8,469	12,723	21,192
Number COs Covered by female CRPs through SBCC Sessions	5,000	4,847	153	5,000
Number of COs Covered by male CRPs through SBCC Sessions	5,000	4,847	153	5,000
Moringa Nursery at FFS(Seasonal)	194	194	-	194
Kitchen Gardening at HH Level	35,424	35,424	-	35,424
ODF Certification	656	194	214	408
Fish Ponds Construction	6	3	-	3
Direct hand pumps Scheme	63	30	33	63
Alternate water supply schemes	48	0	47	47
Rainwater harvesting ponds	15	5	10	15



# Delivering Accelerated Family Planning in Pakistan (DAFPAK)

PSI and UKAID funded Delivering Accelerated Family Planning in Pakistan (DAFPAK) being implemented in districts Kamber-Shahdadkot, Shikarpur & Jacobabad. The project mainly focuses

on married women of reproductive age (MWRA 15-49 years) group. Under this project, 620,700 users enrolled for different family planning methods in three program districts.



SRSO entered into a partnership with RSPN to provide reproductive health services to rural communities in Shikarpur, Jacobabad, and Kamber-Shahdadkot districts of Sindh province. Delivering Accelerated Family Planning in Pakistan (DAFPAK) is a four-year project that aims to create 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, and strengthen accountability through increased transparency and stringent monitoring. Following achievements are reported during the reporting period:

## Major Achievements of the Project



**1,080**

Community resource persons are identified to undertake the activities with the households;



**222,857**

Users are enrolled in different methods;



**7,862**

Outreach camps and 201,831 couple years of protection (CYP) achieved during the reporting period.

## Statistical Performance of Delivering Accelerated Family Planning in Pakistan (DAFPAK) As of June 2021

Key Performance Indicators	Revised Project Target	Achievement as of June 2020	Yearly Progress 2020-2021	Achievement as of June 21
Identification of Community Resource Persons (CRPs)	1,080	1,080	0	1,080
Total Couple Years of Protection (CYP) Achieved	533,500	234,411	184,031	418,442
Outreach Camps	20,250	16,604	7,862	24,466



# Promotion of the Rights of the Older People of Sindh



SRSO implemented the multiple projects with the financial support of HelpAge International since 2010. Completed projects focusing on DRR, flood emergency responses. After the completion of multiple successful joint initiatives, SRSO and HelpAge international entered into the agreement for the welfare of the older people in different districts.

Currently with financial support of HelpAge International, SRSO is implementing the “Promotion of the Rights of Older People of Sindh” project in different districts of Sindh i.e. Karachi, Shikarpur, and Jacobabad. The project aims to sensitize and building the capacity of older women and men, human rights organizations, media in Sindh province to carry out advocacy for the rights of older people and to hold the relevant public institutions accountable for the implementation of the Act. As part of this project, sensitization meetings were conducted with 24 Members of Provincial Assembly (MPA) on implementation of Sindh Senior Citizens Welfare Act 2021. The meetings crucially impacted the passing of rules of business of Act 2014. In addition, the government line department officials were also oriented

and their participation in celebrations of the older people days and rallies remained prominent.

A provincial platform of civil society organizations (Buzarg Dost Network) Ageing is working for the protection of rights of older women and men. So, under this project, they have been strengthened and engaged in policy dialogues and advocacy activities for welfare and protection of rights of older people.

## Major Outcomes and Impacts

Strengthened the capacity of relevant government departments and representatives of (the Social Welfare Department in Sindh) for implementation of the Senior Citizen's Act.

Due to regular sensitization meetings, the Ministry of Health is providing health facilities to older people as mentioned in the Senior Citizens Act.

Rules of Business of The Sindh Senior Citizen Welfare Act 2014 was approved by the Sindh Cabinet in May 2021 after regular follow-ups and meetings with Senior Citizen Councils.

Regularized meetings of Senior Citizen Council.

Elected government representatives, public service providers, civil society organizations, media, and communities are sensitized to older people's rights and entitlements.

Civil society organizations, rights forums, including Older People's Associations (OPAs), and media, are monitoring the implementation of the Act.

Increased capacity of older women and men to advocate for their rights.

230 Older People including the poor, widow, PWDs received food packs and hygiene kits during pandemic.

# The Equine Welfare Project

Sindh Rural Support Organization has been working with BROOK Pakistan more than a decade for the welfare of equines in three districts. After the completion of multiple phases of the projects, BROOK Pakistan extended financial support in three more districts. Currently, SRSO is implementing the Equine Welfare Project in 06 districts of Sindh i.e. Sukkur, Shikarpur, Khairpur, Jacobabad, Larkana, and, Kamber–Shahdadkot. The project was initiated for the welfare of the Equine Animals and relevant communities. It focuses on the welfare of equines by building the capacity of service providers and equine owners. It also aims to capacitate the equine owners to use equines in a manner that improve their incomes by ensuring the health of equines. This also calls to engage all actors including (public and private institutions (government departments, local and international NGOs, bilateral agencies, and academia) to advocate and create awareness on equine welfare.

The designed activities have brought significant changes in the care of animals and income of owners. The best practices also ensuring the equine welfare in targeted equine caring communities. In addition, relevant stakeholders especially



government line departments, animal husbandry and private practitioners/doctors are also trained on different equine welfare practices for animals, improved nutrition, and caring of the cart donkeys. The achievements of the project since inception include 200 participatory awareness sessions with men and women on Husbandry practices, 86 provisions of emergency veterinary treatment as per BVRG in the absence of LSP, 37 improved skills of LSPs through monitoring & mentoring visits using AHMF& FMF (FQM) and other tool kits, conducted 02 Healthy animal competition.

## Statistical Performance of Equine Welfare Project funded by Brooke Pakistan As of June 2021

Activities	Project Target	Achievement as of June 2020	Progress July 2020 to 2021	Achievement as of June 2021
Mapping of BKs (Resource Mapping) by all field teams	200	37	33	70
Participatory awareness sessions (Men) on Husbandry Practices	390	132	68	200
Participatory awareness sessions ( Women) on Husbandry Practices	42	0	8	8
Awareness sessions conducted by BAMs in male communities	195	15	40	55
Monitoring and mentoring AHPs using AHMF and FMF VO, VA, Farrier, and BAM	152	0	25	25
Provision of emergency veterinary treatment as per BVRG in the absence of LSP	405	0	86	86
Improve skills of LSPs through monitoring& mentoring visits using AHMF& FMF (FQM) and other tool kits.	42	16	21	37
Provision of emergency veterinary treatment as per BVRG in the absence of LSP	42	29	19	48
Community exchange visits (visit)	4	1	3	4
Healthy animal competition	4	1	2	3
Participatory sessions with women on husbandry practices	36	18	12	30
Healthy animal competition for women community	4	0	2	2



**Micro Finance (MF)**  
**A Lifeline for rural people for unleashing  
their ideas incubation**



*SRSO MF outreach in 14 districts and has reached 812,801 clients and disbursed 18,623,435,573*





## 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 several demand-based loan products to its clients

#### General Loans

Aimed to support small farmers and community members living in rural areas. This includes loans for Agriculture, Enterprise & Livestock Development. These 3 areas of disbursement are the most common and generally demanded in the SRSO operational areas since its inception. The total amount disbursed during reporting period 2020-21 is Rs-1,960,276,000 among 56,119 members.

#### 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 managing small sewing/embroidery training centers within their vicinity. This also includes small businesses run by men locally.

#### Life Insurance

Life insurance for poor clients is provided in order to deal with emergency periods such as the death of a breadwinner. 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 can 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.

#### Business Loans

Business loans are mostly disbursed to male members to initiate a minimum amount of PKR 30,000 to PKR 50,000.

#### Individual/ Salary Loan

In pursuit of a demand-based approach in designing new products and services, SRSO initiated Salary Loans in the reporting year. This product caters needs of individuals who need loans against salary or pension for any emergency need. The loan size is up to 50,000/- for 12- months with equal monthly installments.





## Statistical Performance of Micro Finance (MF) as of June 2020-21

Activity	Yearly Progress 2020-2021	Achievement as of June 2021
Total Disbursement	<b>1,960,276,000</b>	<b>18,623,435,573</b>
<b>Male</b>	128,682,000	1,762,579,600
<b>Female</b>	1,831,594,000	16,860,855,973
No of Loans	<b>56,119</b>	<b>812,801</b>
<b>Male</b>	3,280	78,923
<b>Female</b>	52,839	733,878
No of COS/ CG	<b>11,056</b>	<b>35,542</b>
<b>Male</b>	1,255	5,207
<b>Female</b>	9,801	30,335
Disbursement in Live Stock	<b>990,764,000</b>	<b>4,929,611,022</b>
<b>Male</b>	10,718,000	232,214,500
<b>Female</b>	980,046,000	4,697,396,522
No of Borrowers	<b>28,809</b>	<b>416,315</b>
<b>Male</b>	289	28,165
<b>Female</b>	28,520	388,150
Disbursement in Agri-Input	<b>204,031,000</b>	<b>7,723,807,551</b>
<b>Male</b>	-	495,498,100
<b>Female</b>	204,031,000	7,228,309,451
No of Borrowers	<b>5,788</b>	<b>174,977</b>
<b>Male</b>	-	17,142
<b>Female</b>	5,788	157,835
Disbursement in Enterprise	<b>765,481,000</b>	<b>5,970,017,000</b>
<b>Male</b>	117,964,000	1,034,867,000
<b>Female</b>	647,517,000	4,935,150,000
No of Borrowers	<b>21,522</b>	<b>221,509</b>
<b>Male</b>	2,991	33,616
<b>Female</b>	18,531	187,893




# Gender & Development (GAD)


## A step toward eradication of gender-disparity



The Gender and Development (GAD) sector working to mainstream the gender into the policies, programs, and actions. During the reporting period, different initiatives are taken at organization and program levels for achieving the sectoral goal. A Gender Resource Group has been revitalized and oriented, through organizing gender sensitization workshops. GAD celebrated 16 days Activism against gender-based violence which is a regular activity of the organization. On the occasion of international women's day, SRSO awarded appreciation shields to their 15 dedicated women staff members from all 15 operational districts. Thus, 4 community institutions leaders and SRSO board members received the award from the Women Status of Commission on the occasion of Pakistan Women Day in Karachi.

### Major Outcomes and Impacts

 Reformed Gender Resource Group (GRG) at the organizational level for overseeing gender.

 Organized 60 gender sensitization workshops at district and Head Office level and oriented 1,400 program and support staff members.

 16-Days activism against gender based violence is celebrated under the EU-funded SUCCESS Programme.

 Organized Gender Resource Group Meetings.



# Crafts Enterprise Development (CED) Enriching the rural artisan and innovation in indigenous crafts



Crafts Enterprise Development (CED) Sector is working to explore the hidden potential in rural communities and developing micro-level enterprises for the communities through a variety of subject-based capacity-building initiatives. All of these inputs are contributing to the development of craft or art-based small businesses and enterprises at the local level, which in turn are creating employment opportunities. CED has adopted a holistic approach to support rural women artisans to increase their incomes by organizing and engaging them at the local level, enhancing their skills, and promoting their crafts. At present, it is working with Business Development Groups (BDGs) in 03 districts i.e. Sukkur, Shikarpur, and Khairpur districts.

The CED has been playing pivotal role in engagement of rural women artisans in various activities including the formation of business development groups, training of master trainers, exposure visits, organizing exhibitions/festivals/seminars, conducting community-based product design and development workshops and capacitating the rural women artisans. These are the regular activities and initiatives of the CED to achieve the goal of empowering rural women artisans economically. CED has designed and launched 122 new products, 24 BDGs are capacitated through 02 day-long workshops and 03 other events than the SRSO exhibitions/festivals /seminars participated and promoted the work of rural women artisans. The participation in different exhibitions and workshop events has been providing BDGs with tangible opportunities to promote their credible work and create viable market linkages.





## Major Achievements



88

Artisan's skill assessment at BDG level.



122

New products were designed and marketed successfully as well.



30

Women successfully graduated from SRSO fostered Business Development Groups (BDGs) 3-months long Digital and Make-Up Training.

## Statistical Performance of Crafts Enterprise Development (CED) as of June 2021

Key Performance Indicators	Annual Targets 2020-2021	Yearly Progress 2020-2021	Achievement as of June 2021
Market Survey / Village Baseline Survey for new products	2	2	55
Marketing (design and develop promotion material/catalog)	4	4	4
Business linkages of craft groups	2	2	37
New Products designed	122	122	416
Skill Assessment of Artisans at BDGs level	88	88	88
BDGs strengthening (02 Days Capacity Building workshops)	34	34	34
Exposure visits for Artisans	1	1	45
Other than SRSO Exhibitions / Festivals / Seminars (Participation)	3	3	146





# Improvement of Livelihood & Well Being of Female Home-Based Workers (FHBWs) in Informal Sector in Sindh LIGHT-F Project

SRSO and Japan International Cooperation Agency (JICA) through Women Development Department (WDD) entered into partnership (in the form of technical contributions) for the "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 objectives of this project is to improve the livelihood and well-being of female home-based workers in Sindh with economic empowerment of women so that they could effectively contribute toward poverty reduction and economic development of Sindh. Under this project, SRSO is promoting

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

## Statistical Performance of LIGHT-F Project as of June 2021

Activities	Project Targets	Yearly progress 2020-2021	Achievement as of June 2021
Kick-off Meeting for literature course with (Sanjh Preet Organization)	1	1	1
Literacy Classes with (BDGs)	10	10	10
Additional Income Generation Activity in 8 (BDGs)	10	-	10
Women & Career Session in 10 (BDGs)	10	3	10
Fill the Coaching format	10	10	10
Power bank, disinfectant, tabs cover distributed in all BDGs	10	10	10
Attended online leadership TOT	1	1	1
TOT at Karachi for 13 youth leaders and social mobilizers (Maripur and Baldia)	1	1	1

# Institute of Management & Skills Development (IMSD)

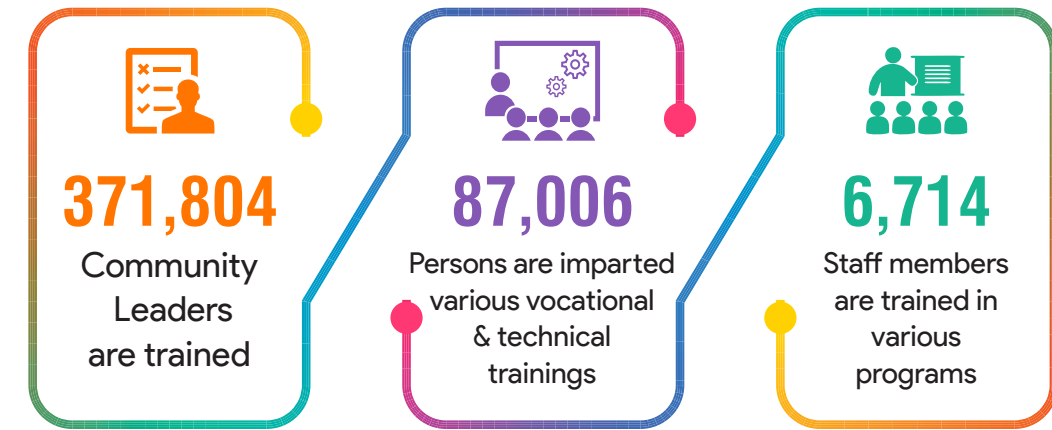
Working for human resource development



IMSD gives immense importance to the capacity building of community members and the field staff. The various training events/programs are organized to capacitate the community members especially rural women with managerial and leadership skills to run and manage the daily affairs of their community institutions effectively. It involves the various measures being taken at the field and office levels such as the development of relevant training manuals for communities and staff training. For the staff training, IMSD has been organizing in-house orientation events to equip the (newly hired) staff with the required skills and knowledge that contribute to their professional development and allow them to effectively perform job functions. In addition, IMSD has also been proactively engaged to impart technical and vocational training to the willing individuals under the various projects and programs from different operational areas. The technical and vocational trainings are contributing to improved, strengthened and permanent livelihoods at the household level. SRSO IMSD is registered and affiliated with the Sindh Technical Education & Vocational Training Authority (STEVTA), Trade Testing Board (TTB), and affiliation with National Vocational & Technical Training Commission (NAVTTTC) Pakistan for vocational & technical trainings. This affiliation makes IMSD a recognized and credible training institution in northern Sindh.



## Major Achievements of IMSD



In the year 2020-2021, the IMSD has organized various training events for the communities and staff members. 21,053 community members (women) are capacitated in managerial, leadership, and financial management trainings. 120 staff members are provided orientation/exposure which

enhances their knowledge and allows them to function effectively at the job. And 12,077 willing (men & women) from various districts under different programs have been imparted the technical and vocational skills which contribute to their improved incomes and sustain livelihoods.

## Statistical Performance of Institution of Management & Skills Development (IMSD) as of June 2021

Key Performance Indicators	Annual Targets 2020-2021	Yearly progress 2020-21	Total Achievement as of June 2021
Community members trained in all projects	21,053	21,053	371,804
Community members trained in vocational skills training	13,000	12,077	87,006
SRSO Staff trained in all projects	130	120	6,714





# Physical Infrastructure & Technology Development (PITD)

50,745 different housing, sanitation, drinking water supply, village improvement and communication, irrigation, and other multiple schemes have been completed successfully and benefited 315,291 beneficiaries.

PITD is mandated to design various models and provides technical support to rural households in the construction, operation, and maintenance of public infrastructures in different areas/districts. This dedicatedly involves PITD to maintain regular and productive interaction with rural communities. PITD since its inception has been engaging rural communities especially (women) to undertake

various development projects to improve community access to local services and markets. This approach has largely been adopted in all operational areas under the various projects/programs. The involvement of rural organized communities especially women in the construction and maintenance of infrastructures has been very effective and useful. PITD currently maintains a portfolio of various schemes such as low-cost housing schemes, Safe drinking water supply schemes, village improvement schemes, sewerage & sanitation schemes, irrigation schemes, and communications schemes etc.

Name of Schemes	No of Schemes	No of Beneficiaries
Housing	23,679	23,679
Sanitation	15,958	87,738
Drinking-Water Supply Schemes (DWSS)	9,540	52,556
Village Improvement Schemes	72	7,248
Communication	864	82,299
Irrigation	471	14,198
Other Multiple Schemes	161	47,573
<b>Total Schemes</b>	<b>50,745</b>	<b>315,291</b>

## PITD Achievements



**23,679**

Low Cost Houses are constructed as Shelters for the poorest households in various districts



**15,958**

Sewerage & Sanitation schemes are constructed in various districts under the different projects/programs.



**9,540**

Drinking Water Supply Schemes are constructed in different districts under the various projects/programs to provide safe drinking water to the rural population.



**72**

Village Improvement Schemes are completed to give a different (model) look to the rural villages in various areas.



**864**

Communication infrastructures includes brick pavements, roads, bridges etc. are constructed to ease the mobility of rural population towards public services.



**471**

Irrigation schemes are built to ensure the availability water for the seasonal crops in rural areas for the poor farmers to cultivate crops timely and get improved production.



# Micro Health Insurance (MHI)



Health Insurance is always at the forefront to mitigate the medical expenses of communities as well as employees.

Micro health insurance (MHI) is a core program of Sindh Rural Support Organization (SRSO) which plays a pivotal role in risk management in terms of poverty reduction for rural beneficiaries. SRSO in collaboration with the Adamjee Insurance Company Ltd started MHI services in October of 2005, covering the cost of hospitalization, accidental injuries, disabilities, and compensation in cases of accidental death, providing MHI to the poorest households and employees.

The Micro Health Insurance facility safeguards the low-income households against the risk of health and economic shocks. MHI also had a positive preservation effect on poor household savings, assets, and consumption patterns. SRSO Micro

## Statistical Performance of Micro Health Insurance (MHI) as of June 2021

Programs	Performance indicators/Description	Achievement as of June 2020	Yearly Progress 2020-2021	Achievement as of June 2021
<b>Micro Finance (MF)</b>	MHI MF Credit Insurance	589,880	10,457	600,337
	Total premium amount paid to Insurance Company	106,086,862	3,137,100	109,223,962
	Amount Received from Insurance Company	81,703,861	15,507,649	97,211,510
	No. of Patients Treated	3,918	561	4,479
<b>CORE</b>	HHs Insured	179,630	591	180,221
	Total premium amount paid to Insurance Company	105,614,624	177,300	105,791,924
	Amount Received from Insurance Company	97,541,186	1,169,083	98,710,269
	No. of Patients Treated	7,076	62	7,138
<b>SUCCESS</b>	HHs Insured	126,317	12,919	139,236
	Total premium amount paid to Insurance Company	126,317,000	12,919,000	139,236,000
	Amount Received from Insurance Company	72,843,350	38,561,843	111,405,193
	No. of Patients Treated	3,786	1,704	5,490
<b>Total</b>	HHs Insured	895,827	23,967	919,794
	Total premium amount paid to Insurance Company	338,015,486	16,233,400	354,248,886
	Amount Received from Insurance Company	252,088,397	55,238,575	307,326,972
	No. of Patients Treated	14,780	2,327	17,107



# Natural Resource Management (NRM)

NRM is dedicated to support rural communities in productivity enhancement in terms of natural resources. This entails the productive engagement of the rural population (men & women) in activities such as the plantation of trees/fruits, growing of vegetables, management of livestock etc. At the household and village levels. Measures are taken in various programs in different operational areas to capacitate the farmers and masses who are directly linked with the natural resources in rural areas. In addition, efforts are also made to link the rural

farmers with the relevant government department for improved production and strengthened yields. Besides, NRM engages the community institutions (COs/VOs/LSOs) under the various programs in different districts for the protection and preservation of natural resources owned by these areas and districts. During the year 2020-2021, NRM has engaged rural households (women) in kitchen gardening, distribution of poultry layers and plantation of trees/ fruit trees at the household level.

## Achievements



**89,026**

Households are provided with various vegetable seeds to promote Kitchen Gardening at the household level.



**24,900**

Backyards Poultry (Units) are provided to poor households to initiate livelihoods and meet nutritional needs.



**858,562**

Forest plants, and 2,627 Fruit plants are provided to rural households to promote environmental protection & stability.



### Kitchen Gardening

Kitchen gardening is being made at the household level. The women are engaged to spare a piece of land at the household for the cultivation of various vegetables. Before giving seeds to these households, NRM also provides them with the necessary training for the effective management of established kitchen gardens. The selection of a range of vegetables is carried out based on liking and profitability. Mostly tomatoes, chilies, carrots,

### Distribution of Backyard Poultry Layers

NRM is mandated to facilitate households in fulfilling the nutritional requirements by engaging them in productivity enhancement activities mainly at the household level. The distribution of backyard poultry layers is also part of that effort. The poultry is also one of the most consuming items, which now is practiced in every household, especially eggs, which are high in nutrition, are eaten by all family members

### Plantation of Forest/Fruit Trees

NRM significantly promotes the plantation of forest and fruit trees in different areas under the various projects/programs. Keeping in view the huge importance, NRM has conducted awareness and orientation sessions with the rural communities to make them fully aware of the types of forest trees/plant to plant and what type of fruit trees needs to plant keeping in view the seasons and the

and radish are cultivated in the area. But due to a lack of know-how to the farmers, they have not explored the high income-generating activities like vegetable production and fruit rearing. In the year 2020-2021, 1,000 households are provided with vegetable seeds (Rabi & Kharif) to grow vegetables by establishing kitchen gardens within their homes. This step fulfills the nutritional needs of rural communities and contributes to improved productivity at the local level in various areas.

and school-going children. This is in routine to be reared by women in villages, through which they are earning a lot of money as well meet the daily household requirement. In year 2020-2021, NRM has distributed 1,400 poultry units in various districts under the different programs. NRM also provides poultry rearing/management training to the beneficiaries to sustain the benefits and results.

areas. Rural communities mostly plant Date Palm, Mango tree, Beer, Amrood, which are proved to have more income for the families and have also been utilized in daily food consumption and purposes. In the year 2020-2021, NRM has provided 2,400 fruit trees and 78,175 different plants to rural women to plant within their villages in various districts.

## Sindh Irrigated Agriculture Productivity Enhancement Project (SIAPPEP)

SIAPPEP is funded by the World Bank. This project was started in 2015 and completed by December 2021. The development objective for the Sindh Irrigated Agriculture Productivity Enhancement Project is to improve irrigation water management at tertiary and field levels in Sindh. The project supports efficient management of water resources and tertiary and field levels where water losses are highest together with the promotion of high-efficiency irrigation systems and improved irrigation agronomy. The project is designed to augment

adaptation under different climate change scenario. The kitchen garden is meant to meet the nutritional requirements of the family as per their choice. A well-managed kitchen garden provides fresh vegetables. A total of 1,604 kitchen gardening kits were distributed. A kitchen garden drip irrigation kit consists of drip irrigation equipment for a plot of 20\*20 ft. A plot including small water storage of 200 liters 53` with a conveyance pipe for the daily provision of water, tool kit including iron bucket, spade & hoe, seeds, and fertilizer for 3 seasons.

### Statistical Performance of Natural Resource Management (NRM) as of June 2021

Key Intervention/s	Annual Targets 2020-2021	Yearly Progress 2020-2021	Total Achieved as of June 2021
Kitchen Gardening Seeds ( <i>Rabi &amp; Kharif</i> )	1,000	1,000	89,026
Backyards Poultry (Units)	004,1	004,1	24,900
Plantations	80,000	78,175	858,562
Fruit Tree Plants	2,500	2,400	8,980
SIAPPEP Tool Kits	1,600	1,604	1,604

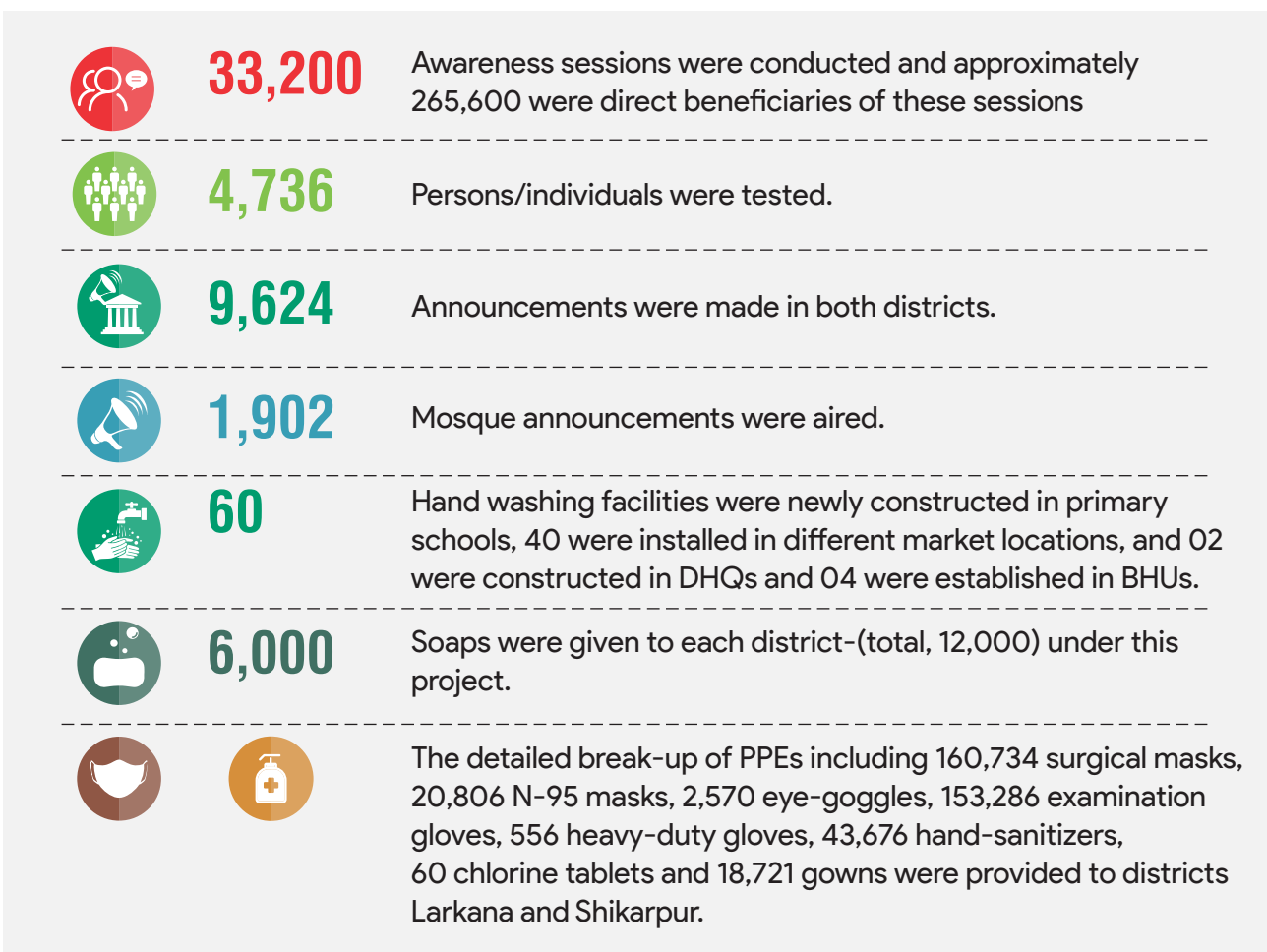


# European Commission for Humanitarian Organization ECHO-COVID-19 Project

The European Commission for Humanitarian Organization (ECHO) funded project on COVID-19 and implemented by the co-partners including the Action against Hunger, Rural Support Programmes Network (RSPN) and Sindh Rural Support Organization (SRSO) for two districts, Shikarpur and Larkana in Sindh. The principal objective of the project was to support the Government of Sindh in addressing and tackling the COVID-19 effects in two districts, Shikarpur and Larkana of Sindh.

Rural Support Programmes (RSPs) are principally and fundamentally based on Community Institutions across Pakistan and have played a seminal role in promoting and projecting the agenda of deprived people at the grassroots level. SRSO is also one of the largest RSPs in Pakistan and is committed to

Philosophy. Thus, followed the same model and started the implementation of project activities with the support of (870) Community Resource Persons and (83) Focal Persons project in rural settings. After the identification of CRPs and FPs, their training was conducted to orient them about the key deliverable of the project supposed to be undertaken by them. For CRPs, two-day training was organized by Capacity Building Officer in collaboration and support of SMTs in each district and one-day training was conducted for focal persons. Their roles and responsibilities were properly described and assigned for interventions. The following progress has been made under this short term project in both districts:



## Sustaining Adolescent Participation in Community Institutions to Address Child Marriages and Create Awareness among Adolescents on COVID-19

Sindh Rural Support Organization (SRSO) successfully implemented UNICEF funded project in collaboration with RSPN sustaining adolescent participation in community institutions to address child marriages and create awareness among adolescents on COVID-19 from December 20 to June 2021 in Ghotki and Khairpur Districts. The goal of the project was to capacitate LSOs to strengthen their role to address adolescent-related issues including child marriages, and violence against children, and create awareness among adolescents on COVID-19.

The project has a catchment area of 10 Union Councils covering (10 LSOs and 100 VOs) of two districts of Sindh i.e. (5 Union councils in each Ghotki and Khairpur). In which 300 adolescent

champions (200 girls and 100 boys) including village organizations from both targeted districts were identified, trained to organize awareness sessions on Covid-19 and early child marriages. And these adolescents were integrated with VOs and LSOs in the form of sub committees.

Furthermore, these adolescents identified and formed peer-groups and disseminate information to a further Nine Thousand (9,000) champions. A total number of 9,000 adolescents were made aware about the preventive measures against COVID-19 and early child marriages. A total of 9,000 adolescents (60% girls) from the community level to benefit through awareness sessions facilitated by trained adolescent champions.

### Statistical Performance of SAPCI-COVID-19 District Ghotki & Khairpur

Key Performance Indicators	Project Target	Project Progress	Achievement as of June 21
No. of Adolescent Champions shortlisted for integration into community institutions	300	300	300
No. of LSOs given orientation for integration of adolescents in a community institution	10	10	10
No. of Adolescent girls and boys champions included in VOs as members (60% Girls)	300	300	300
No. of adolescent sub-committees formed at LSO level	10	10	10
No. of adolescent girls and boys champions trained on the dissemination of preventive measures against COVID-19 and Early Child Marriages (60% Girls)	300	300	300
No of adolescent girls and boys reached through peer-to-peer awareness sessions on preventive measures against COVID-19 and Early Child Marriages (60% girls)	9000	9000	9000



## Consolidating Malaria Control Interventions to Reduce Incidence in High Endemic Districts of Pakistan (NFR-III)

Sindh Rural Support Organization (SRSO) started to continue project supported by the grant titled as “Consolidating Malaria Control Interventions to Reduce Incidence in High Endemic Districts of Pakistan” from March 2021 in Districts of Kamber Shahdadkot and Larkana under “The Global Fund to Fight AIDS, Tuberculosis and Malaria (GFATM)”. The project aims at strengthening malaria interventions to ensure that it is operating optimally at all levels in all targeted health facilities such as Microscopy Centers, District/Taluka Hospitals, Basic Health Units, General Dispensaries and Private Clinics in targeted districts by 2023. The project intends to assure and sustain > 80% coverage for the provision of prompt and reliable malaria diagnostic and treatment services in public and private health facilities and community level as well in targeted districts by 2023. Under the project to

ensure universal coverage of preventive measures in particular LLINs are one of the major objectives to reduce malaria transmission, incidence and prevalence by 20% in target districts by 2023. The project has to ensure delivery of an appropriate package of malaria control interventions to hard-to-reach at-risk population groups and communities in all target districts by 2023.

Under the GFATM project, started since March 2021 in SRSO outreach districts of Kamber- Shahdadkot and Larkana Districts, the multiple malaria related interventions/ activities have been conducted to control malaria incidences.

During the implementation of the project, twelve (12) private clinics were added to carry on malaria interventions and currently twenty-two (22) private clinics are providing diagnostic and anti- malaria services as per target.



Lab items are provided to eight (8) Microscopy Centers providing services at Taluka level.



RDT kits and anti-malaria drugs are provided to sixty-one (61) Basic Health Units and General Dispensaries administered by PPHI in Kamber-Shahdadkot District.



Twenty-eight (28) RDT centers have been capacitated on malaria case management, RDT and malaria information system and added as functional health facilities.



Sixty-three (63) health facilities under GFATM project



Around 502 monitoring visits have been paid to the targeted health facilities to ensure that targeted health facilities have been providing diagnostic and treatment services as per national guidelines.



Six quarterly cluster meetings have been conducted with facility focal persons to review the progress and identify a way forward. In order to strengthen preventive measures SRSO under GFATM Project distributed 4,899 Long Lasting Insecticide Nets (LLINs) in Kamber Shahdadkot District.

# Financial Statement



Yousuf Adil  
Chartered Accountants

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

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

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

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

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

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

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

#### **Report on Other Legal and Regulatory Requirements**

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

- a) proper books of account have been kept by the Company as required by the Companies Act, 2017 (XIX of 2017);
- b) the statement of financial position, the statement of income and expenditure, the statement of comprehensive income, the statement of changes in fund 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.

  
Chartered Accountants

**Multan**

**Date:** October 05, 2021

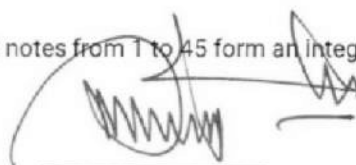
# SINDH RURAL SUPPORT ORGANIZATION

## STATEMENT OF FINANCIAL POSITION

AS AT JUNE 30, 2021

	Note	2021 Rupees	2020 Rupees
<b>ASSETS</b>			
<b>Non-current assets</b>			
Property and equipment	4	586,972,460	508,567,579
Intangible assets	5	15,633,390	13,657,902
		<u>602,605,850</u>	<u>522,225,481</u>
<b>Current assets</b>			
Stocks	6	7,234,367	6,279,383
Grants receivable	7	137,891,517	30,153,336
Interest free loans	8	70,263,758	81,641,608
Microcredit loans	9	1,547,176,925	1,596,438,192
Short term advances	10	34,576,336	251,447,444
Short term deposits and prepayments	11	39,159,135	29,372,051
Mark-up accrued	12	222,135,560	208,340,980
Other receivables	13	12,127,173	12,491,978
Short term investments	14	2,572,000,000	2,085,000,000
Bank balances-specific to projects	15	2,013,872,228	1,535,779,481
Bank balances	16	65,982,783	148,794,915
<b>Total current assets</b>		<u>6,722,419,782</u>	<u>5,985,739,368</u>
<b>TOTAL ASSETS</b>		<u>7,325,025,632</u>	<u>6,507,964,849</u>
<b>LIABILITIES</b>			
<b>Non-current liabilities</b>			
Deferred grants	17	630,054,859	970,723,254
Employee benefits	18	86,064,994	93,993,463
Long term finance	19	58,360,097	-
Deferred government grant	20	10,381,832	-
Interest free loan	21	549,000,000	-
		<u>1,333,861,782</u>	<u>1,064,716,717</u>
<b>Current liabilities</b>			
Current portion of long term finance	19	152,845,705	-
Current portion of deferred government grant	20	3,306,977	-
Revolving loan under PMIFL	22	110,192,969	110,192,969
Short term borrowings	23	1,597,702,412	1,650,006,615
Interest accrued	24	25,113,738	47,546,677
Accrued and other payables	25	1,057,970,702	867,622,756
		<u>2,947,132,503</u>	<u>2,675,369,017</u>
<b>TOTAL LIABILITIES</b>		<u>4,280,994,285</u>	<u>3,740,085,734</u>
<b>NET ASSETS</b>		<u>3,044,031,347</u>	<u>2,767,879,115</u>
<b>REPRESENTED BY:</b>			
Endowment fund	26	2,001,000,000	1,877,000,000
Revaluation surplus on property and equipment	27	134,770,080	96,339,801
Loan loss reserve	3.8	100,613,764	80,601,824
Accumulated surplus		807,647,503	713,937,490
		<u>3,044,031,347</u>	<u>2,767,879,115</u>
<b>CONTINGENCIES AND COMMITMENTS</b>			
	28	-	-
		<u>3,044,031,347</u>	<u>2,767,879,115</u>

The annexed notes from 1 to 45 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, 2021

	Note	2021 Rupees	2020 Rupees
<b>INCOME</b>			
Amortization of grants - net	29	2,537,318,438	2,442,687,147
Income from microcredit loans	30	502,958,235	490,068,162
Profit on investments and bank deposits	31	282,072,886	273,536,475
Other income	32	202,060,633	254,093,280
		<u>3,524,410,192</u>	<u>3,460,385,064</u>
<b>EXPENDITURE</b>			
Programme assistance	33	2,978,348,205	2,894,717,933
Operating expenditure	34	126,239,423	126,045,372
Financial charges	35	106,786,157	200,480,746
Provision against non-performing microcredit loans	9.2	73,153,017	101,945,920
		<u>3,284,526,802</u>	<u>3,323,189,971</u>
Taxation	37		
Excess of income over expenditure		<u>239,883,390</u>	<u>137,195,093</u>

The annexed notes from 1 to 45 form an integral part of these financial statements.

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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, 2021

	Note	2021 Rupees	2020 Rupees
Excess of income over expenditure		239,883,390	137,195,093
<b>Other comprehensive income for the year:</b>			
<i>Items not to be reclassified to statement of income and expenditure in subsequent periods:</i>			
Revaluation surplus on property and equipment	27	38,445,899	-
Actuarial loss relating to defined benefit obligation	18.2.3	(2,177,057)	(4,947,948)
Total comprehensive income for the year		<u>276,152,232</u>	<u>132,247,145</u>

The annexed notes from 1 to 45 form an integral part of these financial statements.

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CHIEF EXECUTIVEDIRECTOR

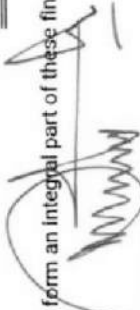



## SINDH RURAL SUPPORT ORGANIZATION

### STATEMENT OF CHANGES IN FUNDS FOR THE YEAR ENDED JUNE 30, 2021

	Note	Rupees				Total
		Endowment fund	Capital reserve Revaluation surplus on property & equipment	Revenue reserve Loan loss reserve	Accumulated surplus	
Balance as at July 01, 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 loss for the year		-	-	-	132,247,145	132,247,145
Transfer to loan loss reserve		-	-	20,063,790	(20,063,790)	-
Transfer to unappropriated profit on account of incremental depreciation	27	-	(15,620)	-	15,620	-
Transfer to Endowment fund		50,000,000	-	-	(50,000,000)	-
Balance as at June 30, 2020		1,877,000,000	96,339,801	80,601,824	713,937,490	2,767,879,115
Surplus for the year		-	-	-	239,883,390	239,883,390
Other comprehensive income for the year		-	38,445,899	-	(2,177,057)	36,268,842
Total comprehensive income for the year		-	38,445,899	-	237,706,333	276,152,232
Transfer to unappropriated profit on account of incremental depreciation		-	(15,620)	-	15,620	-
Transfer to Endowment fund		124,000,000	-	-	(124,000,000)	-
Transfer to loan loss reserve		-	-	20,011,940	(20,011,940)	-
Balance as at June 30, 2021		2,001,000,000	134,770,080	100,613,764	807,647,503	3,044,031,347

The annexed notes from 1 to 45 form an integral part of these financial statements.

  
**CHIEF EXECUTIVE**

  
**DIRECTOR**

YA



## CREDITS

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## SINDH RURAL SUPPORT ORGANIZATION (SRSO)

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