

Annual Report 2012-13

“Paving towards institutional strengthening”



**Sindh Rural
Support Organization**

Vision

To perceive Socially and Economically empowered Communities especially the marginalized ones and helping create a proactive Community Organizations by attitudinal change by setting free people's Potentials and willingness to alleviate poverty

Mission

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

Objectives

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

Organization Information

Board of Directors

Mr. Fazalullah Qureshi - Chairman
 Mr. Shoaib Sultan Khan - Member
 Ms. Naheed Shah - Member
 Dr. Shereen Mustafa - Member
 Ms. Faryal Hussain Khan - Member
 Mr. Ghulam Sarwar Khero - Member
 Mr. Tasneem Ahmed Siddiqui - Member
 Mr. Ghulam Mustafa Abro - Member
 Mr. Aazar Ayaz - Member
 Dr. Rashid Bajwa - Member
 Mr. Muhammad Nazar Memon - Member
 Mr. Naseer Ahmed Memon - Member
 Mr. Muhammad Hanif Channa- **CEO**

Ex-Officio members of SRSO 2012-13

Additional Chief Secretary (Dev), P & DD, GoS
 Secretary Local Govt. Deptt; GoS
 Secretary Finance Department, GoS
 Secretary Law Deptt; GoS
 The Commissioner, District Sukkur- Sindh
 The Commissioner, District Larkana- Sindh

Chief Financial Officer

Mr. Muhammad Dittal Kalhoro

Company Secretary

Mr. Masood-ul-Hasan Hashmi

Partners/Donors

Pakistan Poverty Alleviation Fund (PPAF)
 Government of Sindh (Gos)
 Pakistan Petroleum Limited (PPL)
 Engro Foundation,
 Help Age International
 Brooke International
 Community Development Department CDP-Gos

Finance & Executive Committee

Dr. Rashid Bajwa- Chairman
 Ms. Naheed Shah
 Dr. Shereen Mustafa
 Mr. Aazar Ayaz
 Mr. Muhammad Nazar Memon

Human Resource Committee

Ms. Naheed Shah Durrani- Chairman
 Dr. Shereen Mustafa
 Mr. Nazar Muhammad Mahar

Audit/Risk Management Committee

Mr. Ghulam Sarwar Khero
 Mr. Aazar Ayaz

Auditors

M/s. Ernst & Young Ford Rhodes Sidat Hyder
 Chartered Accountants Mall View Building, 4-Bank
 Square, Lahore, Pakistan

Legal Advisor

M/s. Azam Chaudhry Law Associates

Registered Office

SRSO Complex, Shikarpur Road Sukkur

Website Address

www.srso.org.pk
www.facebook.com/SRSO.official



Mr. Shoaib Sultan Khan:

Mr. Shoaib Sultan Khan, the Chairman of SRSO, holds a Master's Degree in English from Lucknow University, Bachelor of Law from Peshawar University and a Public Administration Course from Cambridge University, UK.

Mr. Khan has been closely associated with policy making and development planning in Pakistan and is currently serving as honorary Chairman, Board of Directors of the Rural Support Programmes Network (RSPN), National Rural Support Programme (NRSP) and Director of Ghazi Brotha Development Organization (GBTI), the Aga Khan Rural Support Programme (AKRSP), Sarhad Rural Support Programme (SRSP), and Balochistan Rural Support Programme (BRSP).

As Senior Advisor, South Asia Poverty Alleviation Programme (SAPAP) of the UNDP, Mr. Khan set up demonstration pilots in the six countries of the SAARC region, on the pattern of the AKRSP. In India, it has been the basis of National Rural Livelihoods Mission (NRLM) as part of 12th Five Year

Plan, aiming to reach 70 million households. In Andhra Pradesh, the UNDP's demonstration pilot resulted in organizing 11 million rural women.

He has also received the UN GLOBAL 500 AWARD in 1989, the SITARE-E-IMTIAZ in 1990, the RAMON MAGSAYSAY AWARD in 1992 and the WWF CONSERVATION MEDAL in 1994 and HILAL-E-IMTIAZ in 2006.



Dr. Shereen Mustafa

Dr. Shereen Mustafa

Dr. Shereen Mustafa's rich and versatile academic backgrounds of MBBS, MBA and MS (Social Sciences) have provided her a good understanding of various issues of Health and Society from the perspective of service delivery.

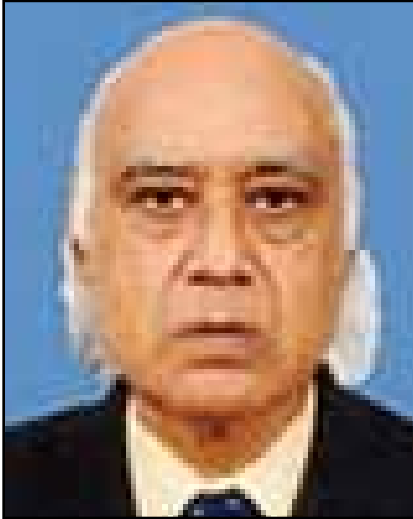
Her professional experience covers 19 years working as a Civil Servant for Government of Sindh (GoS). Her placements in various provincial line departments and donor-assisted public sector programs has not only enhanced her capacity to analyze policies / programs but also provided an opportunity to devise plans and strategies to implement policies and programs for her. She has served as;

- Program Coordinator (2009 to update) with ADB assisted Sindh Growth and Rural Revitalization Program/ Union Council Based Poverty Reduction Program, [SGRRP/UCBPRP] Planning & Development Department.
- Additional Secretary (2008-09) with Population Welfare and Health Department, Government of Sindh.
- Program Health Officer (2005-08) with ADB assisted Sindh Devolved Services Program Finance Department, Government of Sindh.
- Deputy Secretary (2002-2005) with Health and Finance Department.
- World Bank assisted Sindh Structural Adjustment Credit.
- Program Officer with Social Sector (2000-2002).
- Section Officer (1992-2000) with Government of Sindh Karachi Provincial Civil Servant (PCS).
- Women Medical Officer (1991-1992) at Peoples Medical Hospital, Nawabshah.



Ms. Faryal Hussain Khan

Education: LLB
Experience: Advocate and also practicing law.



Mr. Tasneem Ahmed Siddiqui

Mr. Tasneem Ahmad Siddiqui born in Meerut, Uttar Pradesh, India received his early education not from a school but from his mother. As for formal education, when Mr. Siddiqui begun his elementary school in India, the India was Partitioned into two independent states in 1947. Along with his family he settled in Sukkur city of newly born country Pakistan and attended Islamia Primary and then High School in Sukkur (1949-1958). He got his Graduation Degree from Islamia College Sukkur in 1962 and Master's Degree in Political Science at Sindh University, Hyderabad. Mr. Siddiqui also got his LLB Degree from Sindh Muslim Law College, Karachi (1973).

Later, he joined the Civil Service in November 1965 as Assistant Commissioner at Nawabshah (UT) and then on Regular basis in Quetta-Balouchistan. He became Deputy Secretary of the Labor Department based in Karachi. In 1979, Mr. Siddiqui got his promotion and was assigned to the Karachi Development Authority (KDA) as Director of Land Management. In 1984, he was appointed secretary of industry. One year later he was appointed Director General of the Hyderabad Development Authority. In July 1993, Siddiqui rejoined Sindh Katchi Abadi Authority as Director General.

He is the founder of SAIBAN, working for the poor communities for establishing low cost housing. His housing projects for the urban poor in Hyderabad and Karachi are examples of this philosophy. They succeeded in cutting through red tape, making use of practical low-cost technologies for infrastructure projects, and cutting costs. Most importantly, they demonstrated the importance of including the community in the decision-making process.



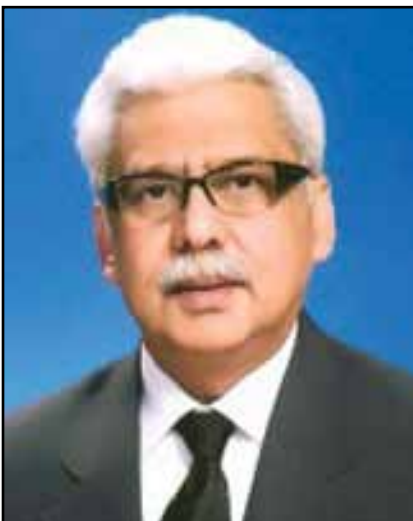
Mr. Suleman G Abro:

Mr. Suleman G. Abro is the Founder and President of SAFWCO; one of the leading NGO in Sindh Pakistan since 1986. Mr. Abro has Masters Degree in Sociology and Sindhi Literature and Bachelor's Degree in Law. He possesses over twenty five years of experience as development professional. His expertise includes community institutional development, strategic positioning of development issues, gender and development, social audit and cost effectiveness of development interventions.

Mr. Abro is also post graduate in Gender Policy and Planning from University College, London. He visited Thailand, China, Canada, Nepal, Bangladesh, Sri Lanka, India, United States of America, United Kingdom, Malaysia, Indonesia, Holland, Vietnam, France (Paris), Spain and Switzerland present Pakistan development scenario at different forums and raised civil society voice.

Mr. Abro is Alumnae of INSEAD Social Entrepreneurship Programme Singapore in 2008. Besides he also participated in national and international summits/conferences and workshops on a wide range of issues. He is member of various national and international organizations/networks

He has also been associated with pre and post Beijing process in connection to this launched a campaign against violence against women, honour killings/karo Kari throughout Sindh province. He has also been involved in a number of research projects and has conducted surveys throughout Sindh. He has contributed a number of articles to various newspapers and periodicals raising the voice against women discrimination, poverty, illiteracy, environment, rural development and other burning issues related to poor masses.



Mr. Aazar Ayaz:

Mr. Aazar Ayaz is the Executive Director of "The Researchers" & Managing Director of "THRIVE"; both the organisations are based in Islamabad, Pakistan and work in the areas of Policy Research and Integrated Area Development. He holds Master's Degree in Economics. He has been in Corporate and Social Development sectors for over 34 years.

He is associated with many Communities of Pakistan and Support Programs in areas of Governance, Human Rights and Gender issues. His major research areas are 'Women's Political Empowerment', 'Electoral Processes', 'Decentralization in Pakistan', Democratisation and Gender.



Mr. Naseer Ahmed Memon

Mr. Naseer Memon is a Development Professional, who has been working with prominent organizations in development sector, academia and corporate sector of Pakistan for more than 15 years.

He is currently Chief Executive of SPO, which is one of the largest civil society and capacity building organization of Pakistan, primarily working for democratic governance, human rights and conflict resolution. Before that he was associated with an international organization "Leadership for Environment and Development" LEAD-Pakistan as Provincial Coordinator. Mr. Naseer Memon has also been teaching the subject of Environmental

Engineering in Mehran University of Engineering and Technology, Jamshoro for 05 years. He has extensively written in English and local newspapers. He has authored three books in English and seven in Sindhi language.

Mr. Memon has also remained associated with World Wide Fund (WWF) Pakistan as Conservation Manager for Sindh Program. He has worked with a leading private sector organization Premier Oil in Environment and Community Development Department for two years. He managed several community projects in Sindh and Balochistan provinces. Mr. Memon is also a Fellow of LEAD Pakistan and serves on the Board of Directors of leading national NGO.



Mr. Muhammad Hanif Channa- CEO

Mohammad Hanif Channa has more than 14 years of experience in public administration, development management, public finance and economic governance in high profile positions within government, corporate sector and multilateral lending agencies. He has led teams of specialists in designing and implementing multi-million dollar investment programs.

He is an engineer and economist by training which he pursued as an ADB Scholar at International University of Japan (2006). He has also done MPA (2012) from Harvard University.

He is a member of Pakistan Administrative Service (PAS/DMG). He has served the public sector in different capacities as Additional

Finance Secretary, Finance Department, Government of Sindh (2012), Focal Person-Provincial Disaster Management Authority (2010-2011), Karachi, CEO/MD-North Sindh Urban Services Corporation Ltd., (2009-2010), Karachi, Assistant Commissioner (UT) etc. Presently, he is serving as CEO of SRSO.

He is recipient of Endeavour Executive Award (Government of Australia), Charles Wallace Fellowship, British Council, Harvard International Fellow 2011-12, and served as Treasurer Civil Services Association, 2008 to 2011. He has represented Pakistan at various conferences and sits on Board of Directors of some corporate not for profit organizations.



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SRSO's Key Achievements of last 05 Years (2009-2013)

S.#	Key Performance Indicators	Unit	Achievement as of FY 2013	Achievement as of FY 2012	Achievement as of FY 2011	Achievement as of FY 2010	Achievement as of FY 2009	
1	No. of Operational Districts	Nos	10	9	9	9	9	
2	No. of SRSO Intervened Union Councils	Nos	374	338	314	274	181	
3	No. of SRSO Intervened Tehsils	Nos	48	41	41	40	40	
4	No. of SRSO Intervened Villages	Nos	12,501	12,114	11,117	9,214	3,685	
5	No. of Household Organized	Nos	591,729	561,705	419,910	363,389	123,180	
6	VO Formation	Nos	7,320	6,881	5,634	1,593	1,033	
7	LSO Formation	Nos	91	76	6	-	-	
8	CO- Formation	Women	Nos	34,181	31,570	22,545	18,733	5,278
		Men	Nos	2,884	2,508	2,486	3,670	3,782
		Total	Nos	37,065	34,078	25,031	22,403	9,060
9	CO-Membership	Women	Nos	560,486	531,025	386,287	350,171	82,550
		Men	Nos	31,243	30,680	30,240	52,709	62,144
		Total	Nos	591,729	561,705	416,527	402,880	144,694
10	Community Saving	Women	Amount in (Million)	108.14	96.29	45.17	24.35	11.14
		Men	Amount in (Million)	9.30	6.80	13.21	15.44	16.26
		Total	Amount in (Million)	117.44	103.09	58.38	39.79	27.40
11	Income Generating Grant (IGG) Amount Disbursed	Amount in (Million)	82.94	82.94	26.86	24.37	-	
12	No. of IGG Beneficiaries	Nos	7,608	7,608	2,931	2,661	-	
13	Community Investment Fund (CIF) distributed	Amount in (Million)	938.42	935.38	418.76	345.84	68.16	
14	No. of CIF Beneficiaries	Nos	94,183	93,860	48,992	36,529	1,594	
15	Total amount of Microcredit disbursed (in Millions) (Regular Credit+PWEP)	Amount in (Million)	4,240.256	2,931.895	1,617.00	770.07	298.08	
16	No. of Beneficiaries of Micro Credit Programme	Nos	270,177	197,007	119,937	62,638	28,252	
17	No. of Community members trained	Nos	239,153	200,773	142,910	121,531	13,428	
18	Micro Health Insurance (head count)	Nos	615,386	614,246	173,760	153,669	57,881	
19	Total No. of CPIs Initiated	Nos	39,555	39,547	4,126	3,965	512	
20	Total Beneficiary Households	Nos	227,005	226,202	28,248	16,568	11,392	

Message from the Chief Executive Officer

The achievements presented in this Report reflect how well the Communities embraced the development partnership and fulfilled their part of the terms of partnerships and how effectively the SRSO staff lived up to the expectations of the needy communities.

The success of the approach for poverty reduction followed by SRSO depended on the willingness of the rural poor to organize them and to identify competent and honest leadership from amongst them to take their organized communities forward, to generate their own capital through regular savings and to fully participate in building up human capital through different programmes like human resource development, Social Sector services, natural Productivity enhancement and livelihood initiatives.

The Annual Report details the SRSO's efforts in Northern Sindh while at the same time it creates awareness and understanding about the people of the target areas. SRSO's objective is to improve the economic status of households in the area and explore how social mobilization can be harnessed to fulfill their needs. SRSO is trying its best to serve Northern Sindh through its team of devoted and dedicated staff who possess commitment and enthusiasm in spite of limited resources and difficult environments.

During Reporting Year, SRSO formed 15 additional women headed local support organizations (LSOs) which makes total of 91. The Microcredit disbursement reached up to 4.2 billion with 99% recovery rate. The enrollment in 102 Schools was successfully retained at 95% with 51% girls enrollment. In Craft Enterprise, around 1100 women artisans were provided opportunity of value addition and marketing training. 13 new products were

designed through R&D and 11 exposure visits were organized for the organized artisans. 23 exhibitions were also organized and participated with support of SRSO and its partners which helped poor artisans earning 3.068 million in reporting year. Special efforts were made to trace and link community participants (Youth) trained in SRSO Vocational Skill Training Program through different projects specially Union Council Based Poverty Reduction Program (UCBPRP). It is matter of great satisfaction that different impact assessment studies reported that 70% of the trained participants are engaged with some economic activities and are using imparted skills for their livelihood. Community members were also linked with CPI activities in skilled and unskilled labor to open maximum windows of income generation for the poor. There are lots of other achievements that you will read in this report.

Despite many challenges, SRSO has learnt to remain focused on the long-term commitment and policy that constant and incremental steps add up to impact people's lives in the long run and no matter how difficult circumstances or situations may appear SRSO is therefore committed to meet its sense of urgency with an enduring devotion to the needy people of northern Sindh.

I am personally impressed by the SRSO's brilliant Board of Directors and its staff as well as by the Community members particularly the women on their achievements and spectacular role forming LSOs, their serious efforts for promoting Education, Health and other social indicators which were considered as Taboos in the area we are working in. Of course, nothing would have been possible without the tremendous support of the Government of Sindh and other partners who are working hand to hand with SRSO to help the people at all levels.

Muhammad Hanif Channa
Chief Executive Officer

SRSO- Overview and Highlights of 2012-13

336 staff members attended different training workshops with **52.7%** women participation during Reporting year



19 Community Physical Infrastructure Schemes initiated with the funding of PPAF costing PKR. **22,710,000/=** benefited **2,557** HHs



Provided Vaccination & Emergency Treatment to over **20,990** equines in targeted 04 districts partnering with Brooke Pakistan



During Year **2012-13** **12,711** community members trained in Managerial Skill Training to run their institutions



30 Business Development Groups formed to give direct access of community to markets



01. Mobilizing People for Communal Harmony and finding way out of Poverty

SRSO's Philosophy & Objective is Poverty alleviation

Sindh Rural Support Organization (SRSO) has been working with the noble mission of mobilizing people for communal Harmony in rural upper Sindh. Towards this, the various development programs are implemented in accordance with local priorities of the communities for changes in their life style. These development programs in the last 09 years have brought significant changes in socio-economic conditions of the community in SRSO operational area.

capacity of the community networks formed at grass root levels and continues lobbying with Government and International Donors for resource mobilization.

Moreover, the created community organizations are increasingly recognized as PARTNERS of NGO's and government departments in the linkages development for planning and implementation of government and non government developments and livelihood programs.

However to give a new impetus to the on-going development programs, SRSO keeps striving to built

Three Tiered Social Mobilization

Local Support Organisation (LSO):

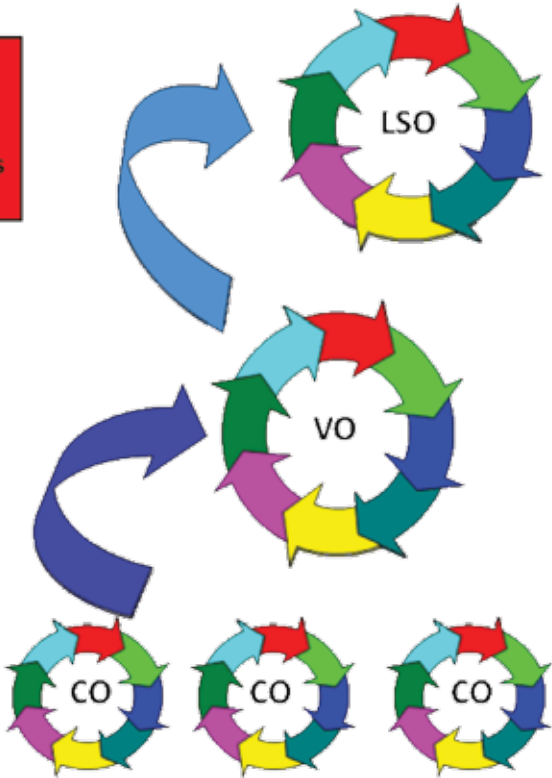
- Federation of Village Organisations
- LSO Leaders, Executive Committee and General Body.
- Exec Comt: all VO leaders; General Body: All CO leaders
- All villages represented in LSO

Village Organisation (VO):

- Federation of Community Organisations
- Leaders and General Body (all CO Presidents and Managers)
- All mohallas/settlements represented in VO
- 100% inclusion of poorest households through COs

Community Organisations (CO):

- Participatory body (Leaders and Members)
- Separate COs for Men and Women
- Each CO to have 15-25 members



CO formation

District	Total Achievement as of June 2012			Achievement during July 2012-June 2013			Total Achievement as of June 2013		
	Male	Female	Total	Male	female	Total	Male	Female	Total
Ghotki	893	5,661	6,554	-	865	865	1216	5,745	6,961
Jacobabad	-	5,011	5,011	-	63	63	-	5,074	5,074
Kashmore	-	4,710	4,710	-	-	-	-	4,710	4,710
Khairpur	0	2,508	2,508	43	473	516	43	4,067	4,110
Larkana	265	2,907	3,172	1	499	500	266	3,339	3,605
Nausharo Feroz	324	1,243	1,567	2	489	491	326	1,599	1,925
Shahdad Kot	324	1,730	2,054	0	332	332	324	1,897	2,221
Shikarpur	-	5,846	5,846	-	-	-	-	5,846	5,846
Sukkur	702	1,954	2,656	7	276	283	709	1,904	2,613
Total	2,508	31,570	34,078	53	2,997	3,050	2,884	34,181	37,065

CO Membership

District	Total CO Membership as of June 2012			Achievement during July 2012-June 2013			Total CO Membership as of June 2013		
	Male	Female	Total	Male	female	Total	Male	Female	Total
Ghotki	16,213	100,604	116,817	-	14,865	14,865	16,213	115,469	131,682
Jacobabad	-	86,840	86,840	-	-	0	-	86,840	86,840
Kashmore	-	80,435	80,435	-	-	0	-	80,435	80,435
Khairpur	0	43,884	43,884	478	3,592	4,070	478	47,476	47,954
Larkana	5,754	31,500	37,254	2	2,280	2,282	5,756	33,780	39,536
Nausharo Feroz	2,191	26,386	28,577	4	4,683	4,687	2,195	31,069	33,264
Shahdad Kot	1,476	28,197	29,673	-	1,749	1,749	1,476	29,936	31,422
Shikarpur	-	102,306	102,306	-	-	0	-	102,306	102,306
Sukkur	5,046	30,873	35,919	69	2,302	2,371	5,115	33,175	38,290
Total	30,680	531,025	561,705	553	29,471	30,024	31,233	560,486	591,729

Household Organized

District	Achievement as of June-2012	Achievement during July 2013- June 2013	Achievement as of June-2013
Ghotki	116,817	14,865	131,682
Jacobabad	86,840	-	86,840
Kashmore	80,435	-	80,435
Khairpur	43,884	4,070	47,954
Larkana	37,254	2,282	39,536
Nausharo Feroz	28,577	4,687	33,264
Shahdad Kot	29,673	1,749	31,422
Shikarpur	102,306	-	102,306
Sukkur	35,919	2,371	38,290
Total	561,705	30,024	591,729

02. Sartiyoan Sang:

SRSO endeavors for promoting Craft Enterprise Development

To bridge the gap of capacity building of artisans and creating linkages for market access, SRSO has established its outlet named as “Sartiyoan Sang”. The objective is to build the capacity of the craft-persons, promote product development and developing marketing strategies by forming business development groups of skilled artisans. This enables women artisans to have access to local, national and international markets; leading product development, improvement in connections to value chain actors, input supplies, retailers and wholesalers. Within the scope of the overall objective, the component demonstrates the Cultural Assets being identified by the community and utilization of their skills for economic development.

Sartiyoan Sang meaning ‘together with friends’ was established by the SRSO in 2011 with the vision to provide a market linkage to the scores of artisans especially rural women initially at regional level and then gradually at national and international level. SRSO plans to strengthen the Sartiyoan Sang Enterprise in order to gradually help it in growing into a leading social and ethical fashion house. It is being envisaged to evolve into a brand where innovation, tradition and workmanship comes together to provide exclusive handmade products both for the local and international market and simultaneously it creates systematic and strong opportunities for greater and more sustainable incomes for the rural artisans especially women.

Sartiyoan Sang is a fair trade organization dedicated to improve the lives of disadvantaged artisans by promoting their skills and crafts. Reaching out to basket weavers; Rhilli workers; embroidery craftswomen; weavers, potters; jewelry makers and more, Sartiyoan Sang has a reach out into more than 10,000 women artisans. The Sartiyoan Sang products design focuses on diverse types and textures of crafts and patterns which have passed from generation to generation of weavers, needle workers from father to son and mother to daughter through centuries and have now become ageless and timeless products. These handmade crafts create culture and ambiance wherever and whenever used.

With a view to gradually improve the market access of these artisans women; SRSO has connected the Sartiyoan Sang with the artisans through formalized small business groups called; the Business Development Groups (BDGs) in different villages. There are presently over 50 BDGs across these 10 districts. SRSO markets the products of these BDGs through Sartiyoan Sang Enterprise.

Sartiyoan Sang is struggling to create a niche into the urban market by introducing exquisite traditional crafts into the fashion industry. It provides an exclusive blend of the past with the present in a manner that keeps the tradition alive and blends into contemporary nuances.





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03. Giving Light of Hope by Education: Strengthening 102 abandoned Primary Schools Operationalized by SRSO at District Shikarpur and Khandhkot

The overarching objective of this project is to improve the quality education in the remote rural areas of the districts of Shikarpur and Kandhkot/ Kashmore. SRSO is already managing 102 schools of the Govt: of Sindh in these two districts. These were 102 closed and abandoned schools which were re-opened and operationalized by SRSO under the UCBPRP in 2009-12. SRSO explored the partner and mobilized the concerned Officials at Government of Sindh level for financing and providing operational costs. SRSO successfully won the project proposal bid among a large of number of clients and implemented this noble initiative of service in full.

Out of these 102 schools, 47 are in Kashmore and 55 in Shikarpur districts. Subsequently after taking over these schools by SRSO, the big challenge was to make it live from the dead. SRSO's workers' consistent efforts, commitment and hard work of its team made these abandoned and ghost schools become operationalized, gradually.

The process involved improvement of buildings, adding missing facilities, hiring of local (preferably female) teachers etc. Almost all the 102 schools were repaired and provided with missing facilities especially washrooms. Desirable efforts were made to strengthen the participation of the communities for facilitating oversight over the schools function. It's challenge to find out qualified teachers in such remote areas and undertaking monitoring remains a huge effort. Another great challenge was to motivate people to encourage girl's education in these remote areas with un-friendly atmosphere.

SRSO organized second shift in 24 Schools for encouraging girl's education. The response was good as the SRSO teams have been motivating and encouraging the local residents during all this period of re-openings of schools in these areas. There were approximately 7588 students in these 102 schools. The enrolment can potentially be increased as the organization is able to improve the quality of education.

There are presently 152 teachers in these primary schools. These Teachers are mostly local girls hardly graduate and undergraduates; being encouraging them for upgrading their qualifications and knowledge.

Majority of the teachers are committed and enthusiast for teaching their children especially girls. However, the biggest challenge is girls` enrolments in the remote and conflict ridden villages of North of Sindh.

Based on Elementary Education especially for girls into 102 Primary Schools in district Shikarpur and Khandhkot, SRSO conducted survey of Schools, hence found 03 Schools out of 102 Primary Schools where there was an immediate need of Elementary Education especially for primary passed Girls being detained at their homes as there was no more institute for them to continue their further education. The basic objective was to improve quality by providing slightly better infrastructure and a better complement for Teachers for providing comparatively a better education facility. This experiment has been a considerable success and there is now a high level of enthusiasm for admissions in these schools. The schools are operating at full capacity of approximately 350 children per school. After 2012 SRSO arranged funds by their own to sustain educational activity in these 102 schools while the Education Department of the Government is still reluctant to own it.



04. Boosting Capacity Building through Institute of Management Skill Development IMSD

Skills Trainings (Vocational & Technical Training Programme)

Skills development is an essential element in improving the employability and potential productivity of the working poor and vulnerable persons. It can be an important tool for reducing poverty and exclusion and enhancing competitiveness. Education and skills enables the working poor and vulnerable groups, such as persons in rural communities, persons with disabilities, or disadvantaged youth to escape the vicious circle of inadequate education, poor training, low productivity and poor quality jobs with low wages. Women in these groups typically face additional difficulties or discrimination in accessing good quality training and using it to secure better work.

The Vocational training Program is designed to address the poverty and unemployment of youth by imparting them skilled trainings in the employable trades; viewing the dire need of society to develop quality human resource through a strategic and focused program to raise the economy of city in specific and villages.

Moreover, it would improve the socio-economic conditions of masses and generate employment opportunities. This program will also increase the employment ratio of public and private sectors efficiency via well placed trained and skilled work force.

Skills development is a primary means of enabling young people to make a smooth transition to work. A comprehensive approach is required to integrate young women and men in the labour market, including relevant and quality skills training, labour market information, career guidance and employment services, recognition of prior learning, incorporating entrepreneurship with training and effective skills forecasting. Improved basic education and core work skills are particularly important to enable youth to engage in lifelong learning as well as transition to the labour market.

Admitting the fact, the Human Resource Development (HRD) is a long term, slow & gradual process; "Many young people are in education or employed in decent jobs. Unfortunately, there are also too many young workers who do not have access to decent work. A significant number of youth are underemployed, unemployed, seeking employment or between jobs, or working unacceptably long hours under informal, intermittent and insecure work arrangements. Youth unemployment and underemployment impose heavy social and economic costs, resulting in the loss of opportunities for economic growth and unutilized investment in education and training."



05. Micro Finance

"Microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge. And while the lack of financial services is a sign of poverty, today it is also understood as an untapped opportunity to create markets, bring people in from the margins and give them the tools with which to help themselves."

Widespread poverty is an economic, social, political, moral problem and eradicating or at least alleviating poverty is an urgent challenge. For many decades, many institutes have tried to address this challenge. It includes Government and Non-Government organization as well as International organizations. However; the Rural Support Program Network (RSPNs) has lead this objective in Pakistani context and offered many products and services to accomplish this objective and to alleviate poverty from Pakistan. In Sindh Province since 2003, SRSO-Micro Credit Enterprise Development (RCED) has applied this effective mode of action to achieve the objectives to alleviate poverty and to improve the quality of life, to empower women and to become a better entrepreneur.

PPAF being an active Donor of SRSO-RCED donated the 286 Million rupees in the fiscal year of 2012-2013 for the purpose to boost up the existing business of rural communities and also expands the micro finance operational activities. It targeted not only the rural communities but the urban areas and focused on the Agricultural, livestock and enterprises to utilize these

amounts as per plan and to take maximum advantage for the poor and needy people of the Society.

Believing in Women Empowerment, the financial help was disbursed 97% to Women and 3% to Men in the reporting year (2012-2013). This effort aimed to bring good changes especially to women in the Society.

RCED is the subsidy of SRSO and is rapidly growing. It has served and helped 81,949 beneficiaries from this scheme by successfully covering the 09 Districts of Sindh. However, the average loan size is Rs.17, 358/- with 28% Service Charges fixed on Annual basis. RCED not only provides the credit but develops the links with Business Development Groups (BDGS) for more effective utilization of the credit amount and seeks to empower the target clients in this respect particularly poor and needy woman.

The RCED unit manages all operation and program activities, and is responsible for the Disbursement, recoveries and monitoring in order to ensure transparency.

The total coverage is described in Table: 1

Outreach of SRSO MF Program as of June 2013:

S #	Indicators	Achievements As of June- 2012	Achievements As of July- 2012 to June 2013	Achievements as of June- 2013
1	District	9	9	9
2	Tehsil	36	36	36
3	Union Council	239	8	247
4	Intervened Villages	4,321	29	4,350
5	Cos	7,430	6,494	13,924
6	HHs Organized	197,007	81,949	278,956
7	Beneficiaries	197,007	81,949	278,956
8	Active Client	63,061	71,234	71,234



Statically Description of Micro Finance Program as of June 2013

Activity	Since Inception as of June 2012	2012-13										Total
		Ghotki	Jacobabad	Khairpur	Larkana	N.Feroz	Shahdadkot	Shikarpur	Sukkur	Sub Total	Total	
Total Disbursement	2,931,895,573	289,984,000	65,833,000	158,849,000	263,186,000	224,403,000	269,713,000	24,429,000	126,113,000	1,422,510,000	4,354,405,573	
Male	601,219,600	5,677,000	-	23,462,000	1,442,000	677,000	833,000	-	6,877,000	38,968,000	640,187,600	
Female	2,330,675,973	284,307,000	65,833,000	135,387,000	261,744,000	223,726,000	268,880,000	24,429,000	119,236,000	1,383,542,000	3,714,217,973	
No of Loans	197,007	14,766	3,997	9,067	16,078	13,105	16,567	1,642	6,727	81,949	278,956	
Male	42,373	210	-	1,077	89	38	48	-	278	1,740	44,113	
Female	154,634	14,556	3,997	7,990	15,989	13,067	16,519	1,642	6,449	80,209	234,843	
No of COS/ CG	11,591	797	256	819	1,645	968	1,317	100	593	6,495	13,924	
Male	1,793	19	-	51	9	5	3	-	23	110	1,794	
Female	9,798	778	256	768	1,636	963	1,314	100	570	6,385	12,130	
Disbursement in Live Stock	517,819,022	21,965,000	4,804,000	10,715,000	9,556,000	41,141,000	18,043,000	1,085,000	21,170,000	128,479,000	646,298,022	
Male	170,464,500	330,000	-	168,000	-	522,000	232,000	-	2,367,000	3,619,000	174,083,500	
Female	347,354,522	21,635,000	4,804,000	10,547,000	9,556,000	40,619,000	17,811,000	1,085,000	18,803,000	124,860,000	472,214,522	
No of Loanees	41,193	1,173	288	697	556	2,661	992	58	1,069	7,494	48,687	
Male	15,395	11	-	12	-	30	12	-	90	155	15,550	
Female	25,798	1,162	288	685	556	2,631	980	58	979	7,339	33,137	
Disbursement in Agri-Input	2,139,581,551	266,999,000	61,029,000	129,342,000	210,928,000	179,261,000	230,571,000	23,344,000	95,030,000	1,196,504,000	3,336,085,551	
Male	390,952,100	4,327,000	-	23,294,000	1,442,000	155,000	601,000	-	4,510,000	34,329,000	425,281,100	
Female	1,748,629,451	262,672,000	61,029,000	106,048,000	209,486,000	179,106,000	229,970,000	23,344,000	90,520,000	1,162,175,000	2,910,804,451	
No of Loanees	135,780	13,556	3,709	7,208	12,948	10,203	14,205	1,584	5,026	68,439	204,219	
Male	23,504	162	-	1,065	89	8	36	-	188	1,548	25,052	
Female	112,276	13,394	3,709	6,143	12,859	10,195	14,169	1,584	4,838	66,891	179,167	
Disbursement in Enterprise	274,495,000	1,020,000	-	18,792,000	42,702,000	4,001,000	21,099,000	-	9,913,000	97,527,000	372,022,000	
Male	39,803,000	1,020,000	-	-	-	-	-	-	-	1,020,000	40,823,000	
Female	234,692,000	-	-	18,792,000	42,702,000	4,001,000	21,099,000	-	9,913,000	96,507,000	331,199,000	
No of Loanees	20,034	37	-	1,162	2,574	241	1,370	-	632	6,016	26,050	
Male	3,474	37	-	-	-	-	-	-	-	37	3,511	
Female	16,560	-	-	1,162	2,574	241	1,370	-	632	5,979	22,539	

Impact after Completion of the Project

The Union Council Based Poverty Reduction Programme has been very vibrant strength that ensures the various types of changes in the field where this eminent programme was implemented with its full scope and interventions, in the districts of Shikarpur and Kashmore/Kandhkot the results of the project has shown tangible and non-tangible benefits on the lives of the ordinary people at household as well as at village level.

a) Financial Benefits:

UCBPRP created a sense of understanding among the poor women to undertake economic activities for the wellbeing of their household; the intervention included asset building for income generation, small enterprises, improved agriculture practices, vocational skills as means of business, etc. It has been revealed through third party reports (VTP tracer study conducted by IBA in June 2011) that average income of the participating households has raised from Rs. 0 to Rs. 3000 pm basis.

By getting small loans from Community Investment Fund (CIF) 76,124 households started small scale business and increased the assets base at village/ household level in the villages. The activity promoted the financial discipline and habits of capital formation through saving scheme. Because of the two inputs (small loans and savings) the household monthly income began increasing though with varied scale and reduced expenditure on health due to free medical care through provision of hospitalization

insurance. Also, the choices to have access to financial resources are larger than before project, which built the confidence of the target community to make productive investments from the resources they have been managing collectively through Village Organizations and Local Support Organizations.

b) Economic Benefit:

Hundred per cent targeted women were below poverty strata (0-23) and 70 per cent having Poverty Score below 18 (chronically and extremely poor bends on the poverty ladder). The result of the base line shows that the target population had no access to the financial or economic market and lacked the skills and resources to access economic and financial markets. After the investment through this project all the poor targeted women were given opportunity to financial resources (CIF and Savings, skill enhancement training) and were trained how to benefit from the resources available to them. SRSO estimates that around 80 per cent of the targeted households are engaged in an economic activity, which they were not doing before the project. However, a detailed study to analyze the economic impact is required to capture the larger impact and benefit.

c) Social Benefit:

At first, the social change within SRSO organized community has began identifying the victims of the poverty, conflict, social exclusion and supported them in fighting their cases in first within community organizations; secondly through public voice and



bureaucracy and the police so as to both acquire and control this land.

The mullahs meanwhile, preach against minority Muslim sects, women's studying and working and against the "Fahashi" of free-will marriages. And, everyone from the 'Wadera' to the 'Hari' is armed.

It is obvious that the old order cannot come back for the change is too big to be contained. But what will the new order be and how will it come about? How will the forces of retrogression affect its form and shape? What relationship will these changes have with the urban politics of Sindh? In the absence of more knowledge and understanding, one can only speculate organizing people has been difficult task. Nevertheless, the UCBPRP became the instrument of collective wisdom of hundreds of women in the project districts, which resulted in form of organization of poor women representing household as a basic unit of social change. Since the interventions of the project were much diversified, therefore, the effect was also varied in nature and horizon. The social dynamics of the project are beyond the expected results of the project. The target and organized household comes from various social fabrics, cultural background, and tribal set up the project area has been a challenge to bring the change.

The project social outcome was envisaged to create awareness in the community so that they have the voice and courage to decide about their future and wellbeing. At the end of the project, this was one of the major outcomes seen in the community; have collective wisdom, collective voice to protect their right and demand right, individual and collective decision making even on social issues such as 'Karo-Kari' and linking themselves with service providers of all kinds be it from Government department, political leaders, or civil society.

The conflict resolution, population control, exposure to other areas, meeting people of different cultures, and putting their voice across the country in the forums where Prime Minister meets them had been the main achievements of the project.

d) Employment Generated:

The Primary focus of the project remained on the skill enhancement of siblings of the poor households' particularly employable youth. The total 25,191 number of youth were trained in different trades. They were imparted skills, which resulted in self

employment and employed by vendors around their neighborhood. According to a VTP Tracer Study undertaken by the IBA Sukkur showed 70 per cent employment of a person with monthly income ranges from Rs 1500 to Rs. 5000.

Secondly, more than 150,000 households were employment in the civil work that was initiated in the project villages to rebuild houses, link roads, brick payments, drinking water supply schemes, with the cost of Rs. 301.14 million. The local labors (skilled and unskilled) were used from the respective villages.

Also, after the devastating flood 2010 the village rehabilitation program as part of the project generated substantial employment in the project villages and from surrounding villages. In addition to the civil work, 76,124 women took loan from CIF to undertake economic activities, which created jobs not only for the benefiting households but for the other people employed in these activities.

The women trained in vocational skills under UCBPRP, had been organized into village level Business Development Groups (BDG). Women BDGs are linked themselves with SABA Pakistan who helps those open new avenues for business. The BDGs are taking orders from SABA Pakistan and producing different types of items upon their needs and choices. This linkage has employed many females on the village level to earn for the family.

S. No	Activity	District	Achievement as of June 2012	Achievement During 2012-13	Total Achievement since inception as of June-2013
9	Villages to be Given Drinking Water Supply	Shikarpur	444	-	444
		Kashmore	357	-	357
		Jacobabad	-	-	-
		Khairpur	2	-	2
		Sukkur	-	-	-
	Sub-Total		803	-	803
10	Locations to improve under Low Cost Village	Shikarpur	44	-	44
		Kashmore	12	-	12
		Jacobabad	-	-	-
		Khairpur	-	-	-
		Sukkur	-	-	-
	Sub-Total		56	-	56
10	CIF to be given Local Support Organizations	Shikarpur	14	-	14
		Kashmore	8	-	8
		Jacobabad	-	-	-
		Khairpur	-	-	-
		Sukkur	-	-	-
	Sub-Total		22	-	22
11	LSO members trained in CIF Appraisal, Monitoring and Book Keeping	Shikarpur	175	-	175
		Kashmore	125	-	125
		Jacobabad	-	-	-
		Khairpur	6	-	6
		Sukkur	-	-	-
	Sub-Total		306	-	306
12	LSO members trained in Managerial skills, Book Keeping	Shikarpur	175	-	175
		Kashmore	125	-	125
		Jacobabad	-	-	-
		Khairpur	30	-	30
		Sukkur	-	-	-
	Sub-Total		330	-	330
13	LSO members to be sent on Exposure Visits	Shikarpur	70	-	70
		Kashmore	41	-	41
		Jacobabad	-	-	-
		Khairpur	-	-	-
		Sukkur	-	-	-
	Sub-Total		111	-	111
14	Low Cost Housing Scheme	Shikarpur	3,402	-	3,402
		Kashmore	2,040	-	2,040
		Jacobabad	130	-	130
		Khairpur	40	-	40
		Sukkur	-	-	-
	Sub-Total		5,612	-	5,612
15	CO members trained in management skills	Shikarpur	12,678	-	12,678
		Kashmore	9,382	-	9,382
		Jacobabad	4,974	136	5,110
		Khairpur	3,210	292	3,502
		Sukkur	1,560	152	1,712
	Sub-Total		31,804	580	32,384

S. No	Activity	District	Achievement as of June 2012	Achievement During 2012-13	Total Achievement since inception as of June-2013
23	2nd Shift Girls Schools to be established	Shikarpur	9	-	9
		Kashmore	15	-	15
		Jacobabad	-	-	-
		Khairpur	-	-	-
		Sukkur	-	-	-
	Sub-Total		24	-	24
24	Early Child Hood Centers to be established	Shikarpur	4	-	4
		Kashmore	5	-	5
		Jacobabad	-	-	-
		Khairpur	-	-	-
		Sukkur	-	-	-
	Sub-Total		9	-	9

Physical Infrastructure and Technology Development sector of SRSO started working since 2003. Its purpose is to offer guidance to the Cos in technical and construction related initiatives. SRSO acts as an intermediary and facilitates in creation of linkages of the Cos with donor agencies, including government departments, involved in the provision of infrastructure services in rural areas.

The sector's activities are driven by fundamental belief in the power of participation in ensuring the successful identification and implementation of anti-poverty interventions. One of the distinguishing features of the sector's activities is the focus on bottom up demand driven approach to project identification.

All projects are identified at the grass roots level by the CO's. PITD carries out feasibility studies on the aspects of technical and financial and environmental viability. While approving and implementing the scheme, major concerns are about sustainability in terms of maintenance and operation.

In the year 2012-2013 SRSO PITD section extended Community Based Physical Infrastructure Schemes with the assistance of different donors.

The details are as under:

- 1- Pakistan Poverty Alleviation Fund (PPAF Phase-VI)
- 2- Pakistan Poverty Alleviation Fund & Pakistan Petroleum Limited (PPAF-PPL Phase-VIII)
- 3- PPAF-ENGRO (CPI)
- 4- Education Project (Cluster Schools) Funded by SRSO)

1- Pakistan Poverty Alleviation Fund (PPAF Phase-VI):

During the reporting year in PPAF Phase-VI conventional project 12 ongoing CPI schemes of previous year were completed in which 4.24 million have disbursed.

1. Pakistan Poverty Alleviation Fund & Pakistan Petroleum Limited

(PPAF-PPL Phase-VIII):

During the reporting year, 08 CPIs were extended to community funded by PPAF & PPL benefitting 694 HHs at District Kashmir-Kandhkot. The scheme included Drinking water supply schemes (DWSS) & Link Road

Schemes. The total cost of these schemes are Rs. 10.11 Millions in which Rs. 5.64 Millions disbursed to the communities by the reporting year and these schemes totally funded by PPAF & PPL with the collaboration of community & SRSO.

2. PPAF-ENGRO (CPI):

During the reporting year 2012-13, 08 CPIs were extended to community funded by PPAF-ENGRO benefitting 1,063 HHs at District Ghotki. The scheme included Drinking Water Supply Schemes, Cover Drain, Sanitation, Lining of water course and Solar Street lighting. The total cost of these schemes were Rs. 7.71 Million out of which Rs. 2.7 Million was funded by PPAF, Rs. 4.25 Million funded by ENGRO, remaining contribution contributed by the community. By the reporting 8 schemes were completed including previous year and current year in which amount Rs. 9.45 millions were disbursed.

3. Education Project (Cluster Schools) Funded by SRSO):

During the reporting year, SRSO constructed 03 new Cluster School under their own funding. The schemes directly benefit the villages which are surrounding the cluster schools and 813 Enrollments of the schools. These schools are located at Suhrah Khan Pahore Taluka Khanpur District Shikarpur, at Garhi Sahib Khan Taluka Garhi Yaseen District Shikarpur and at Bahadur Khan Khoso Taluka Tangwani and District Kashmir-Kandhkot. The total cost of the school was Rs. 3.26 Million out of which Rs. 2.52 Million was funded by SRSO.

08. Gender and Development:

Gender Equality is at the core of SRSO's heart for a better and more empowered Society

SRSO is working for harnessing the potential of rural poor and marginalized communities with an aim to get them above the poverty line. There are several aspects of poverty and exploitation, which are shared by both women and men in the society but in rural areas women are poorer than men and face cultural discrimination on the ground of sex. This affects every aspects of their life. All such disparities undermine their self determination and their ability to participate fully in the process of development.

The overall situation of Women in Rural Sindh is marked by persistent gender inequalities. Sindhi rural women lag behind men in terms of health, literacy, productivity, social and economic status. Literacy levels for rural women are only 12%. (Source: Social Policy and Development Centre, 'Social Development in Pakistan', Annual Review 1998, P-130) followed by maternal mortality ratio estimated to be 500 per 100,000 live births every year. Social and Economic status is something almost neglected.

SRSO believes that unless related inequalities are addressed it will not be possible to achieve mission of the poverty reduction. Balancing the power equally between men and women cannot be done in isolation.

Ensuring that women and men are able to fully utilize their potential particularly in the development process is one of the top priorities of the Organization. SRSO believes that all policies and programs have gender implications thus gender must be integrated in all areas of SRSO work.

So a Gender sector was launched in the year 2008 in all working areas of SRSO Districts.

The Main Objectives of Gender Section to;

- seek and promote gender equality in both organization and program level.

- take a lead role in formulating strategies (Operational Plan) and monitoring mechanisms for implementation on gender policy.
- ensure the all working sectors promote gender equity and reduce gender inequality.
- ensure the women staff come as decision makers

in higher position of the Organization.

- facilitate and coordinate capacity building of staff and community members in gender awareness and sensitivity through training sessions, discussions and exposure visits;
- ensure the all employee of SRSO have a good understanding of gender issues and are able to contribute positively towards the goal of gender mainstreaming policy.



women and men (staff and community) in the economic, social and political development Processes.

Data of Violence against Human in Sindh:

The Data of Violence against Human in Sindh is compiled by the Gender and Development Sector on regularly basis with the source of mostly Sindh Newspaper daily Kawish. It was deplorable that violence has been increasing with every passing day and along with the peaceful and civilized citizens, the SRSO is certainly not happy at the incidents of violence in Sindh Province during the year of 2012-13.

One purpose of this data collection exercise to constantly remind the decision-makers and all others stakeholders about the gravity of the situation and to make them realize the urgency of an all-out concerted effort, at all levels, to combat and eliminate the crimes in interior Sindh.

Gender Meetings:

Gender Resource Committee Meetings:

The Gender Resource Committee (GRC) is a Group of those individuals who are working in area of SRSO and who are gender focal persons and gender advocates in SRSO. This group was set up by Gender Sector to lobby for change and mainstreaming gender in SRSO, this is active group of individuals, who are willing to contribute in bringing gender equality & Equity at both Programs and Organization Level.

This committee is formed at Head Office level and meets on Quarterly basis. The main objective of this committee is to ensure gender mainstreaming & Implementation of SRSO Gender Policy at all programs and organizational levels.

Gender Focal Persons in Field level:

Gender and Development Sector SRSO has nominated the Gender Focal Persons at field units and their districts which are working to decrease the Gender related issues from community as well as from the SRSO Staff members.

GFP takes a leading role to strengthen female CO's/VO's and LSO's. This Focal person also facilitates

and coordinates for capacity building of members in Gender awareness and sensitivity through training sessions, discussion and exposure visits with support of Gender Resource Committee. Gender sector conducted 05 meetings in different districts in order to strengthen their role also encouraging their efforts to achieve organizational goal.

Women Staff Meetings:

Gender Sector has taken initiative to give awareness to Female Staff members of SRSO on different laws, on February 23rd, 2013 and organized an orientation on 'Women Laws' so that they can get the awareness about different laws relating to them especially.

Ms. Aisha who is an Advocate and is working at Session's Court Khairpur gave her Services for this noble cause for awareness to Specific Laws to SRSO and its Female Staff members.

The following acts were discussed in this session in detail;

1. FAMILY COURT ACT 1964
2. FAMILY LAW ORDINANCE 1961
3. WEST PAKISTAN FAMILY COURT RULES 1965
4. CHILD MARRIAGE RESTRAINT ACT 1929

Gender & Development Sector Events:

The Gender and Development Sector celebrated many International Days along the World and showed its concern, relation and care for such days. Some of such International Days commemorated by SRSO is as under;

1. Celebration of International Women's Day:

International Women's Day is a day when women are recognized for their achievements without regard to divisions, whether national, ethnic, linguistic, cultural, economic or political. SRSO Gender Sector has celebrated International Women's Day in SRSO's 06 field areas at Ghotki, Ubaro, Rohri, Shikarpur, and Naushero Feroze and at Larkana. All events were organized by Local Support Organizations (LSO's) with the initiative, guidance and support of Gender Sector on the theme of "Empowering women to poverty reduction". The objectives for this day celebrations were to create a platform for women, open, joyful and

Statistical Progress of GAD Activities During 2012-13 is as under

S. No	Activities	Total activities conducted	Male (participants)	Female (Participants)	Total participation	District
1	Gender workshops for community members	60	43	1423	1466	Ghotki/ Shahdadkot/ Larkana/ Sukkur/ Khairpur/Shikarpur/ Kkot/ Jacobabad/N. Feroze
2	Gender Workshop for Professional staff of SRSO	1	11	13	24	SRSO Districts
3	Gender orientation for Auxiliary staff of SRSO	4	45	0	45	SRSO Districts
4	Orientation on Gender Policy	8	137	82	219	Ghotki/ Larkana/ Sukkur/ Khairpur/Shikarpur/ Kkot/ Jacobabad/N. Feroze
5	Celebration of Women's day	6	78	1452	1530	Ghotki/Ubauro/ Rohri/ Shikarpur/ N. Feroze and Larkana
6	Celebration of Mother's day	3	20	423	443	Khairpur/Sukkur/ N. Feroze
7	Human Rights Day	1	34	235	269	Khairpur
8	Seminar on Gender Issues	5	115	1205	1320	Ranipur/ khairpur/ Shikarpur/ Jacobabad and kkot
9	Field visit/ Meeting with Communities	7	-	132	132	SRSO Districts
Total Participation	95	483	4965	5448		



potential. Awareness rising in farmers and livestock owners is SRSO NRM's section's is always a top list initiative. During reporting year 225 no of farmers were provided awareness through different sessions to increase productivity and best practices.

Keeping low literacy ratio, NRM section has specially designed and developed Pictorial material in Local Language Sindhi so that the maximum of population can understand what is being imparted. Lectures of agriculture specialists and senior technical teams are also part of these workshops.

Improving Nutrition through Kitchen Gardening

Home gardens are found in many humid and sub-humid parts of the world. They are sometimes called backyard or kitchen gardens. These gardens have established a tradition now as it offers great potential for improving household food security and alleviating Micro-Nutrient Deficiencies.

Such Gardening can enhance food security in several ways, like;

- Most importantly through direct access to a diversity of nutritionally-rich foods

- Increased purchasing power from savings on food bills and income from sales of garden products
- Fall-back food provision during seasonal lean periods. (Courtesy -Household food security and community nutrition- FAO)

SRSO identifies poorest of the poor having wide corridor to provide latest 'Hybrid Seeds' of seasonal vegetables. Through Kitchen Gardening, the Poor can get fresh vegetable for its own household consumption. This provides better nutrition to the family with fresh vegetables, and the same person can earn some extra money if he/she could sell some fresh vegetable/s in the neighbourhood.

NRM Section's technical experts ensure the quality of the seed to ensure maximum productivity. Basic Management and Awareness Sessions are in built component of the activity to create awareness regarding its benefit to the communities. During reporting year, 2012-13 1353 number of poor women beneficiaries was identified through poverty scorecard and were provided complete package of seeds for kitchen gardening. These 1353 beneficiaries actually benefited their households in terms of nutrition, and income generation at basic level. Since inception of the NRM section, SRSO has benefitted 300 farmers/ poor families through Kitchen gardening.



TUNNEL FARMING

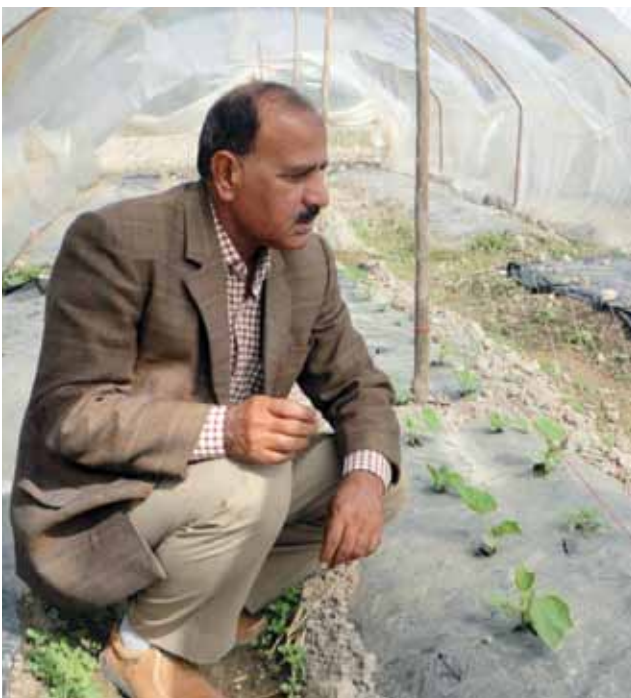
Growing out-of-season crops in controlled atmosphere inside polythene tunnels is called Tunnel Farming. In Pakistan, tunnel farming is normally adopted for off-season cultivation of summer vegetables.

As it is not possible to grow summer vegetable in open fields from December to February due to low temperature and high frost levels, so these are grown inside polythene tunnels so that proper atmosphere may be given to plants for their maximum growth and yield.

Due to controlled atmosphere, Tunnel farming is the source of higher yields and earlier production, so that farmers earn high yields. For this reason, modern and progressive farmers of Pakistan are adopting this advance mode of farming at a faster pace.

In this regards NRM sector under its R and D component took the initiative. R and D section had installed a unit of tunnel farming, linked with micro drip system of irrigation at LSO WADA MACHYOON District Khairpur, by signing TOP with LSO. Realizing fact of water shortage of irrigation water the unit is linked with micro drip irrigation system. Farmers are expected to earn Rs. 05 to 07 Lacs from one acre by cultivating off-season vegetables.

Brooke-SRSO Provide Emergency Treatment:



Brooke-SRSO CMVC team provided emergency treatment to needy equine community based and contact points in city. There are 8 communities of Brick kilns, Goods and Grain Market and etc at different places of the city. Brooke-SRSO arranged Equine Stands from July 2012 to June 2013 and provided proper treatment to 08 Horses, 01 Mule and 4946 Donkeys.

TRAININGS: Brooke-SRSO Trained VSPs (Veterinary service providers) and LSPs (Local Services provides) for their Capacity building in their profession and increase their livelihood on better scale.

VSPs Training:

SRSO Jacobabad conducted Follow-up Training of 03 VSP's (CBHWS) community based animal health worker on 29-May 2013 at District SRSO office Jacobabad. Dr Muhammad Shafi SMT Brooke South region, being Trainer and Dr. Jamal Abdul Nasir Veterinary officer SRSO Jacobabad being Facilitator gave very informative and effective training on common diseases, Animal welfare & Handling, Wound Management & Basic Management Practices Identification and Management of diseases. Rs 1500/= was given to all participants as an honorarium per day.

LSPs Training: One Day follow up Training of Saddlers: On 28 April 2013 SRSO JCD conducted another training of Saddlers on Repair and Maintenance of Harness. Dr. Jamal Abdul Nasir V.O SRSO and DR.Siraj Muneer, being Facilitators and Master Trainer Anwar Ali come from Brooke Multan, gave very effective ways of Saddler training course to know to parts of harness that may come in direct contact with animal body and can cause an injury. The Correct use of equipments needed for repair of harness and correct method of stitching on the harness and the importance of lubrication of leather harness for horse and donkey. The advantages of good quality harness and which material to be used during making harness, was briefed and practically shown to the participants.

02 Days follow up Training of Farriers: On Hoof Trimming/Rasping and Balancing and Shoeing

A 02 day follow up training was conducted for 4 street

- 03 fixed Water Trough in different communities
- 05 Portable water Trough
- 02 Hand Pump
- 01 Hand Pump and Water Trough Attur Bhangar village on June 24th, 2013 [100+ equine benefited from this hand pump and water Trough].
- 01 Hand pump and water Trough AliPur Village on July 26th, 2013 [80+ equine Benefited].
- 01 water trough 30 August 2013 in Golo Wah community [80 equine benefited from this Water Trough].
- 05 Portable water on different places of city and contact points

Community Awareness Meetings on BMP's (Basic Management Practice):

During the reporting year 141 Awareness Sessions were presented with duration of 30 minutes message on any basic Management practice to the equine owners so that they could improve their existing behavior and practices towards care of their animals and protect them from injuries and how to manage other problems relating to their animals.

Mass awareness Events:

Brooke-SRSO organized 03 Mass awareness events on Equine Health and Welfare about awareness of animal Diseases and Basic Management Practices, Animal Abuse e.g. Beating, Slit Nostrils, Firing, over loading. etc. These events were organized at;

- 01 AaqilPur village on December 29th, 2012
- 01 Thull Road Brick kilns on February 27th, 2013.
- 01 Yar Muhammad Bhatti Village on April 24th, 2013

School Visits for Equine Welfare Awareness in equine owning



communities:

To create awareness among equine owners children and others regarding equine welfare.

- 01 session was conducted at Govt: Primary School Rahim Bux Soomro Ahmed Mian Soomra Shaikh with 85 students and 07 Teacher on November 29th, 2012
- 01 session was conducted at Govt: Primary school Sachal Merani at sachal Merani village, with 58 students and 02 teachers on December 31st, 2012
- 01 session was conducted at Govt: Primary school Attur Bhangar Village community with 74 students, 01 Teacher and 03 Equine owners on February 25th, 2013
- 01 session was conducted at Govt: Primary School Sufi Gulbahar Lashari with 47 students, 04 teachers and 01 Equine Owner on March 21st, 2013
- 01 session was conducted at Govt: Primary School Aziz Kharani Rindwahi, with 37 students, 03 Teachers and 01 Equine Owner on May 30th, 2013.

World Animal Day:



World Animal's Day was celebrated in all countries on 4th October. The Brooke-SRSO also celebrate world Animal Day with an objective of Human's relationship with Animals, acknowledging the diverse role that animal play in our lives. To observe this day many Forums, Awareness walks and Awareness message were displayed and distributed among all society members.

World Animal Day Celebrated by BROOK-SRSO on October 4th, 2012.

11. AGE FRIENDLY PROJECT:

Project Overview and Executive Summary

Flood of 2010 in Pakistan was the one of most disastrous in the world effecting 18,074,250 people across the country. Agencies estimated that the number of the flood affectees was larger than the Asian Tsunami, Kashmir and Haiti Earth Quakes, on the whole. People not only lost their homes but they lost their livelihood as well. It was estimated that approximately 1500,000 older people have been affected by this flood.

District Shikarpur and Jacobabad are Operational areas of SRSO which were severely affected from flood of 2010. Due to the huge catastrophe and devastating effects of the flood, emergency response did not meet the humanitarian needs. Government and aid agencies showed concerns and worked hard to fulfill the immediate needs of the affected population particularly vulnerable groups such as Older People (OPs) who were receiving no or very less aid whatsoever.

In District Jacobabad and Shikarpur SRSO Team estimated that there were 240,000 Older People in need to get assistance. SRSO has been engaged working in flood affected Districts of Sindh Province since the Flood of 2010, and also from Monsoon and Rainfall of 2012. The HelpAge International (HAI) and Sindh Rural Support Program (SRSO) agreed to work on Phase III for humanitarian assistant and development starting from August 2012 to March 2013.

Project Objectives:

The overall objective of the HelpAge Friendly Project is to strengthen older people in order to make them live an active and healthy life in respective of HelpAge International Vision. It is also aimed to enable them to claim their rights, challenge discrimination and overcome poverty, so that they can lead a dignified, secure, active and healthy life.

To achieve this noble intension and scheme, specific activities and the performances of each components of the project are described in details in below:

A) Social mobilization and formation of Older People Associations (OPAs):

Social Mobilization is very essential part of Age Friendly Project for sustainability of OPAs and their functioning. Following activities were conducted

under this component of the project:

1. Formed 51 OPAs in both Districts and got it registered with 'Social Welfare Department' under Voluntary Agencies (registration & control) ordinance 1961.
2. Formed district level federation of OPAs in each district of the project area for coordination and linkages building
3. Conducted capacity building training sessions of OPAs on following areas;
 - i. 201 people trained in Organizational Management
 - ii. 203 people participated Conflict Management training
 - iii. 408 people trained on Older People Rights
 - iv. 255 people participated in workshop on Monitoring of older people rights and data collection at community level
 - v. 408 people trained in Advocacy and engagement with Government at Tehsil level/district level

B) Health:

Health component has immense importance for project beneficiaries. Older people have special needs of health care due to ageing. Their five senses become weak and they usually suffer from non-communicable diseases. Under this component the achievement is more than 100% as some extra targets/objectives are also achieved. Some interventions in health components and rate of achievement are as under:

- Conducted 03 Eye Camps, i-e; 2 in Shikarpur and 1 in Jacobabad district. 3,062 older peoples were examined for eye diseases screening, 1,039 Vision glasses were provided to needy and deserving older people while 1,441 older



D) CBDRM Component

Preparedness is the main feature of CBDRM tool to mitigate the effects of any natural or manmade disasters. It is believed that training on CBDRM and linkages building are essential capacities of the communities in DRR cycle. Age Friendly project has provided refresher training session on CBDRM as OPAs were already trained on CBDRM training and simulation during previous phases of HelpAge International funded activities implemented in Shikarpur and Jacobabad districts since 2010. In continuation with such activities, some more activities on DRR were implanted in both districts under CBDRM component, as;

- Refresher courses on CBDRM training were conducted for 51 OPAs in Sindh. 35 participants were invited from each OPA to attend refresher training sessions including older people and youth of the village. Four committees were formed in each village having OPAs, which are:
 - Search & Rescue Committee
 - First Aid Committee
 - Information and Transportation Committee
 - Administration Committee
- Developed Community Action Plans at village level by OPAs and were registered with DDMA/ District Administration
- District Emergency Response Plan (DERP) was developed in consultation with DDMA, district administration, social welfare department, revenue department, civil defense and other line departments. DERP is endorsed by DDMA/district administration and would intake in both districts of the Sindh Province.

E) Advocacy Component

Age Friendly Project also addresses advocacy component and had conducted different activities which were achieved during reporting year, includes;

- 02 District level advocacy workshops conducted for awareness and sensitization on Senior Citizen Bill attended by Local politicians, media and other stakeholders.
- 01 Provincial level advocacy workshop with parliamentarian, media, line departments and other stakeholders conducted in Karachi. A large number of targeted participants attended including secretary social welfare department.
- 02 Signature campaign rallies have been organized in Shikarpur and Jacobabad. More than 15000 petitions were signed on presentation of Senior Citizen Bill in Sindh assembly.
- World Day of Older People (1st October, 2012) was celebrated in Shikarpur and Jacobabad by organizing ADA campaigns attended by a large number of older people in both districts.
- Three Press conferences have been organized to aware the masses about Senior Citizen Bill at Sukkur, Shikarpur and Jacobabad Districts.
- Two Media Sensitization workshop have been organized in district Shikarpur and Sukkur for sensitization of media persons on senior citizen bill.
- In result of advocacy activities, the Senior citizen bill is presented in review committees of Sindh assembly. Secretary Social Welfare ensured issuing of DO letter about Senior Citizen Bill in Sindh assembly, soon.



Statistical Achievements of Credit Health Policy as of June 2013

S No	Description	As of June-2012	For Year 2013	Cumulative
1	No of Insured Credit Members	129,660	58,404	188,064
2	Female Borrowers insured	106,877	57,195	164,072
3	Male Borrowers insured	22,783	1,209	23,992
4	Premium Paid to AIC	12,966,000	5,840,400	18,806,400
5	No of patients treated/death	316	68	384
6	Amount Received from AIC	4,278,184	1,018,924	5,297,108

Statistical Achievements of Family Health Policy as of June 2013 (Shikarpur)

S No	Description	As of June-2012	As of June-2013	Cumulative
1	No of HHs Insured	32,541	89	32,630
2	No of Beneficiaries	195,246	598	195,844
3	No. of patient treated	2,802	-	2,802
4	Female	1,732	-	1,732
5	Male	1,070	-	1,070
6	Amount Received from AIC	39,618,043	-	39,618,043

Statistical Achievements of Family Health Policy as of June 2013 (Kandhkot Kashmore)

S No	Description	As of June-2012	As of June-2013	Cumulative
1	No of HHs Insured	24,000	-	24,000
2	No of Beneficiaries	144,000	-	144,000
3	No. of patient treated	1,865	-	1,865
4	Female	1,052	-	1,052
5	Male	813	-	813
6	Amount Received from AIC	28,098,333	-	28,098,333

Statistical Achievements of Family Health Policy as of June 2013 (Jacobabad)

S No	Description	As of June-2012	As of June-2013	Cumulative
1	No of HHs Insured	-	669	669
2	No of Beneficiaries	-	4,014	4,014
3	No. of patient treated	-	15	15
4	Female	-	10	10
5	Male	-	5	5
6	Amount Received from AIC	-	508,300	508,300

Statistical Achievements of Family Health Policy as of June 2013 (Sukkur)

S No	Description	As of June-2012	As of June-2013	Cumulative
1	No of HHs Insured	5,676	-	5,676
2	No of Beneficiaries	26,127	-	26,127
3	No. of patient treated	65	121	186
4	Female	43	79	122
5	Male	22	42	64
6	Amount Received from AIC	724,165	1,330,500	2,054,665

13. PPAF funded SM-ID and LEP Projects

Social Mobilization – Institutional Development Project

Sindh Rural Support Organization (SRSO) and Pakistan Poverty Alleviation Fund (PPAF) had entered into an agreement and executed the Project namely the Social Mobilization (SM) in District Ghotki. The Mid Term Development Framework (MTDF) was started in July 2008.

The SRSO have intervened the district in the area of Social Mobilization in the years of its presence. Social mobilization helps to identify poor households and bring them into an 'organized fold' through their membership of Community Organizations (COs) and Village Organizations (VOs) and Local Support Organizations (LSOs).

Social mobilization is the only approach, which concentrates on the household level. The poor and the poorest cannot be helped to get out of poverty unless development interventions are made at the household level and the poor themselves participate in the process.

It is well recognized and belief of SRSO and the other RSPs that poverty can be eradicated through Social Mobilization conceptual package which entails that "People have great potential to harness". The goal of the project is to "Increase the footprint of social mobilization by organizing the poor and poorest rural households (women and men), as per the SRSO strategy of social mobilization in program districts"

Under the Social Mobilization (SM) project as of June-2013 i-e Phase I, II & III, a total of 123,032 households have been organized into 7,371 Community Organizations (COs) and these COs are federated into 1,136 Village Organizations (VOs) at village level. VOs are being further federating into 3rd tier of Social Mobilization at Union Council Level which is called LSO.

So far, 11 LSOs have been formed in the District Ghotki. Besides forming community institutions at grass root level, the capacity building of same was also prioritized which resulted in 14,009 participants from COs, VOs and LSOs trained as of June 2013.



Achievements of SM ID (Phase III) against Project Targets:

Program Activity	SM-III Targets & Achievements		
	Project Targets (SM-III) (July 2011- June 2013)	SM-III	% Achieved against SM-III Targets
COs Formed	2,550	3,073	100%
VDO Formed	168	870	100%
LSO Formation	4	5	100%
HH Organized	51,000	52,741	100%
Membership	51,000	52,741	100%
Community Management Skills Training Events	257	258	100%
No. of Pax Trained	5,140	5,150	100%
Activist Workshops on Village Development plan	257	258	100%
Participants	5,140	5,297	100%
Training on community institutional Development	13	13	100%
Participants	334	334	100%
Training of VOs on Record Keeping	13	14	100%
Participants	334	366	110%
Training for VOs Disaster Preparedness and Management	13	13	100%
Participants	334	332	99%
Training for VOs on Linkages Development	13	13	100%
Participants	334	336	100%
Training for VOs on annual Planning	13	13	100%
Participants	334	334	100%
Training for LSO Book Keeper	1	1	100%
Participants	8	13	100%
Resource Mobilization and Linkages Development	1	1	100%
Participants	8	12	100%
Proposal writing, report writing, Case Studies	1	1	100%
Participants	8	10	100%
Institutional Strengthen (LSO as Institute)	1	1	100%
Participants	8	10	100%
Training for LSO annual planning	1	1	100%
Participants	8	10	100%

15. SRSO Centralized Management of Finance Staff

The functional reporting of all existing finance staff has been brought under the fold of CFO instead of sector heads as in case of UCBPRP & Micro Finance wings. This has resulted in proper verification of expenses and control at all levels i.e. Field Units, District Offices and Head offices. The PMS of all Finance Staff for year 2013-2014 and onward will be appraised through CFO being functional head.

SRSO Financial Manuals (SOPs)

A new financial manual has been developed as well approved in the meeting of 33rd by the BOD on October 2012, and being implemented after thorough sessions / orientation of the concerned staff.

SRSO Compliances (SOPs)

Pre-Audit & Compliances section is working properly. The all types of payments exceeding Rs. 50,000/= are mandatory to be verified by Pre-Audit and compliance before payment. The pre-audit and compliance are also verifying payments vouchers less than Rs. 50,000/= on sample basis to ensure proper compliances.

Project Compliances Focused

Financing agreement with donor for project is reviewed carefully by the finance section in order to ensure the project compliances by the finance section, in order to meet the donor requirement the internal SOPs are being implemented in terms of relevancy and accuracy.

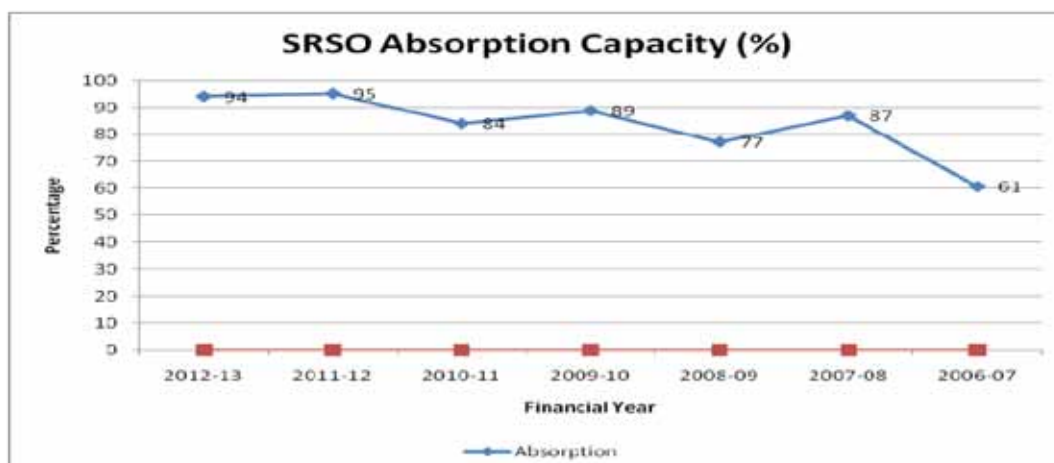
SRSO Financial Information System (FIS)

The new FIS oracle based software has been installed and being implemented across the organization

at all levels. The new software integrates all facets of the financial management. The new module is an externally flexible system to manage day to day financial transaction. General ledgers component combines recurring, general Journal's entries and automatically generated transaction from different features which are as under:

- Centralized data base
- Centralized Chart of Account
- Control over the vouchers posting by voucher authorization
- Consolidated Report helps in the reconciliation of intercompany current account reconciliation
- Generates different financial analyses report
- Any information takes on a particular account
- System generated voucher preparation
- Data consolidation Report
- Users are restricted under the limited authorities to ensure control
- Online
- Generates various financial reports
- Donors wise/ project wise financial report
- Bank reconciliation
- Audit logs
- Integrated with others sectors MIS

SRSO has experienced vertical growth in a short time span which can be revealed based on the analysis of audited financial statements; SRSO has adequate liquidity record of efficient grant utilization and performance record of handling diversified projects including disaster management. Please refer here under the year wise percentage of absorption capacity from the following table.



THE PROJECT TEAM (Known as the P Team):

The SRSO Project Team for this special assignment consists of the following:

- Principal Architects : M/S Arif Hasan & Associates, Architects & Planning Consultants, Karachi
- Project Managers : M/S Logix
- Structural Consultants : M/S Mushtaq & Bilal Associates
- Plumbing Consultants : M/S Mushtaq & Bilal Associates
- Electrical Consultants : M/S Excellent Associates
- Main Contractor : M/S Haris & Co.

SCOPE OF WORK

The Project Management Team was to construct as Plan proposed, the following facilities for the SRSO Complex, as;

• Head Office	Ground + 1 Story	15,772 Sq. ft
• Hostel (having capacity of 72 persons)	Ground + 1 Story	16,570 Sq. ft
• Cafeteria & Hall	Ground + 1 Story	12,158 Sq. ft
• Staff Quarter	Ground + 1 Story	4,770 Sq. ft
• Generator Room	Ground	810 Sq. ft
• Pump Room	Ground + 1 Story	327 Sq. ft
• Water Storage Tank	-	120,00 Gallons
• Guard Room	Ground	230 Sq. ft
• Ware House	Ground	706 Sq. ft
• Car Parking Area (Covered)	Ground for	15 Cars
• Car Parking Area paved (Uncovered-Open)	Space for	36 Cars

External development work like Roads & Pavements + Horticulture, etc.

Construction site of the SRSO Complex Building visited by the Chairman SRSO and Board of Directors



Site of SRSO Complex Building under construction, Visited by Deputy Commissioner Sukkur and the CEO –SRSO



Annexure A: Success stories

(Livelihood Enhancement & Protection LEP Project funded by PPAF)

EXPERIENCE ALWAYS MAKES A DIFFERENCE

The passion to do something almost makes the things possible like 70 years old Mohammad Ali s/o Khuda Bux resident of village Beriri union council Beriri did.

He basically belongs to the poor and illiterate family and spends his life under the object of extreme level of poverty. Although he was leading a normal life with all type of available resources at some time in the past but unexpectedly he becomes seriously ill with a dangerous disease and expensed almost everything to become curable.

With all the efforts and expenses he became hopeless and would not have any single penny to arrange one time food for his family and nothing left in his hands and his family had suffered from the most difficult time ever faced in previous life just because of his sudden illness made this whole.

During the course of time, he came to know about SRSO and the Livelihood Enhancement & Protection (LEP) Project has been implemented in the District Ghotki. He thought to try his luck with SRSO project. Under this project he would have an opportunity to plan his own business as to furnish the all possible options of livelihood within the village. Later on the LEP team has filled his LIP in which he has strongly shown greater interest to start the business of a grocery shop on his own behalf. In spite of age at 70 years he planned all the possible things in a proper and vigilant manner to overcome the issue as early as possible. Later on the asset transferring has been made to him in the form of grocery shop in which he has placed all the type of commodities being considered necessary items for daily consumption at the household level within the village. After opening up that shop he tried his best to give additional time to the shop as to enhance the livelihood of their children. Slowly and gradually he started to move from one level to another level with minimum chance of disadvantage.

After the opening up such a grocery shop the Mohammad Ali slowly becomes able to take the responsibility of food expenses of his family and becomes self sufficient to earn somewhat by which he could feed his family properly, now Muhammad Ali could earn 700 on a daily basis which is sufficient to lead a middle class life easily and also have the responsibility to send his children to school as they have been deprived to get Education which is

the basic right of every child. With this significant business of grocery shop Mohammad Ali has become able to return all the Debts which he had borrowed during the time of his illness.

Besides fulfilling other responsibilities Mohammad Ali sees that the practices of savings would always enable him to plan his expenses in the light of amount / money that one person has to consume, therefore with this realistic approach he use to save at least 50 rupees on a daily basis at his home to get the support of that money at the time of difficult situations which no one knows when it appears.

After the running of grocery shop and proper benefits Mohammad Ali explains that "Apart from his pre-conditions which were very difficult to pass, but with intervention of SRSO and LEP he became able to control the overall financial matters after his illness, the needs of the family are being fulfilled properly as per their desires, the children are being seen in the schools which is good for person who was almost deprived to see such days, overall the living conditions has improved and now he is eligible to plan any additional activity within the village". He is very happy and thankful to SRSO and LEP for their timely help.



Case study of PITD

Case Study on Construction of School at Village Rasheed Ahmed Arain

Scheme Details Construction of School

Total Cost (Rs): **1,678,425=**
 ENGRO Share (Rs): **1,278,424/=**
 CO Share (Rs): **400,000/=**
 BHHs: **45**
 Beneficiaries: **315**
 ENGRO Share / HH (Rs): **28,409/=**

The project is located at village Rasheed Ahmed Arain, Tehsil Ghotki & District Ghotki about 56 kilometers away from District Sukkur. Village Rasheed Arain is consisted of 52 nearly HH's of 364 Population of is one of them. T here was one school available but it cannot be standardized by Capacity of Building & Quality of Education.

The School is very low in capacity building in Students. Along with these children, the children of other villages were also suffering and were deprived from getting Education. Mostly the schools in this kind of situation were closed and the children were missing the golden time of their learning and they remained deprived from basic or even quality education.



Thereafter, ENGRO foundation decided to support community and tried to give relief by providing Education Facility to these children. I this regard, they contacted SRSO (Partner Organization) to implement the Project on Education in village by Constructing the new School building and also provide Qualitative Education to children of village Rasheed Arain's as well as to other nearby village Children also in the circumference of 25 to 6 km as well.

CO Profile

Village: **Rasheed Ahmed Arain**
 Union Council: **Band- Ghotki**
 Field Unit: **Ghotki**
 Date of formation: **15-01-2011**
 Total Members: **20**
 Saving (Rs): **5600/=**

SRSO started the work on this Project after forming COs by SRSO in the first month of January 2011. The SRSO Project CO Mr. Rasheed Arain completed the Project with Total cost of Rs.16,78,425/- with ENGRO funded Rs.12,78,424/- & CO Share Rs.4,00,000/-. The project consists of the construction of Two Rooms 18ft x 14ft along with Viranda 17ft x 6 ft, two Toilets 5ft x 5ft & Boundary Wall was constructed also.

Now the Community is very happy because their Children are obtaining good and even Quality Education free of cost. Moreover, now Furniture, books and more proper place is needed for the school. All villagers are very happy on this captivating support by the ENGRO and SRSO who supports well in providing such facility through which Children's feel more comfortable under well-constructed new building and get Qualitative Education which comes through appointed qualified teachers hired by ENGRO foundation. The Syllabus for this village school was selected and prescribed as of the same standard as of any other standardized and reputed school of the urban areas.

Project Benefits

- Improvement in enrollment of students in the school.
- Improvement in the health & hygiene environment by providing neat and clean latrines and safe drinking water.
- Construction of safe & sound structure



Case Study of Microfinance

Fostering the Family Skillfully!

In nearly every country, women work longer hours than men but usually paid less and are more likely to live in poverty. Women spent much of the day performing tasks to maintain the households, such as carrying water and collecting fuel wood.

In many countries like Pakistan women are also responsible for agricultural production. Mai Akhtiar Khatoon 30 years old with young children two sons and one daughter live in village Anbah district Sukkur. Her husband Kamal a farmer cultivated land on contract.

Three years back her family was struck by great financial problems when her two goats died due to foot and mouth disease. No one from her neighborhood or her relative, who were financially in better condition than her, came to her aid.

In this compassion situation two years back she came across one of Microfinance social organizer, with his help she got first loan on 26/02/2011 on livestock package for eight months and purchased goats to

infuse new spirit in her enterprise of milk selling and there is significant raise in her earnings. She successfully repaid the loan and continuously striving for betterment.

Mai Akhtiar Khatoon took another loan of Rs. 12,000/= from Microfinance Sector in March 14th, 2012 and purchased another goats by adding saving for the expansion of her business. The house that she constructed during this time is also the result of her financial stability. She has also purchased refrigerator, color television for her children.

By the grace of God and with the help of microfinance program of Microfinance and her commitment and hard labour, she can now afford to lead a comfortable life.

Akhtiar Khatoon hopes to out rival even further in her business with the help of 3rd loan Feb 2013 from Microfinance Sector of Sindh Rural Support Organization.



Case Study of Livestock Project under UCBPRP

Mst. Nusrat Khatoon

Mst. Iqbal Khatoon is resident of Village Taib Union Council Taib LSO Taib & District Shikarpur. Her four children, from which 02 had died from some chronic disease, and now she has left with only one son & one daughter. She is very poor women.

Her son named Azad Ali, & daughter name Nusrat Khatoon have no job or are doing any work to support their mother by earning money. Mst Iqbal Khatoon married her daughter three years ago in the same village with one Ghulam Sarwar but this relation could not stay for long. He was not a very good person and always has doubts on her wife's character. His behaved rudely with her and even beat her most of the time without any reason.

So Nusrat Khatoon took the decision to leave her husband through divorced and she left him and came back to her mother's home with her children. Her mother also very poor she has no any other resource to earning money for support daughter & all the children. Looking at this critical situation Nusrat decided to support her mother and the family members by earning money through handicraft and land farming with mother.

SRSO, initiate through UCBPRP program provide the CIF to poor community members, and Nusrat get CIF amounting Rs. 15,000/= from SRSO, she invested CIF amount to start business for earning money.

She is also happy when SRSO provide the two (02) Live Stock Calves/Buff Tag No. 0789 (A,B) to Nusrat for creating own assets, she said after breeding of calves which is provide by SRSO, I will sale out milk of calves for earning money & helping to Mother & own Children.

She said I am thankful to SRSO who provide us assets & amount for started own business.



Annexure B: Financial Statement



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INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SINDH RURAL SUPPORT ORGANISATION

We have audited the annexed balance sheet of the Sindh Rural Support Organization (the Organization) as at 30 June 2013, and the related income and expenditure account, cash flow statement and statement of changes in fund together with the notes forming part thereof, for the year then ended and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit.

It is the responsibility of the organization's management to establish and maintain a system of internal control, and prepare and present the above statements in conformity with the approved accounting standards and the requirements of the Companies Ordinance, 1984. Our responsibility is to express an opinion on these statements based on our audit.

We conducted our audit in accordance with auditing standards as applicable in Pakistan. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the above said statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the above said statements. An audit also includes assessing the accounting principles and significant estimates made by management, as well as, evaluating the overall presentation of the above said statements. We believe that our audit provides a reasonable basis for our opinion and, after due verification, we report that:

- a) in our opinion, proper books of account have been kept by the organization as required by the Companies Ordinance, 1984;
- b) in our opinion:
 - (i) the balance sheet and income and expenditure account together with the notes thereon have been drawn up in conformity with the Companies Ordinance, 1984, and are in agreement with the books of account and are further in accordance with accounting policies consistently applied except for changes as stated in note 4.1 of these financial statements, with which we concur;
 - (ii) the expenditure incurred during the year was for the purpose of the Organization's business; and
 - (iii) the business conducted, investments made and the expenditure incurred during the year were in accordance with the objects of the Organization.
- c) in our opinion and to the best of our information and according to the explanations given to us, the balance sheet, income and expenditure account, cash flow statement and statement of changes in fund together with the notes forming part thereof conform with approved accounting standards as applicable in Pakistan, and, give the information required by the Companies Ordinance, 1984, in the manner so required and respectively give a true and fair view of the state of the Organization's affairs as at 30 June 2013 and of the surplus, its cash flows and changes in fund for the year then ended; and
- d) in our opinion no Zakat was deductible at source under the Zakat and Ushr Ordinance, 1980 (XVIII of 1980).

Without qualifying our opinion, we draw attention to note 1.3 of the financial statements which describes that the agreement of the project Union Council Bases Poverty Reduction Programme (UCBPRP) Kandkot Kashmore and Shikarpur has been expired and negotiation for extension of the project are under progress with the Government of Sindh.


Chartered Accountants

Engagement Partner: Naseem Akbar

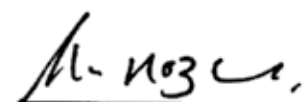
Lahore: 07 October 2013

SINDH RURAL SUPPORT ORGANIZATION
(a company set up under section 42 of the Companies Ordinance, 1984)
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 30 JUNE 2013

	Note	2013 Rupees	2012 Rupees
INCOME			
Amortization of grants	28	357,459,710	2,281,777,973
Income from microcredit loans	29	189,541,208	144,303,529
Profit on investments and bank deposits	30	201,918,563	216,687,319
Other income	31	69,835,351	248,884,064
		<u>818,754,832</u>	<u>2,891,652,885</u>
EXPENDITURE			
Operating expenditure	32	435,400,461	544,148,084
Provision for non - performing microcredit loans	13.1	23,850,531	2,058,811
Programme assistance	33	223,713,933	2,142,016,291
Finance cost	34	86,702,921	63,434,921
		<u>769,667,846</u>	<u>2,751,658,107</u>
Surplus for the year		<u>49,086,986</u>	<u>139,994,778</u>

The annexed notes from 1 to 41 form an integral part of these financial statements.


 Chief Executive Officer


 Director

SINDH RURAL SUPPORT ORGANIZATION
(a company set up under section 42 of the Companies Ordinance, 1984)
STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2013

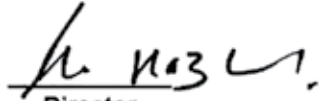
	2013 Rupees	2012 Rupees
Surplus for the year	49,086,986	139,994,778
Other comprehensive income	-	-
Total comprehensive income for the year	<u>49,086,986</u>	<u>139,994,778</u>

Surplus / deficit on revaluation of 'Fixed assets' are presented under a separate head below equity as 'surplus / deficit on revaluation of assets' in accordance with the requirements specified by Companies Ordinance, 1984.

The annexed notes from 1 to 41 form an integral part of these financial statements.



 Chief Executive Officer



 Director



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