



ANNUAL REPORT 2014-15

SCALING UP AND SUSTAINING COMMUNITY



Sindh Rural
Support Organization (SRSO)

ANNUAL REPORT 2014-2015



Sindh Rural Support Organization (SRSO)

Credits

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Contribution

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Publisher

Paradise Press (Pvt) Ltd.

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Vision, Mission & Objectives

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

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Organization Information

BOARD OF DIRECTORS

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

EX-OFFICIO MEMBERS

ACS, Planning and Development , GoS
Secretary, Local Govt. Deptt. Sindh
Secretary, Finance Deptt. Sindh
Commissioner – Sukkur Division
Commissioner – Larkana Division

FINANCE & EXECUTIVE COMMITTEE:

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

HR COMMITTEE:

Ms. Naheed Shah Durrani (Chairperson)

Dr. Shereen Mustafa (Member)
Mr. Fazalullah Qureshi (Member)
Mr. Tasneem Ahmed Siddiqui (Member)

Audit / Risk Management Committee

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

AUDITORS

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

Legal Advisor

Mr. Udha Ram Rajput

Registered Office

SRSO, Head Office -
Complex, Shikarpur Road, Sukkur

Chief Financial Officer

Mr. Ilyas Ahmed Sheikh

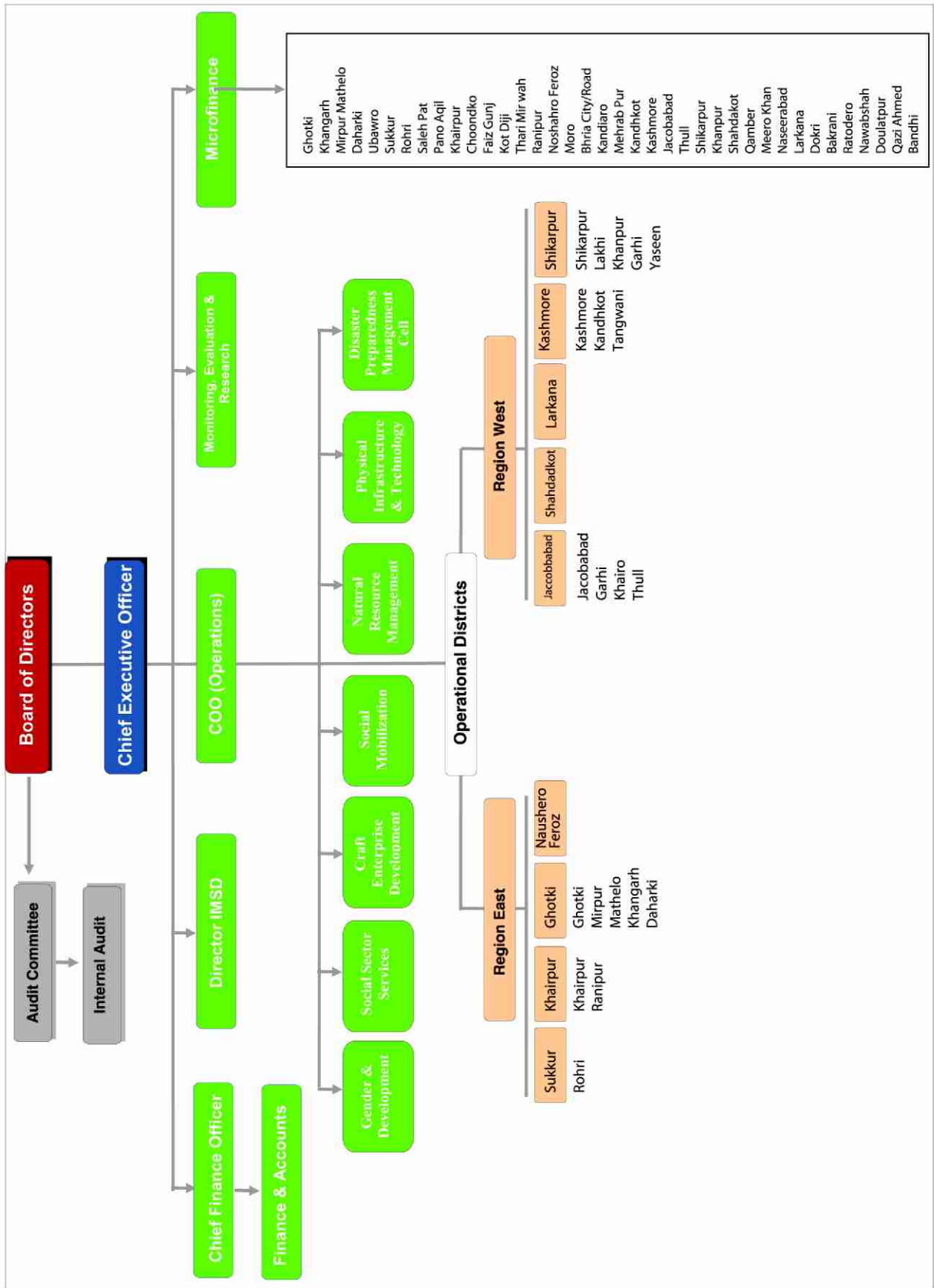
Company Secretary

Mr. Masood-ul-Hasan Hashmi

Website & Facebook

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

Organogram



Acronyms

AKRSP	Aga Khan Rural Support Program	A.I	Artificial Insemination
ALC	Adult Literacy Center	BoD	Board of Directors
BCC	Behavior Change Communication	BFD	Beneficiary Feedback Desk
BDG	Business Development Group	CIG	Common Interest Group
CED	Craft Enterprise & Development	CO	Community Organization
CIF	Community Investment Fund	CDP	Community Development Program
CoC	Care of Carers	CLEW	Community Livestock Extension Workers
Cr.O	Credit Officer	CMP II	Crop Maximization Project II
CPI	Community Physical Infrastructure	CMVC	Community Mobile Veterinary Clinic
CMST	Community Management Skill Training	DPO	District Program Officer
DCP	Di calcium Phosphate	DWSS	Drinking Water Supply Scheme
DVM	Doctor of Veterinary Medicine	FMD	Foot and Mouth Disease
ED	Enterprise Development	GoS	Government of Sindh
EDP	Enterprise Development Plan	HCP	Health Care Provider
F & A	Finance & Accounts	HF	Health Facility
GoP	Government of Pakistan	HS	Hemorrhagic Septicemia
GAD	Gender & Development	IBA	Institute of Business Administration
GRC	Gender Resource Committee	IGG	Income Generating Grant
HRD	Human Resource Development	IHSAS	Integrated Health System Strengthening Alliance
HH	HouseHold	MCO	Male Community Organization
IAD	Internal Audit Department	MF	Micro Finance
ID	Institutional Development	MNCH	Maternal & Newborn Child Health
IMSD	Institute of Management & Skill Development	NRSP	National Rural Support Program
IL O	International Labor organization	NGO	Non Government Organization
MERU	Monitoring, Evaluation & Research Unit	PAF	Pakistan Air Force
MIS	Management Information System	PMS	Performance Management System
NCD	Non Communicable Disease	RCED	Rural Credit & Enterprise Development
NRM	Natural Resource Management	RSP's	Rural Support Program's
P & D	Planning & Development	SM	Social Mobilization
PITD	Physical Infrastructure & Technology Development	SO	Social Organizer
PPAF	Pakistan Poverty Alleviation Fund	SSS	Social Sector Service
RMS	Remote Monitoring System		
RSPN	Rural Support Program Network		
SMT	Social Mobilization Team		
SRSO	Sindh Rural Support Organization		
VHC	Village Health Committee		

CEO Message



I am privileged to present the first annual report of my tenure as acting CEO. The report contains the achievements of SRSO for the year 2014-15. Now, being a CEO of this great organization which has got deep roots in rural communities, I found myself extremely lucky as well as satisfied to work for the cause of poor communities in order to put our adequate share in form of supporting them, as they become able to alleviate their poverty. These annual accomplishments of SRSO is the sheer result of tireless efforts and firm commitment of SRSO staff, the immense guidance of SRSO Board of Directors, and most importantly the exceptional vision of Mr. Shoaib Sultan Khan, Chairman-SRSO.

In 2014, when the Board of Directors of SRSO honored me to take up the charge of SRSO as an acting CEO, which was seemed a challenging task to put the things in continuity on direction set out by Ms. Naheed Shah Durrani (Ex-CEO SRSO), with a similar pace and utmost vision. Nevertheless, our priorities remained the same that the programs and operations are running on a scale where rural communities being supported properly.

During the reporting period, our top priority was to support and engage the rural women through their formed institutions in line with the directions of Chairman-SRSO, so that the functioning of their institutions may remain at a level where they can establish concrete linkages, mobilize resources and expedite the self-base initiatives, resultantly community driven development would take place on a sustainable basis.

The recoveries and revolving of community investment fund (CIF) was also remained a high priority under a complete direction which was outlined by the worthy Chairman. With its true spirit, SRSO teams splendidly performed their roles and supported the rural women to recover and revolve the CIF efficiently. Community resources persons (CRPs) tremendously conducted field

dialogues, and rural women significantly remained successful to revolve the amount of CIF which continuously reported as overdue. However, Majority of beneficiaries return the amount and rural women enabled to provide the CIF loans to the new households as they can have a possible livelihood option. I am quite happy to say that the recoveries and revolving of CIF through CRPs and community institutions is the important milestone, that SRSO achieved in year 2015.

For effective outreach of women artisans, CED activities were also remained as focused area during the reporting period. A series of good exposure programs and the market based exhibitions were organized in which the women artisans with their crafts participated. Education was also a high priority during the period, the clustering and consolidation of primary schools into six community based cluster schools was really a benchmark for SRSO. SRSO get the services of IBA Sukkur and recruited the 60 teachers for fresh clustered schools. During the reporting period, under the USAID funded projects, different activities were carried out in operational districts with respect to create a concrete demand through rural communities for the immunization of their children and efficient services delivery from the health department. During the period, low cost houses were also constructed in two districts under Benazir Housing Cell (BHC).

For the livelihood purpose of rural communities, poor women have been provided the assets of heifers (cross breed) under PPAF funded project. Another focused area was the provision of vocational trainings to willing youth in Ghotki and Kamber-Shahdadkot districts, SRSO enormously provided the vocational trainings to siblings of those households who reported less privileged and had no any viable source of livelihood.

Micro finance was also the focused area during the reporting period, unfortunately SRSO faced lot of challenges in recoveries throughout operational districts, that resulted the high provisions. However, we are very much confident to overcome those issues and challenges through proper recoveries and efficient management of the portfolio.

During this period, SRSO attained the significant opportunities through various coordination meetings and formulation mission visits of European Union (EU) and its commission. In result of consistent meetings and visits, the emergence of SUCCESS program came into existence in eight districts of Sindh. It is expected that by Feb-2016, the SUCCESS program will be implemented in two districts Larkana and Kamber-Shahdadkot.

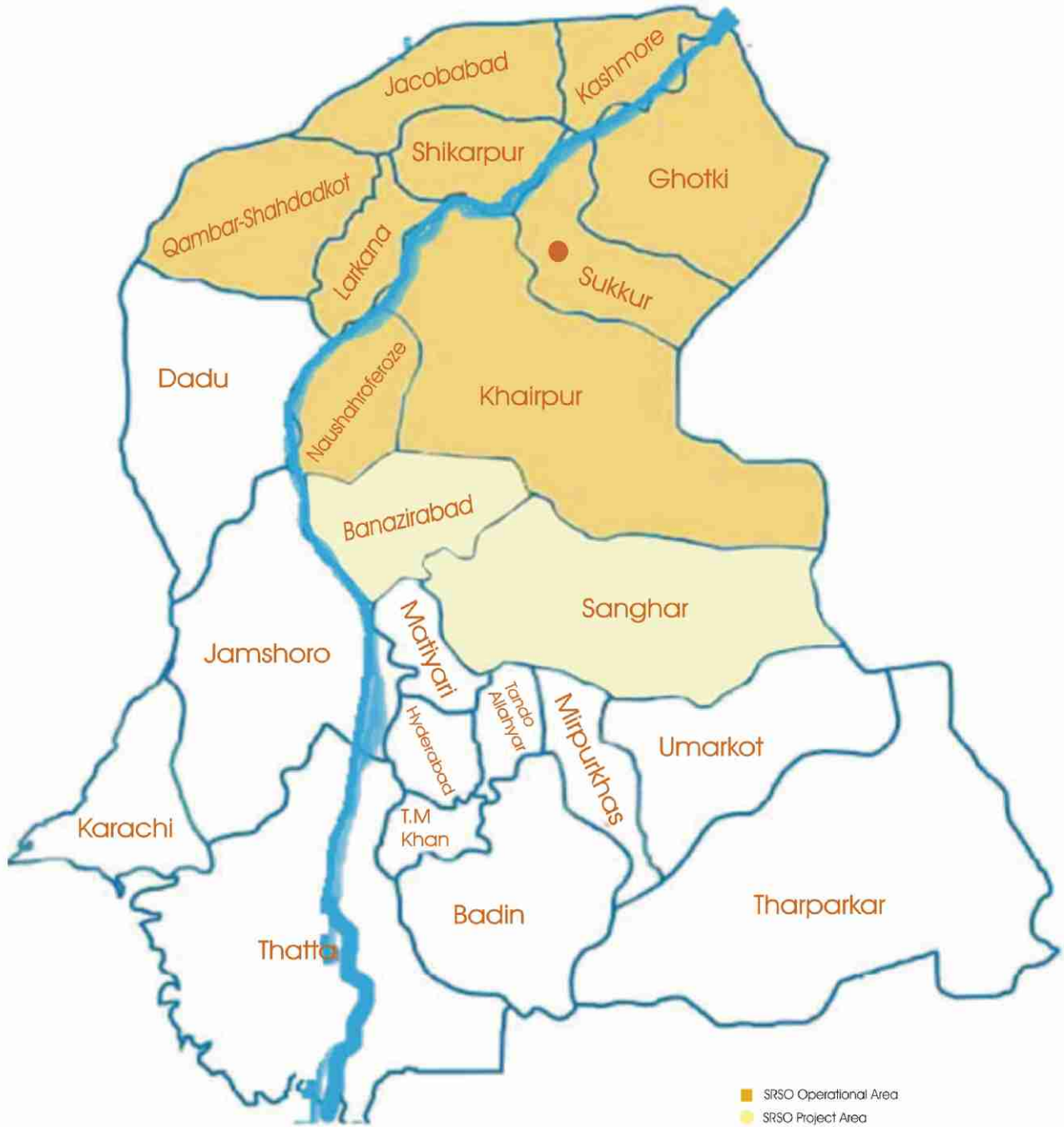
I would like to express and highlight the profound support extended by the Government of Sindh during the

reporting period under different programs & projects i.e. the Maintenance Phase of UCBPRP program in three districts, low cost housing under BHC project, Education Component and Cluster Schools in two districts, ISDP-CDP project and for the regular activities of CED initiatives.

In last but not the least, I would like to express my sincere gratitude to the Chairman and the Board of Directors of SRSO for their full support and guidance throughout the reporting period. And further acknowledge that without the committed efforts of SRSO staff, the accomplishments made in reporting period would not have been possible. I wish SRSO grow rapidly in a right direction to achieve the objectives more comprehensively under the interest of rural communities.

Mohammad Dittal Kalhoro
Chief Executive Officer, CEO
SRSO Sukkur

SRSO Outreach



11
Districts

382
Union Councils

596,980
Households

Scaling new horizons through Social Mobilization

Social mobilization is defined as the mass movement to engage people's participation in a process and is used by grassroots organizations to achieve a common goal. Acknowledging social mobilization as a panacea for poverty alleviation, Sindh Rural support Organization (SRSO) and government of Sindh embarked upon some of the major Programs of organization poor focusing women into CO/VO and LSOs in rural areas for the last decade. Initially through SRSO core program and later under GoS funded Union Council Based Poverty Reduction Program - UCBPRP, number of pro poor interventions have been designed and executed. Union council Based poverty reduction program is on the top of it which not only successfully implemented in SRSO rural area with height of success but also replicated across Pakistan through other RSPs.

It is learnt over the period of time that Social mobilization approach has yielded positive results in organizing poor women into CO/VO and LSOs and linking them to community investment fund (CIF) for interest free loans and thus enabling them to improve their livelihoods. Consequently, concrete social capital has been created among women and social empowerment is on the rise.

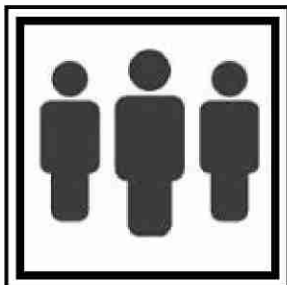
A serious attempt has been made to strengthen the capacities of community institutions through Community Resource Person (CRP) strategy. It has been witnessed that the women are in the process of moving towards

empowerment by learning from training Programs. In fact, they became confident in speaking with the officials, even with the district level officials, while trying to secure government benefits. However, the level of confidence and capacities vary across different UCs in a district and again from district to district.

Local Support Organizations (LSO) - the 3rd tier of Social Mobilization has strengthened participation of rural poor in local decision-making, improves their access to social and production services and efficiency in the use of locally available financial resources, and enhances opportunities for asset-building by the poorest of the poor.

By the time, Social Mobilization has played visible role in building capacity of community who is now event manager, entrepreneur, peace envoy, master trainer, monitor etc and has achieved number of milestones. Some of them are as under:

3,880,370



Population Covered

596,980



Household Organized

12,614



Villages Covered

37,370



Community Organization

7,357



Village Organizations

128



Local Support Organizations

565,747



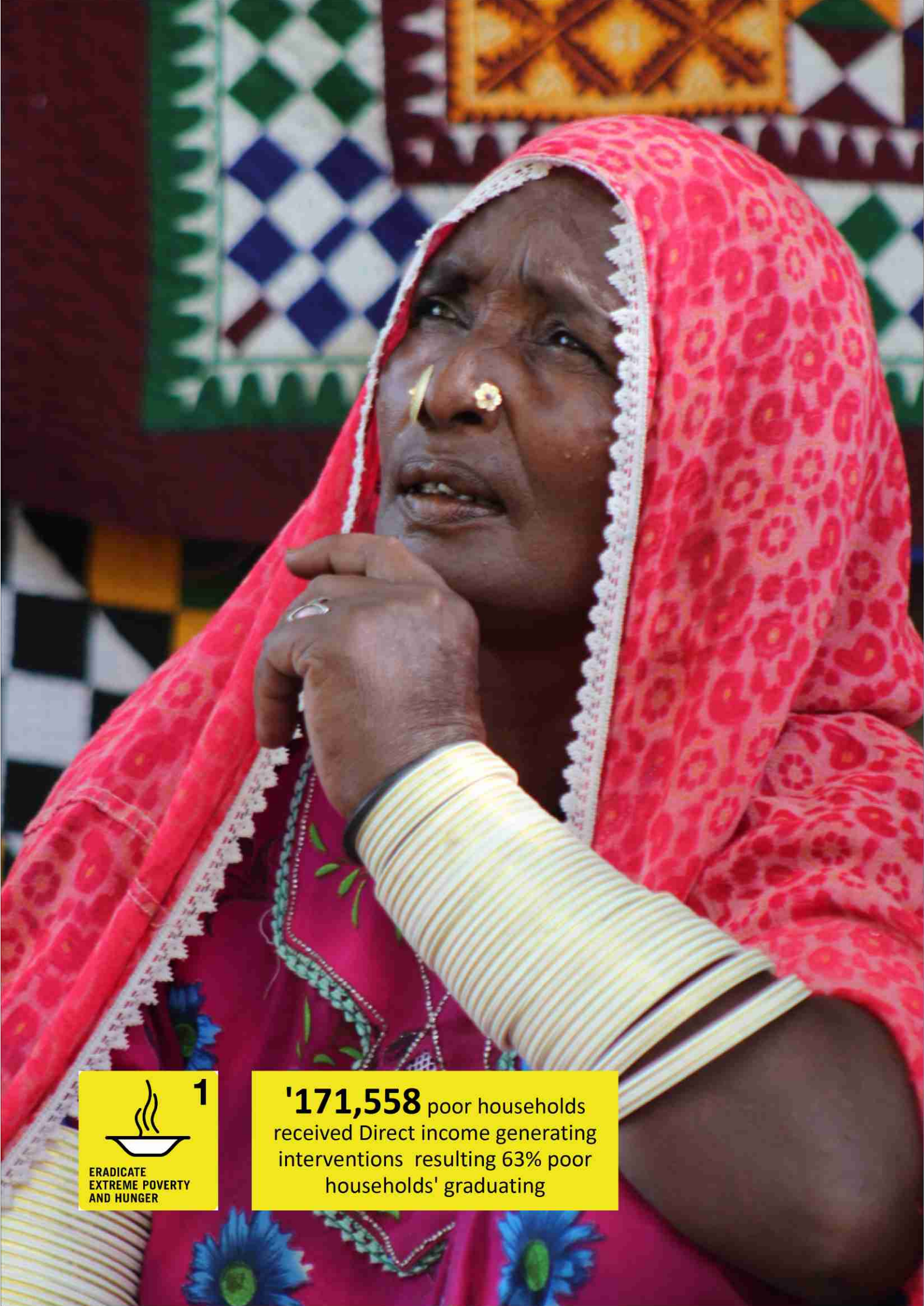
Women Inclusion

716



Community Resource Persons Trained





1

ERADICATE
EXTREME POVERTY
AND HUNGER

'171,558 poor households
received Direct income generating
interventions resulting 63% poor
households' graduating

Community Investment Fund - CIF

Community investment fund (CIF) is a grant which was initially disbursed in year 2009 under union council based poverty reduction Program (UCBPRP) in Shikarpur, Kandhkot Kashmore and Jacobabad districts and then expanded through SRSO core funds in Sukkur and Khairpur in subsequent year. The intervention is also adopted and replicated by different donors with different names having same concept. CIF is provided to poor rural women as a grant which is to be revolved at zero or flexible service charge (depending on community's own decision). Including expansion the outreach of CIF has significantly enhanced and reached **101,702** beneficiaries. **94,473** beneficiaries has GoS funded CIF in three districts while rest have received grant from SRSO core funds. Total amount of CIF disbursed till reporting year is **PKR 1,064.643 Million** covering **4,122** villages across 5 districts.

CIF is designed as an intervention which directly benefits the masses at household level. Its eligibility criteria is poverty score card range between (0-18) households who are identified as extremely as well as chronically poor, lacking basic livelihood options.

During inception phase SRSO gave CIF amount to respective beneficiaries through their formed village organizations (VOs). Later on by design this whole CIF amount has started to revolve in all villages through their own institutions i.e. VOs and LSOs.

Now after more than six years of significant period, the amount of CIF has been revolving efficiently at household level with great zeal and firm commitment of rural women. Despite 2010 devastating floods and 2012 rain

floods, community has revolved CIF 6 times averagely. In reporting year, CIF amount of PKR 515 million was revolved while over the period of last two years, **PKR 617 million** has been revolved and re-disbursed among same and new members following same eligibility criteria.

This shows their ownership towards the sustainability of intervention and their commitment to get above the poverty line.

One of the strengths behind success of CIF is giving charge to the community. Community institutions were completely involved and office bearers are fully engaged in proper recovery and revolving of CIF amount which was intended to provide a sort of financial support to poor marginalized women as they take a step forward for possible livelihood options. Currently CIF has enhanced and covered the new and needy members who are willing and have their micro investment plans to initiate their small livelihoods.

Considering less literacy rate and lack of exposure in beneficiary households, special focus was given to the capacity building of community to manage CIF funds. This also included basic financial literacy, record keeping and managerial skills. A part from effective role of the community resource persons (CRPs) for recoveries and revolving of CIF, SRSO is extending technical assistance to these CRPs on role and responsibilities for CIF management at VO & LSO level. At the moment, an active cadre of around **700** female resource persons (CRPs) is created in villages within the community institutions. These CRPs are playing proactive role for regular recoveries and revolving of CIF amounts in their respective areas.



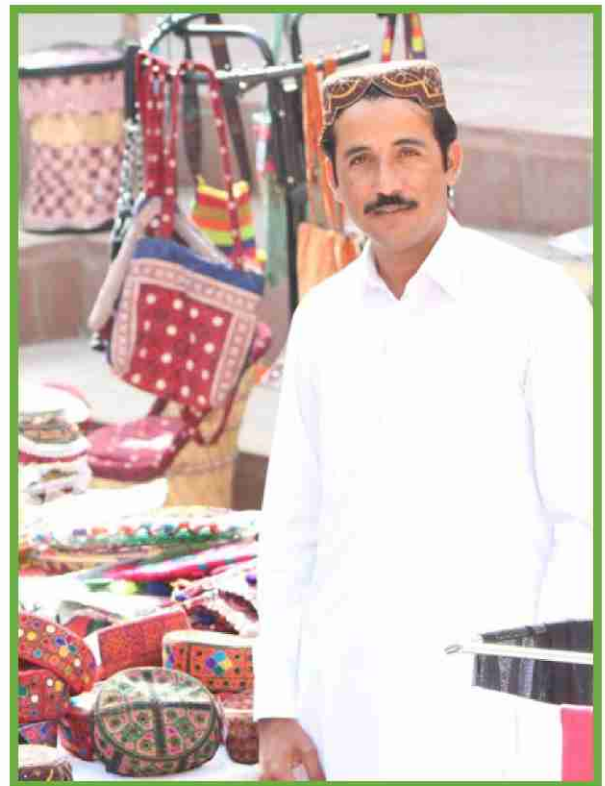
Creating Pathways For Empowering Rural Artisans

Livelihood in rural Sindh is mainly dependent on agriculture and livestock rearing while due to uncertain market price and climate change, ultra poor families are unable to make sustainable income from these sources. In Sindh, women are largely engaged in local crafts at household level but they face challenges in making this art as additional livelihood option. Identifying the niche, SRSO Craft Enterprise Development unit was established in 2007 with an aim to promote craft enterprise as alternative incomes for women in rural Sindh.

Major challenges pertaining to craft development are quite evident which are fine quality of products, access to market and fair price to the artisans. SRSO strives to address all these challenges so that artisans especially women artisans can get maximum benefit from their art. Generally SRSO Craft Enterprise Development -CED works on artisans' capacity building in product's value addition, fineness, creating market linkages, organizing exhibitions and marketing. But in reporting year, special initiative of establishing in house production unit was taken with an objective to exploring avenues for artisan's sales and display of handmade products. However, core activities such as marketing training, Product designing workshop, skill enhancement trainings, exposure visits, market surveys and exhibitions were also undertaken.

Business Development Groups (BDGs)

Rural artisans have been using traditional designs for years now, leaving little space for innovation in crafts. In urban markets, these products do not find value for the limited utilitarian scope in them. Middlemen make the crafts expensive, and it ceases to be affordable for the masses. In order to address these issues, SRSO forms Business development groups because collective efforts can open avenue of larger opportunity of business. Total no. of BDGs formed till reporting period is 103 in which around 2000 artisans are members and taking benefits. SRSO encourages BDGs to learn how to design product, assess quality, map the market and make products more relevant and acceptable in urban market. SRSO always engaged BDGs in different exhibitions to give them real exposure of selling products. In current year, 22 BDGs participated in exhibitions and training events. This brought an opportunity to earn business through sales. In reporting year only, BDGs earned **PKR 11 million** from selling their products through different sources. 0.5 Million has been earned through SRSO outlet, 1.9 million from exhibitions and 8.5 million through linkages. Total business earned in last 3 years is **PKR 15 million**. All of this amount goes straight to the artisans through BDGs.



Community based production Centers

An input of community based business set up was given to 04 BDGs as pilot in village sodho khan sarwari Sukkur, Channa Muhalla Kandhkot, Saeedabad Jacobabad and Nihal khan Solangi Khairpurwhere 80 artisans works under one roof. These groups have been provided capacity building trainings on product's value addition and marketing. These groups are aimed to run provided set ups for their livelihood and social entrepreneurship by training artisans within and nearby villages and to get order work for every group. This initiative will target more than 1000 poor households in operational area.

Sartyoon Sang Annual Crafts Festival - Social Enterprise

Sartyoon Sang meaning 'together with friends' was established by 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. With a view to gradually improve the market access of these artisans women, SRSO has started organizing "Sartyoon Sang - Annual Craft Festival" where craft work of 120 BDGs and around 4000 artisans is represented. This event is organized in leading mall of Karachi. In reporting year, BDGs sold products of around 2 million while they also received subsequent orders of PKR 8 million after exhibition.

Physical progress during reporting period

During the reporting year, in addition to organizing exhibitions, routine/core activity of product development and artisan's capacity building workshops were also organized. R&D through in house production units remained SRSO's this year's initiative for improvising products making it more marketable which certainly increased income levels of artisans also.



During reporting year, on average BDGs earned PKR 300,000/- through exhibitions and direct sale of craft products.



30 new craft's potential villages identified in SRSO operational targeting 600 new artisans



212 artisans from 11 BDGs attained trained on developing marketable value added products



46 artisans received training of master trainer in Natural dye, block printing and screen printing in reporting year. There are total 285 Master Trainers providing training in different villages.



76 artisans from 46 BDGs participated in 15 exhibitions during reporting year. Since inception, SRSO has facilitated artisans in participating 107 exhibitions providing 500 plus artisans as opportunity to participate.



National and international visits are organized to give artisans exposure of market need and other's work. This year, 112 artisans from 26 BDGs got learning opportunity through national level exposure visits while total 510 artisans have received national and 20 international training exposures since inception.



13 new craft related products were developed through R&D production sector in year 2014-15. 128 total products have been designed in house production center since inception.

Empowering Youth with Vocational Skills for creating access to employment opportunities

Skills acquisition is vital for an economy to compete and grow, particularly in an era of economic integration and technological change. Vocational skills development as an important factor in the drive to enhance productivity, stimulate economic competitiveness and raise people out of poverty.

As part of its efforts to promote sustainable community development, SRSO offers scholarship of a variety of skill-training programs to youth (both girls and boys). There more than 100 demand driven training trades which are being imparted after proper market need assessment. Most popular trades among boys are motorcycle mechanic, building electrician, Mobile repairing, UPS, AC, Fridge repair, tailoring etc while in girls, tailoring, craft development, community livestock extension workers are most popular. There are different external assessments of SRSO VST program endorsing that income level of beneficiary households has increased due to this intervention.

BBSYDP Vocational Trainings

To pursuit common objective of addressing poverty and unemployment in youth by imparting them skilled trainings in the employable trades, SRSO entered into the 5th phase of partnership with Benazir Bhutto Shaheed Youth Development Program (BBSYDP) in reporting year.. For this, 42 vocational training centers were established in Sukkur, Ghotki, Shikarpur and Kandhkot Kashmore. 300 young boys and girls availed this opportunity in 6 different trades. Total 2,339 pax have been trained in all 2 BBSYDP phases. There are number of participants who have been placed for utilization of training. 3rd party

assessment will undertake after project completion but IMSD itself has a mechanism to stay in touch with the participants for getting continuous feedback especially about their placements and earnings

Integrated Skill Development Program (ISDP)

In order to compliment government of Sindh's other initiatives for poverty reduction, SRSO once again won GoS trust and was assigned task to implement "Integrated Skill Development Program-ISDP" in one of the remotest districts of Sindh which is Qambar Shahdadkot. The project is funded from Planning and Development Department of Sindh Government. Qambar Shahdadkot is a challenging district in terms of backwardness and poverty. Literacy rate and language barrier are also challenging. Project aimed to provide scholarship of vocational skill training to youth with 48% women inclusion.

SRSO using its Social Mobilization tool and enthusiastic field team successfully executed the project with noticeable outcomes. **1,140** youth received technical trainings in 11 different types of training including heavy machinery operators, mobile repairing, building electrician, welding, motor cycle repairing, generator repairing for boys and tailoring, applique work, value addition of Local Crafts (Chabi, sindhi cap & zari work), beautician and product development training for girls. These participants have formed business development groups and are linked with SRSO core interventions of Microcredit and CIF for utilization of skills and sustainability.



Community Livelihood Fund (CLF)

Under partnership with Pakistan poverty alleviation fund-PPAF for livelihood enhancement and protection project, one time grant is disbursed to the local support organizations (LSOs) to support on-lending within common interest groups. Households falling in ultra-poor and vulnerable poor categories (i.e between 0-30 PSC score) are eligible to access this grant. Like RSPs model of CIF, CLF is also a grant from organization but a revolving fund for the community institutions for maximum coverage of beneficiaries and sustainability

of LSOs. CLF grant is being managed at LSO level where special committees are formed to run this scheme to ensure transparency. These committees are loan appraisal committee and Appraisal technical review committee. Special training is designed and conducted to build understanding and maintenance of the fund. There are 6 LSOs managing CLF of amount **PKR 5,115,000/-** benefitting **269** borrowers with an average loan size of **PKR 19,000**. These loans have flexible interest rate and have monthly or lump sum recovery option.

Small scale poultry farming pathway to poverty reduction

Provision of poultry layers is one of the initiatives for ultra-poor to get above the poverty line. This small investment of PKR 1600/- gives poor household an opportunity to raise household income and improve family's food nutrition. SRSO through Social Mobilization and NRM team distribute one poultry unit, consisting (5Female+1Male birds). It's an Egyptian breed poultry which has more than 80% chances of laying egg on daily basis as compared to other local breed. This increases chances of hatching more birds from eggs, and to have their own poultry farms at household level in a very short time. One day training on good practices is given to all beneficiaries before poultry units are distributed.

Beneficiaries of the Program benefit in terms of both monetary income and availability of proteins in children's diet. Community's response related to this intervention remained very satisfactory where number of women shared their experiences of having better food nutrition for their kids and having small enterprise at household level by selling eggs locally and running small poultry farms. The intervention is further linked with community investment fund or microcredit for those beneficiaries who intends for expansion of the business. SRSO through NRM has covered 10,171 ultra-poor households with provision of poultry units till reporting year.

Backyard Kitchen Gardening- A Step towards Green Economy & Poverty Reduction

While gardening has been a part of human culture for more than 10,000 years, the idea of kitchen gardening is something unique. The main purpose of a backyard kitchen gardening is to provide food for the poor family and to save the amount incurred on kitchen vegetables. The saving so made is utilized for other beneficial purposes. Kitchen gardening supplements the food budget and provides balanced nutrition. SRSO-NRM provides free vegetable seeds to the ultra-poor household

who are identified through poverty score card. NRM using its technical expertise gives basic knowledge related to plantation, seasonal changes, care and management to ensure maximum and quality production. Till reporting period, **5,978** ultra-poor households have benefitted with intervention of backyard kitchen gardening.



**PKR 7
BILLION**
Disbursement
portfolio

54,533
are business loans to create
and promote
micro entrepreneurship

416,601 Number
of people who received loans
365,159 are women

95%
Loan
Repayment Rate

Expanding Financial Inclusion in Rural Areas through Micro credit Program

Microfinance - including microcredits - is often considered to be an instrument to contribute in poverty reduction and that promotes empowerment. Whilst it can stabilize livelihoods, broaden choices, provide start-up funds for productive investment, help poor people to smooth consumption flows and send children to school, it can also lead to indebtedness and increased exclusion unless Programs are well designed. Considering this, SRSO's microcredit Program, in collaboration with Pakistan Poverty Alleviation Fund, is developing a response to the demand among poor rural, semi urban and urban people for increasingly available credit and a broader range of diversified microfinance services since 2003. The main objective of this Program is to contribute in reducing poverty through facility of micro credit.

SRSO understands that microcredit is not the only factor in the generation of income or output. There are other complementary factors too which are crucial for making credit more productive. The most important is recipient's entrepreneurial skills. SRSO not only provide financial support to the poor but also guide them towards the effective use of resources by including them in the decision making process.

There are 3 conventional types of credit packages that SRSO lend to the community i-e agriculture, livestock and enterprise. Overall, 88% of lending is through women while 12% men received credit facility directly. Sectoral distribution of overall disbursement is as 75% in agriculture, 13% in enterprise and 11% is in livestock.

Enterprise Development Program

Since 2010, SRSO through its special focus on enterprise development program is providing business loans to the small entrepreneurs in semi urban areas of SRSO operational districts. Objective is to promote micro entrepreneurship so that the income levels of the borrowers can increase and sustainable development can be ensured. There are different ranges of microcredits upto PKR 50,000/-.

So far, 80% of business loans have been disbursed in women while 20% is disbursed in men. In the reporting year, trend of disbursing enterprise loans was bit changed with increase upto 34% disbursement in men.

Life Insurance

One of the biggest shocks to economic opportunities faced by households is death of the earning member of the households. Certainly this can have adverse economic consequences for households especially in rural area's context. Access to microcredit insurance affects households' response to such shocks. It has been commonly seen that people sell livestock in such emergencies however microcredit life insurance has a significant mitigating effect. SRSO Microcredit provides life Insurance scheme for clients providing cover up to Rs.25,000/-

Strengthened awareness on basic financial literacy program in 810 clients

'8,487 CHILDREN ARE ENROLLED
IN 86 PRIMARY AND 9 SECONDARY
SCHOOLS REPRESENTING STRENGTH
OF THE TRANSFORMATIVE POTENTIAL
OF GRASSROOTS COMMUNITY
EDUCATION INITIATIVE'





2

ACHIEVE UNIVERSAL
PRIMARY EDUCATION

Contributing in chasing MDG 2, ensuring full access to primary education equally for girls and boys

Education is the key to human development and a person's most portable asset. Sindh Rural Support Organization (SRSO) in collaboration with Sindh Government and community works to improve access to quality education without gender disparity at the primary and secondary levels.

Shikarpur and Kandhkot Kashmore are the names that anyone familiar with rural Sindh generally associates with endemic poverty, critical law & order, poor literacy rate and throngs of people struggling to survive in few of the toughest places. Yet beneath the surface, the stories of success and transformation in these districts are plentiful.

Located not far from district headquarters, SRSO & GoS supported Primary and Community Secondary Cluster Schools have just about doubled their student population in the past few years. That's a growth rate that would stagger an impact - particularly to the families who are facing financial challenges.

Background of SRSO's Education Initiative

In 2009, SRSO had an opportunity to pilot country's most recognized poverty reduction project named as "Union

Council Based Poverty Reduction Program - UCBPRP" with funding of Sindh government. Initially the project comprised interventions of social mobilization, income generation and physical infrastructure schemes. Later on Education component was added on community's demand. Initially SRSO adopted 102 government primary schools. These were already abundant schools which were handed over to SRSO after permission from GoS literacy and Education Department. These schools were re-opened and operationalized by SRSO under the UCBPRP for 3 years i-e 2009-2012. Later, SRSO explored the partner and mobilized the concerned Officials at Government of Sindh level for financing and providing operational costs.

Following is the enrollment of SRSO adopted primary schools:

Enrollment in 2014-15	
Total Enrollment	6,345
Girls	4,089
Boys	2,256

Elementary education forms the bulk of educational provisions in public sector in education. "There are 45,044 primary and 2,668 middle schools in Sindh with significant rural?urban disparities. The enrolment at primary level is 3.4 million and at middle level 0.23 million. The quality of physical facilities at primary and middle levels is also quite dismal that cannot be considered satisfactory for teaching learning purpose. This partly explains huge dropout rate at various levels particularly during transition from grade 5 to 6, where on average 36% students drop out" .

To close these gaps and to give all students equitable access to high-quality elementary/secondary education, SRSO took Government's education consolidation policy 2011 as an opportunity. SRSO is now in process of consolidating primary schools into secondary schools. So far, 9 cluster community schools have been established. Initial funding was received from CDP- GoS in which 3 Cluster secondary schools were established and functionalized for 3 (5) years as success model. These schools helped in controlling drop out of SRSO's already adopted primary schools by providing quality elementary and then secondary education. These schools have state

of art facilities including subject specialist, play areas, modern learning techniques, libraries, computer and science laboratories. Special consideration has been given in providing pick and drop facility to girls and teachers in radius of 5-10 kms. These schools are no less than any private school in cities which gives confidence to the community members to own the initiative. Local support organizations (LSOs) have been made responsible to supervise school's activities and are involved at all levels starting from construction of the building to the quality check on teachers and equally on parents to ensure maximum enrollment and 100% attendance. Government of Sindh's Education and Literacy Department generously funded 50.477 million to replicate same model for consolidation of 6 more community cluster schools. There are now 9 community cluster schools providing both primary and elementary education to 2,142 children having break up of 715 girls and 1,427 boys. Special efforts are being made to increase girls' enrollment with the help of LSOs and SMCs.

Following is the enrollment of 09 Community Secondary Cluster Schools:

Enrollment in 2014-15	
Total Enrollment	2,142
Girls	715
Boys	1,427

All funds are being managed by community itself through LSO accounts and the physical work is being supervised by community and SRSO's engineering department to ensure quality and overcome technical issues.

English Foundation Classes

During the execution of the community secondary cluster education project, it was observed that students were facing problem in learning English composition and communication skills. To improve this weakness, English foundation classes were arranged for two months in which teachers volunteered for giving extra 2-3 hours after school and community also participated as ensuring their children to attend classes regularly. Initially 3 centers were established in 3 CDP funded cluster schools (one in each school). 90 students were provided two months classes ensuring gender equality. After the classes, students have improved reading, writing and communication skills. SRSO plans to continue additional rounds of course to cover all students in coming academic year.

Talent Hunt program

SRSO firmly believe in importance of teacher's development because students deserve the best. SRSO's Talent Hunt Program is an effort to train teachers of Community Cluster schools and even youth who so ever was interested in the program, to become an inspiring and informed teachers because only then they can influence student's achievement in the schools. One of the main objectives of the program is to develop knowledge and skills in subjects like English, Mathematical aptitude, General knowledge and computer.

Course also focused on enhancing knowledge and skill of learners for the preparation of various entry test like NTS/ IBA, other future competitive examination aiming to help them in taking early lead, preparing them in gradual and systematic manner for obtaining high marks.

During course, 90 teachers were trained from 86 primary schools. Duration of the course was 2 months resulting improved knowledge, creative & critical thinking and problem-solving skills among learners. Subject specialist of Community Cluster Schools volunteered themselves as trainers.

Highlights



2,142 children of 3 talukas in Shikarpur and Kandhkot Kashmore have advanced to secondary school - a dramatic increase from 31% since 2010



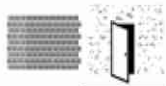
Out of total, 55.7% is girls' enrollment in SRSO's patronized community primary and cluster schools.



167 Million Funding has been provided by GoS to support SRSO's Education Program in order to establish 6 Cluster schools to ensure quality education in 3 Talukas of Shikarpur and Kandhkot Kashmore.



62% boys and 38% girls student's attendants have been successfully ensured in primary and secondary/elementary schools respectively.



These schools have been provided all basic facilities including drinking water boundary wall and useable toilets.



100% attendance of teachers has been ensured by supervision of community organizations at village and union council level through VOs and LSOs respectively.

State of art libraries, science and computer labs have been established in community cluster school to provide quality education no less than any private school.





A B C D E F G
H I J K L M N
O P Q R S T U

Wishing
a day
of joy and
happiness
on your
birthday

ALI
MCD
HAR

A drawing of a garden scene featuring a yellow sun, blue clouds, and several colorful flowers (red, pink, blue, orange) growing on a green grassy field.

A drawing of a brown cat sitting on a white surface, with a butterfly flying nearby.

'0.6 MILLION WOMEN
ARE NOW ORGANIZED AND READY FOR
THE TRANSFORMATION TO GET CONTROL
AND OWNERSHIP OF THEIR OWN CHOICES.'





PROMOTE GENDER
EQUALITY AND
EMPOWER WOMEN

Gender Integration

'When women are Socio economically empowered,
they raise healthier, better educated families'

Women in Pakistan tend to be less "visible" with respect to their work outside the home and their contributions to household income, as well as their participation in social life. They have the potential to change their own socio economic status, as well as that of the communities they live in, but unfortunately their contributions goes unrecognized, their work undervalued and their voice unheard. There are several reasons to link gender inequality like poverty, illiteracy, restricted access in use of public services, including health facilities, lower rates of labor market and much lower rates of participation in other dimensions of public life, including social activities.

Given the circumstances, achieving women's socio economic empowerment is not a "quick fix". It needs sound policies, a holistic approach and long-term commitment from all development actors. SRSO started this mission 12 years back with organizing women in community organizations. Since inception, gender dimensions were taken into account throughout SRSO's Program, be it small community physical infrastructure schemes which improved women's access to transport, drinking water, sanitation to the employment opportunities through microcredit and craft enterprise. Gender responsive budget initiatives and development plans are always on priority in SRSO annual planning because organization understands that only then efforts can be more resilient, successful, and impactful.

Starting with organizing poor women in COs, SRSO GAD section along with other program sections makes sure that all interventions (program/project) are gender sensitive. AS SRSO is working largely with women groups, sensitization of men is critically important. While designing and implementing program activities, integrating gender-specific perspectives are highly taken care of.

Gender Sensitization Sessions/workshops

Community level

To mainstream women into development process, SRSO started gender sensitization sessions with community a decade ago. This brought SRSO to the current stage when it is working on 100% women focused program. The activity continued and till today hundreds of villages have been covered. Total 234 workshops have been

conducted by SRSO GAD section sensitizing 575 men and 4,807 women till reporting year.

Organizational level

Since SRSO deals with 100% women focused program, it is very much important that its staff equally understand and be sensitive towards gender mainstreaming because without this, they cannot execute program efficiently. In order to build and keep enhancing staff's capacity, Gender & Development sector through HRD designed and organized several workshops for all level of staff from management to auxiliary. Total 63 (no of event) have been organized in which 1,575 staff members were trained. The output of these sessions with staff is that they should execute program in gender perspective and should also develop their annual operational plans accordingly.

Protection against Harassment of Women at Workplace, Act 2010

To improve the productivity of organization, transform organizational culture and significantly improve employees' level of job satisfaction, SRSO has enforced law of 'Protection against Harassment of Women at Workplace, Act 2010'. Special sessions of staff at all levels have been conducted as per guidelines to create a safe and dignified working environment for men and women workers that are free of sexual harassment, abuse and intimidation and with a view to enable higher productivity and a better quality of life at work. Different posters have been designed and posted in all offices of SRSO.



'1.12 MILLION
People have gained access
to better drinking water and
improved basic sanitation'



Environmental sustainability - MDG 7A & C,

To halve the proportion of the universal population without sustainable access to clean and safe drinking water and basic sanitation by 2015.

The majority of rural communities in this part of Sindh are woefully in the physical infrastructure which defines a people's quality of life. These are not necessarily large-scale projects, just simple small things that can make a big difference: clean water (Drinking water Hand pumps, Reservoirs etc.); Sanitation (latrines and drains for waste disposal; paved streets) Communication (link road; culverts and bridges), irrigation (Lift Irrigation, lining watercourses Land Leveling Drip Irrigation), Construction of Schools & Low cost houses. SRSO as a support organization, built or improved such type of infrastructure with the shared resources of communities and participatory approach. Till reporting period, SRSO has successfully executed 39,928 small physical infrastructure schemes benefiting 1.64 million population of rural Sindh.

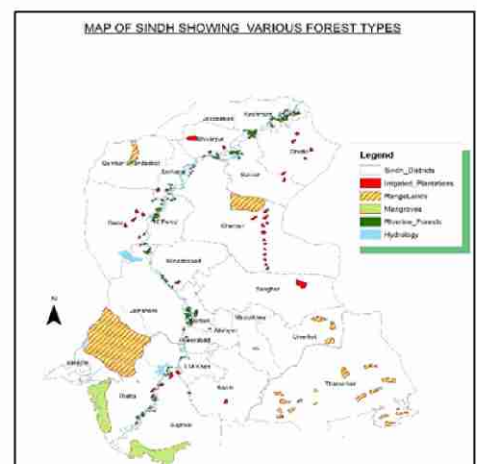
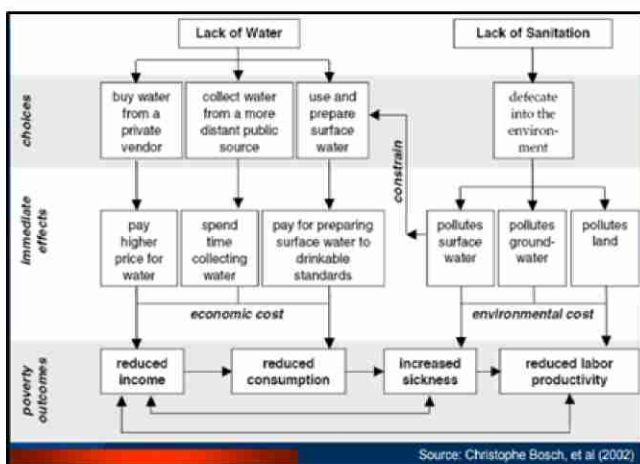
Water and Sanitation

Lack of water and sanitation infrastructure has complex effects on income and consumption of a household, which deeply influence people's overall well-being. The available literature on the health, impact of safe drinking water and environmental sanitation indicates that access to piped water and presence of latrine in a household have direct benefits of lowering infant and child mortality and reducing exposure to waterborne diseases (PIDE-UNICEF, 2002). SRSO being sensitized to this fact, have been focusing on interventions of clean drinking water and sanitation schemes. By now, 0.534 million people

have got access to the clean drinking water at their door steps. Likewise, 0.672 million people have now access to household latrine/toilet. The proportion of people practicing open defecation has also reduced.

Strengthening Natural Resource Management

Sustainable natural resource management is central to the achievement of most of the Millennium Development Goals (MDGs) by 2015, particularly the eradication of extreme poverty, and hunger (MDG 1), promotion of gender equality and women empowerment (MDG 3), improving maternal health (MDG 5) and ensuring environmental sustainability (MDG 7). Over the past few years, monsoon failure, frequent droughts and floods have worsened the situation and pose a serious threat to the food security especially for resource-poor families in rural Sindh. Under these circumstances, poor has become extremely vulnerable particularly in part of Sindh where agriculture is already limited to mono crop. SRSO through its Natural Resource Management (NRM) section is helping community in organizing agriculture awareness workshops, distribution of different in kind supports like poultry layers, kitchen gardening kits and plans. Through agriculture workshops, farmers are educated on techniques of increasing productivity. Women are provided kitchen gardening kits that they maintain and grow fresh vegetables for household consumption. They get eggs daily from poultry unit which helps in their children's nutrition.



Map Source: Social Forestry Division Karachi- December 2014

Go Green -Plantation Campaign to plant

1 MILLION trees

Poverty, food insecurity and bio-diversity conservation are rapidly changing their shape in this new world resulting in much worse impact on the ecology. Dry climate, erratic rains, erosion, floods and shortage of irrigation water are the natural reasons for the destruction of forest system of Sindh. The social reasons like illicit wood cutting, lawlessness, encroachment of cultivation, poor literacy, and increasing population have also largely affected our ecosystem. In response to this alarming call for environment protection and sustainability, tree plantation remained one of the top priority intervention in SRSO's operational plan this year. An effective campaign has been started with an aim to plant one million trees in rural Sindh where lack of forests and plantation is prevalent. Besides, another objective is to create a sense of responsibility and understanding among rural communities on the issue like global warming, food security and climate change. Till reporting period, SRSO with the help of community successfully planted 200,000 trees across its operational districts.

Low Cost Houses

GoS through Benazir Housing Cell (BHC) initiated another phase of providing low cost houses to the poor. SRSO after successfully winning the bid, initiated construction of 510 low cost houses (210 in Jacobabad and 300 in Shikarpur) with the participation of community. This low cost house comprises two rooms (12'x10') with a toilet (4'x7') and 5'x10' verandah(space outside rooms). Each house also has The total cost of one house is PKR 225,000/- which is 100% paid by GoS however community's participation has been ensured in form of unskilled labor. The total cost of the project is PKR 114.7 million providing shelter to 3,570 poorest of the poor people.

Pakistan Poverty Alleviation Fund & Pakistan Petroleum Limited (PPAF-PPL Phase-VIII)

During the reporting year, 8 demand driven community physical infrastructure schemes were initiated to the community through financial support of PPAF - PPL. These schemes are based on community's demand followed by proper need assessment and feasibility. . Total 98 schemes have been extended till date benefitting 24,888 poor households. Type of schemes is drinking water facility, communication including roads and bridges and largely irrigation. Project is being implemented in district Kandhkot Kashmore where 71 Million has been invested. Following is the breakup of types of CPI schemes and its cost.

Types of schemes	As of June 2014	July 2014-June 2015	Cumulative
No. of schemes initiated	42	56	98
No. of schemes completed	5	51	56
Type of Schemes initiated			
DWSS	1	-	1
Cost (In Millions)	225,003	-	225,003
Road & Bridges	22	10	32
Cost (In Millions)	13,850,179	6,535,580	20,385,759
Irrigation	19	46	65
Cost (In Millions)	10,474,432	18,715,555	29,189,987
Total			49,800,749



Partners for year 2014-15.

- Pakistan Poverty Alleviation Fund - PPAF
- Pakistan Petroleum Limited - PPL
- GoS - Education & Literacy Department.
- GoS - Shaheed Benazir Bhutto Housing Cell
- SRSO Core Funds



4

REDUCE
CHILD MORTALITY



5

IMPROVE MATERNAL
HEALTH

**Investment in mother
and child healthcare
has increased**

RSPN has partnered with Johns Hopkins Bloomberg School of Public Health Center for Communication Programs (JHCCP) to implement the Health Communication Component. The Health Communication Component is one of the five components of United States Agency for International Development (USAID)'s Maternal and Child Health Program. It is a six years program for reducing the Infant Mortality Rate (IMR) and Maternal Mortality Rate (MMR) in ten focus districts (Mirpur Khas, Umerkot, Matiari, Sanghar, Sukkur, Shikarpur, Jacobabad, Ghotki, Larkano, and Naushehro Feroz) of Sindh. JHCCP is leading the HCC and consortium organizations include Rural Support Programs Network (RSPN), Mercy Corps and Centre for Communications Program Pakistan (CCPP)

RSPN partnered SRSO for project's demand creation component in six out of ten project districts viz Sukkur, Shikarpur, Larkana, Ghotki, Noshah Feroz and Jacobabad. Through this project, SRSO aims to create awareness for family planning and reproductive health and to encourage communities to adopt health seeking behavior, particularly in the context of maternal and child healthcare.

The major activities of the project include demand creation and referral for Maternal Neonatal Child Health/Family Planning services in non-LHWs covered population through the CHWs, engagement with community influencers (faith actors and community notables), journalists and politicians/workers of political parties. Different advocacy events/celebration of International days at community level such as celebration of World Health Day, World Population Day, International Children's Day, International Mother's Day, International Immunization Week, Mother and Child Health Week, World Breastfeeding Week were organized in reporting year. To establish community support mechanism for CHWs, village health committees of community health workers in non LHW covered areas are formed.

Project has achieved following milestones during reporting year:

- Mapping of Covered & Uncovered population has been done in 180 Union Councils
- 175 Clustering of Un covered Population
- 120 potential CHWs have been identified in the 7 focus districts
- 2 Celebration of Health day
- 20 events of Mother's day celebrated in different villages through community



JSI-RSPN- SRSO Health Systems Strengthening Project



Funded by John Snow Incorporated through USAID and then RSPN, Health Systems Strengthening project aims to increase the outreach of health services in rural communities of Sindh. SRSO, having outreach at grass root level in project district and having expertise of social mobilization has been held responsible for the awareness and social mobilization component in two districts namely Jacobabad and Kandhkot Kashmore.

This project aims to strengthen the health systems of rural areas by building the capacity of Local Support Organizations (LSOs) and union council health committees so that they can engage with healthcare providers and officials to raise issues and work together for their resolution. There are accountability forums established in union councils at the village level as well as the union council level to tackle issues faced by rural communities in access to healthcare and family planning services. District health networks, comprising of LSOs and union council health committees as well as other NGOs in the area that are working in the health sector, will lobby with the District Health and Population Management Teams for the adequate allocation of resources so that quality healthcare services are provided in rural areas.

Village Health Committees (VHCs) have been formed in the project villages, consisting of male and female members of the community who meet once every three months to discuss health issues being faced in their areas. Each VHC has been given information about health facilities and services available nearby. As part of the project, the people's feedback regarding the availability and quality of health care providers and services is also documented. This information is passed on to the union council health committees, who use it during their meetings with the district health networks and the District Health and Population Management Teams.

Community Micro Health Insurance Program

In 2009, SRSO under GoS funded Union Council Based Poverty Reduction Program (UCBPRP) introduced Micro Health Insurance for the poorest of the poor households covering parents, married couple with children up to 18 years old and unmarried sisters. This was implemented at scale in two districts Shikarpur and Kandhkot Kashmore with coverage of 54k poor households. The objective was to provide micro health insurance as a social safety net to poor households who falls between 0-18 poverty score card band. Since then SRSO continues the program on community wish where community itself pays premium amount to continue facility. The number of insurance packages have been re-designed according to the need of community. There are two types of Insurance policies. 1. Microcredit life insurance and 2. Family health insurance policy. In CIF or Microcredit, only borrower get life insurance. This includes accidental cover (disability compensation) and financial support of a sum of Rs.25000/ as Funeral Charges in case of death of a bread winner of the family while in family insurance, every member of the household gets insurance cover which includes OPD and hospitalization

In reporting year, 65,303 new policy members were enrolled which include 49,854 microcredit clients and 15,449 clients with family insurance. This protected 275 souls with insurance cover. Insured community members received services of PKR 3.9 million from panel hospitals in reporting year.

Overall, 0.9 million headcounts have been reached under micro health insurance cover since inception who have received services of PKR 96 million from panel hospitals over the period of 6 years.



HelpAge International Pakistan (HAI-P) and the Sindh Rural Support Organization (SRSO) have been working together in Shikarpur and Jacobabad districts since 2010. Both districts are prone to yearly monsoon and riverine flooding and were amongst the worst affected districts during the floods of 2010, 2011 and 2012 which resulted in significant loss of livestock, crops, houses and other livelihoods infrastructure.

Since 2010 SRSO with the assistance of HelpAge International has organized 6,674 older people in 107 Older People Associations including 3,242 older women (48.57%). 951(14.24%) Persons with Disabilities including 456 female PWDs across Jacobabad and Shikarpur to act as platforms for OP to better address issues related to their livelihoods, health, social protection and the protection of their basic rights.

A recent review of OPAs across four districts including Jacobabad and Shikarpur highlighted that OPAs are effective in not only taking collective steps at the

community level to practically address immediate issues related to the wellbeing of vulnerable groups but have also built strong linkages with government, NGOs and policy makers around a range of issues from legislation on the rights of OP to the establishment of OP counters in hospitals and local transport fare concessions for OP.



Equine Welfare Project

The Brooke Hospitals for animals & SRSO are working jointly for the welfare of equine animals (Horse donkey & mules). The project started in 2008 with its operations in Jacobabad initially and expanded to Sukkur, Larkana and Shikarpur in subsequent years. Project is aimed to improve health and welfare of working equine animals through capacity building of equine owners/users, farriers, saddlers and vets in targeted districts as these animals may live healthy and becomes the productive sources of livelihood for their respective owners.

Project activities include awareness and capacity building of community (equine owners), CLEWs, govt and private vets, LLWs, CBAHWs, farriers and saddlers. Distribution of inputs like grooming kits, water buckets, eye fringes and water troughs. In reporting year, SRSO in collaboration with Brooke International provided emergency treatment, deworming and vaccination to 20,664 equine animals in project area. 29 fixed and portable water troughs were installed while 8 new shelters were constructed. 16 sheds were renovated and 12,400 community members were provided awareness through campaigns and trainings.



Dairy Value Chain Project- Jacobabad

Dairy value chain project aims to improve socio-economic development of small farmers by providing literacy on best livestock farming practices to improve milk production and channelize favorable marketing system to raise income of small farmers along with financial services through microfinance. This project is funded by Pakistan Poverty Alleviation Fund- PPAF, and is implemented in 15 union councils of Jacobabad district.

Initial period for pilot phase was four months which later extended to one year. Major activities include livestock business development training of farmers, providing forward and backward linkages for production and marketing, provision of microcredit facility with an aim to increase household income by 50%. This project has reached 500 poor families engaged in farming and livestock rearing.

SRSO entered into a partnership with PPAF LEED Group under Prime Minister Interest Free Loan Scheme amounting Rs.120 million. It is a revolving loan facility for a period of four (04) years. PPAF will disburse in four quarterly installments within One year. Based on satisfactory revolving during 4 years, the loan amount will be transferred as grant to community institutions with approval of PPAF.

The said facility is being revolved by SRSO through its branches / Loan Centers, in 12 Union Councils of Ghotki, Kashmore-Kandhkot and Shikarpur. Program aims to

provide productive micro-loans at the doorsteps of the poor (households having PSC score between 0-40) so that they may enhance their income level and improve their quality of life. This scheme will empower community both economically and socially. Special efforts are being taken to mobilize community for smooth and timely recovery of loans so that at the end pool of funds can be generated for them. Till date, 2,956 of loans have been disbursed amounting 55 million across 3 districts. Recovery rate stands on 60%. Community feedback towards this scheme is quite satisfactory which certainly helps in smooth execution of the project.



Integrated Skill Development Program (ISDP)

In order to compliment government of Sindh's other initiatives for poverty reduction, SRSO once again won GoS trust and was assigned task to implement "Integrated Skill Development Program-ISDP" in one of the remotest districts of Sindh which is Qambar Shahdadkot. The project is funded from Planning and Development Department of Sindh Government. Qambar Shahdadkot is a challenging district in terms of backwardness and poverty. Literacy rate and language barrier are also challenging. Project aimed to provide scholarship of vocational skill training to youth with 48% women inclusion.

SRSO using its Social Mobilization tool and enthusiastic field team successfully executed the project with noticeable outcomes. 1,140 youth received technical trainings in 11 different types of training including heavy machinery operators, mobile repairing, building electrician, welding, motor cycle repairing, generator repairing for boys and tailoring, applique work, value addition of Local Crafts (Chabi, sindhi cap & zari work), beautician and product development training for girls. These participants have formed business development groups



Social Mobilization-Institutional Development

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. Initially it was named as Mid Term Development Fund (MTDF) which later changed as Social Mobilization - Institutional Development SM-ID project. This project has successfully completed its 3 phases starting from 2008 till reporting year with achievement of some remarkable milestones be it organizing 123,032 poor households in 7,371 community organizations which federated in 1,136 VOs and 12 local support organizations at village and union council level respectively. There were number of social indicators that project covered throughout its tenure starting from awareness on registration of CNIC, birth, death, marriage and voters; lists to the giving voice to

poor community by educating them on basic human and woman rights.

During reporting year, SRSO submitted proposal to its funding partner PPAF in which need of strengthening capacity of local support organizations for sustainability was proposed. Considering its importance, PPAF agreed to accept SRSO proposal which mainly covered capacity building of LSOs focusing their growth/institutional development. Information Sharing Mechanism & Exposure Visits for LSO members followed by training of trainers ToT for community were organized. Awareness on women rights and issue based workshop were also carried out extensively. This project ended successfully achieving its objectives in 2015.



Stories behind the numbers

Water is life and UCBPRP gave us new life

Entire life of women in rural like Qabalo is spent on water collection and cooking. Even the girls of 8-10 years cannot be spared. They cannot afford the luxury of school. For instance for "Guriya" a girl of hardly 10 years, water collection has become her main job. In the words of her mother "Water fetching is the schooling for Guriya". Kashmir (Guriya's mother) lives with her husband and 10 children in village Qabalo. Her husband is farmer by profession. When SRSO started GoS funded union council based poverty reduction project (UCBPRP) in her village, she became member of CO. After listening SRSO program and several CO meetings, she suggested to put resolution for water supply scheme. Like her, all women instantly realized the need and requested SRSO for water scheme. Soon after, Kashmir and others had hand-pumps installed in their houses.

"Water is life, and SRSO has given us new life" said Kashmir thanking GoS Union Council Based Poverty Reduction Project (UCBPRP) and SRSO.

Engaging women in promoting nonfarm activities, for poverty reduction.

Business Development Groups have led many vocationally trained women earn their livelihoods supporting themselves and their families through micro-enterprises. Moreover, women micro-entrepreneurs make important contributions to the local economies through their traditional crafts. Women as an individual gets more confidence in decision-making and having control on their own choice.

BDG Mirani makes Sindhi traditional Cap which was earlier sold in quetta through middle man on meager labor cost. Earlier these women used to work individually which gave middle man an opportunity to exploit labor price. SRSO organized these women artisans in business development group and provided number of trainings including capacity building in craft value addition and marketing. SRSO also provided them opportunity to add value in their existing craft by replicating it on ladies fashion accessories which received very positive response in the urban market. In reporting year, this group earned PKR 82,000/- through ne exhibition only which was organized by SRSO at Karachi.

After having exposure and knowledge, this group demanded fair price for the labor. This increased group's income tremendously. Previously a cap was sold in PKR 500 to 800 (depending on size and work) which is now being selling in PKR 1000 to 3000. On average, mirani group makes 120 caps a month besides SRSO orders are also there. "Starting a business in group has given us voice and recognition" says Nadia, BDG leader in village Wahid Bux Bijarani.

Living a dream

Parveen Rajar is 10 years old girl. She hails from village Qabalo, one of the most deprived and remote area of district Shikarpur having very low literacy rate with common gender disparity. Parveen has four siblings (3 sisters and a brother) all younger than her. Her father is laborer with meager income to run a family of six members.

Like majority of the families having same traditional myths and conservative mind set, Parveen's father was also reluctant to the girl's education. It was parveen's mother who struggled a lot for her daughter's educating. Parveen, despite many hurdles and arguments between her parents completed her primary education. "I always dreamt for parveen to become a teacher" says parveen's mother.

Her dream was about to break when she completed primary education from local school and realized that there was no middle school in village and her father refused to send her out of village to continue studies. "We both mother and daughter used to pray for a wayout and never thought our prayers would be heard so quickly. It was last year of my daughter's primary education when SRSO team shared that GoS has approved community cluster secondary school in our village" said parveen's mother.

Soon construction of school started which was extension in existing school having more classrooms, playground, computer lab, science laboratory and library. While going to the field with her mother for collecting feed for livestock during vacations, parveen used to see her school building turning into a bigger one. Her father got labor work in school construction and parveen took responsibility for providing him food in lunch time. "I saw every brick and every inch of my school during construction. It was not a school but my dream that was building" sharing parveen with sparkling eyes. She is now enrolled in class six and has received best performance certificate in class during this academic year.

Rights of Older People

Mst. Zubeda Khaton w/o Muhammad Paryal has breast cancer at stage II. She is 55 years of married older women lives with her husband, son and 02 grand children in village Adam Khan Lashari district Shikarpur. She was referred to LINAR hospital Larkana by local doctor for further investigation and treatment where she was diagnosed with breast cancer at stage II. Her treatment is continued. She has claimed of Rs.51048 but was prevented from accessing existing entitlements by district Shikarpur office of Pakistan Baitulmal while she qualified the grant.

SRSO with the assistance of HelpAge international has sought to address the situation by training of community paralegals to carryout individual case work. Beside that SRSO has raised awareness about their entitlements existed in the Social safety nets and major financial institutes. This strategy has increased the knowledge of older people about their rights.

The project team referred the older women to the office of Pakistan Baitulmal at Shikarpur and also consulted lawyer. The case was pursuit by the court and passed decree that claim of zubaida is eligible and that she deserves the claim amount from Pakistan Baitulmal. " we older people were ignorant about our rights and were afraid to ask too, SRSO BLF project has enlighten our mind and we don't hesitate to ask for our rights now", said Zubaida.

Pictorial view of activities and external visitors



The Chairman SRSO Mr. Shoaib Sultan Khan made a visit on 30 May 2015 in district Jacobabad. Conducted an interactive dialogue with LSO Murk of Union Council Sherwah Taluka Thull.

Ms. Angela Kearney UNICEF country representative, Mr. Mohammad Tahir Watto DC Ghotki and other UNICEF Officers along with officials from different line departments visited the three different villages under CRFA project in UC Beriri



Ms. Atiya Tabassum Bhutto (Advisor for USAID SRP) visited community elementary cluster school Garhi Sahib Khan

Under CRFA project, on dated April 06, 2015, the Chief Field Officer Ms. Nargis from UNICEF visited the safe playground at village Jaan Mohammad Dahar Union Council Bago Daho District Ghotki.



Provincial World Bank education specialist Ms. Ambreen held a meeting with education team of SRSO on 11 May 2015 at Head Office Sukkur. The purpose of this meeting was to showcase efforts of SRSO for the education of children of remotest areas in different districts.



Mr. Shoaib Sultan Khan (Chairman-SRSO) conducted a detailed meeting with the CRPs/LSO member/VO members on the CIF Status.

European delegation visited LSO Eman UC Thul Nao and VO Khuda Bux Khambro at Taluka Jacobabad



Madam Attiya Tabassum Bhutto Advisor of USAID SRP Project visited the community elementary cluster school Garhi Sahib khan, Taluka Garhi Yaseen, Dist: Shikarpur

Mr: Hadi Bux Zardari DC Shikarpur visited Cluster School Sohrab khan pahore



Shafiqur-Rahman Paracha CDP borad member and Aijaz Mahesar program co-ordinator CDP visited the Cluster School Sohrab khan Pahore

ANNEX – I (Statistical Progress)

Table 1: SRSO Outreach

S.#	Indicator	Achievement as of June-2014	Achievement July 2014- June 2015	Achievement as of June-2015
1	No. of Total Districts	10	-	10
2	Total No. of Union Councils	475	-	475
3	Total No. of Union Councils SRSO Presence	375	5	380
4	Total No. of Taluka	48	-	48
5	Total No. of Talukas having SRSO Presence	48	-	48
6	Total No. of villages in SRSO Districts	25,343	-	25,343
7	Total No. of Villages having SRSO Presence	12,503	111	12,614
8	Total No. of Households in SRSO Districts	1,869,127	-	1,869,127
9	No. of House Hold Organized	591,984	4,996	596,980

Table 2: Village Organization formation

District	Achievement as of June-2014	Achievement July 2014- June 2015	Achievement as of June-2015
Ghotki	1,047	-	1,047
Jacobabad	1,811	-	1,811
Kashmore	1,673	-	1,673
Khairpur	493	-	493
Larkana	65	-	65
Nausharo Feroz	16	14	30
Shahdad Kot	25	-	25
Shikarpur	1,813	-	1,813
Sukkur	377	23	400
Total	7,320	37	7,357

Table 3: CO formation

District	Total Achievement as of June 2014			Achievement during July 2014-June 2015			Total Achievement as of June 2015		
	Male	Female	Total	Male	female	Total	Male	Female	Total
Ghotki	1216	5,745	6,961	-	-	-	1216	5,745	6,961
Jacobabad	-	5,074	5,074	-	-	-	-	5,074	5,074
Kashmore	-	4,710	4,710	-	-	-	-	4,710	4,710
Khairpur	43	4,067	4,110	-	-	-	43	4,067	4,110
Larkana	266	3,339	3,605	-	-	-	266	3,339	3,605
Nausharo Feroz	326	1,599	1,925	-	220	220	326	1,819	2,145
Shahdad Kot	324	1,897	2,221	-	-	-	324	1,897	2,221
Shikarpur	-	5,846	5,846	-	-	-	-	5,846	5,846
Sukkur	709	1,920	2,629	-	69	69	709	1,989	2,698
Total	2,884	34,197	37,081	-	289	289	2,884	34,486	37,370

Table 4: CO Membership

District	Total CO Membership as of June 2014			Achievement during July 2014-June 2015			Total CO Membership as of June 2015		
	Male	Female	Total	Male	female	Total	Male	Femal e	Total
Ghotki	16,213	115,469	131,682	-	-	-	16,213	115,469	131,682
Jacobabad	-	86,840	86,840	-	-	-	-	86,840	86,840
Kashmore	-	80,435	80,435	-	-	-	-	80,435	80,435
Khairpur	478	47,476	47,954	-	-	-	478	47,476	47,954
Larkana	5,756	33,780	39,536	-	-	-	5,756	33,780	39,536
Nausharo Feroz	2,195	31,069	33,264	-	3,823	3,823	2,195	34,892	37,087
Shahdad Kot	1,476	29,936	31,412	-	-	-	1,476	29,936	31,412
Shikarpur	-	102,306	102,306	-	-	-	-	102,306	102,306
Sukkur	5,115	33,440	38,555	-	1,173	1,173	5,115	34,613	39,728
Total	31,233	560,751	591,984	-	4,996	4,996	31,233	565,747	596,980

Table 5: Microcredit

Activity	Since Inception as of June 2014	2014-15										Sub Total	Total
		Ghotki	Jacobabad	Khairpur	Larkana	N. Feroz	Shahdadkot	Shikarpur	Sukkur				
Total Disbursement	5,861,594,573	90,233,000	110,630,000	206,003,000	260,497,000	162,538,000	299,932,000	49,012,000	100,233,000	1,279,078,000	7,140,672,573		
Male	672,487,600	31,340,000	28,020,000	46,510,000	407,000	32,737,000	11,002,000	7,844,000	9,242,000	167,102,000	839,589,600		
Female	5,189,106,973	58,893,000	82,610,000	159,493,000	260,090,000	129,801,000	288,930,000	41,168,000	90,991,000	1,111,976,000	6,301,082,973		
No of Loans	358,289	3,393	4,721	9,735	12,807	7,278	13,241	2,358	4,779	58,312	416,601		
Male	45,400	1,072	851	1,881	25	1,203	386	273	351	6,042	51,442		
Female	312,889	2,321	3,870	7,854	12,782	6,075	12,855	2,085	4,428	52,270	365,159		
No of COS/ CG	16,871	555	637	1,485	1,965	1,007	1,557	440	1,000	8,646	21,312		
Male	1,967	355	202	402	8	397	127	86	97	1,674	3,522		
Female	14,904	200	435	1,083	1,957	610	1,430	354	903	6,972	17,790		
Disbursement in Live Stock	763,662,022	-	14,867,000	3,273,000	-	26,360,000	-	285,000	1,560,000	46,345,000	810,007,022		
Male	174,196,500	-	8,660,000	200,000	-	78,000	-	-	189,000	9,127,000	183,323,500		
Female	589,465,522	-	6,207,000	3,073,000	-	26,282,000	-	285,000	1,371,000	37,218,000	626,683,522		
No of Loanees	54,825	-	514	182	-	1,310	-	11	69	2,086	56,911		
Male	15,542	-	271	10	-	6	-	-	8	295	15,837		
Female	39,283	-	243	172	-	1,304	-	11	61	1,791	41,074		
Disbursement in Agri-Input	4,544,813,551	59,128,000	65,478,000	130,817,000	174,843,000	89,692,000	234,574,000	27,157,000	43,524,000	825,213,000	5,370,026,551		
Male	444,373,100	300,000	15,000	18,224,000	407,000	-	230,000	-	815,000	19,991,000	464,364,100		
Female	4,100,440,451	58,828,000	65,463,000	112,593,000	174,436,000	89,692,000	234,344,000	27,157,000	42,709,000	805,222,000	4,905,662,451		
No of Loanees	267,038	2,328	3,094	6,191	8,626	4,129	10,305	1,300	2,146	38,119	305,157		
Male	25,823	10	1	760	25	-	11	-	39	846	26,669		
Female	241,215	2,318	3,093	5,431	8,601	4,129	10,294	1,300	2,107	37,273	278,488		
Disbursement in Enterprise	553,119,000	31,105,000	30,285,000	71,913,000	85,654,000	46,486,000	65,358,000	21,570,000	55,149,000	407,520,000	960,639,000		
Male	53,918,000	31,040,000	19,345,000	28,086,000	-	32,659,000	10,772,000	7,844,000	8,238,000	137,984,000	191,902,000		
Female	499,201,000	65,000	10,940,000	43,827,000	85,654,000	13,827,000	54,586,000	13,726,000	46,911,000	269,536,000	768,737,000		
No of Loanees	36,426	1,065	1,113	3,362	4,181	1,839	2,936	1,047	2,564	18,107	54,533		
Male	4,035	1,062	579	1,111	-	1,197	375	273	304	4,901	8,936		
Female	32,391	3	534	2,251	4,181	642	2,561	774	2,260	13,206	45,597		

Table 6: Physical Infrastructure & Technology Development (PITD)

S.#	Key Performance Indicators	Achievement as of June-2015		
		No. of Schemes	Cost of Schemes (in Million)	BHHs
	Total Number of CPI Schemes	39,928	2,670	234,500
1	Housing	13,504	1368.46	13,504
2	Sanitation	15,952	196.89	86,995
3	Street Pavement & Sanitation	44	209.07	9,022
4	Drinking Water Supply Schemes (DWSS)	9,517	344.00	47,727
5	Low Cost Village Improvement Schemes (LCVI)	72	127.09	7,248
6	Communication	338	184.76	24,942
7	Irrigation	427	180.33	11,828
8	IAUP	1	2.09	75
9	Water Filter Plants by GoS	40	23.58	28,570
10	Street Lighting on Solar System	5	5	301
11	Schools Renovation/Construction	28	29	4,288

Table 7: Institute of Management Skill Development (IMSD)

Community Training

S.NO	Activity	Achievement as on June-2014	Target (July-2014 to June -2015)	Achievement July -2014 to June-2015	% of Achievement against the Yearly Target	Cumulative Achievement as on June-2015
1	Community Training Participants Trained in all projects	191,950	4,022	4,022	100%	195,972
2	Community Members Trained in Vocational Training	50,984	2,339	2,339	100%	53,323
3	SRSO Staff Trained in all Projects	4,127	309	309	100%	4,436

Staff Training

S.No	Activity	Achievement as of June 2014	Target (July 2014 to June 2015)	Achievement July 14 to June 2015	Cumulative Achievement as of 30th June 2015
1	Events	300		20	320
2	Pax	4,127	0	309	4,436
	Men	2,478		109	2,587
	Women	1,649		200	1,849
Sub Total		4,127	309	309	4,436

Table 8: Micro Health Insurance (MHI)

Key Performance Indicators		Achievement as on June-2014	Achieve July-2014 to June 2015	Achievement as on June-2015
Total Number of Clients (Policy Holders)				370,825
Total Number of Beneficiaries (Head Counts)				774,405
Total Number of Active Clients				47,783
Total Amount Paid as Premium to Adamjee Inc (Rs.)				140,305,664
Total Number of Patients Treated				12,050
Total amount Claimed from Adamjee Inc (Rs.)				106,198,969
Core Program	Non Credit (Individuals)	16,127	-	16,127
	Credit (Individuals)	224,874	54,044	278,918
	Family Package (households)	9,628	-	9,628
	Beneficiaries(Depandents)	57,792	-	57,792
	Total Head Counts Insured	308,393	23,308	331,701
	Total Active Clients	5,257	30,425	35,682
	Total Premium amount paid to AIC	30,297,287	21,046,453	51,343,740
	Amount received from AIC	11,274,959	12,615,156	23,890,115
	No. of Patients Treated	1,185	18	1,203
	Total Amount in Insurance Pool	8,015,752	-	8,015,752
Khairpur	HHs Insured	10,788	1,595	12,383
	Beneficiaries(Depandents)	58,594	-	58,594
	Total Premium amount paid to AIC	6,029,850	35,000	6,064,850
	Active Clients	640	916	1,556
	Active Beneficiaries	288	-	288
	Amount received from AIC	10,612,755	408,850	11,021,605
Shikarpur, Khandhkot & Jacobabad	HHs Insured	59,686	11,234	70,920
	Beneficiaries(Head counts)	345,227	1,704	346,931
	Active Clients	3,900	5,958	9,858
	Total Premium amount paid to AIC	80,632,699	424,125	81,056,824
	Amount received from AIC	67,822,376	668,744	68,491,120
	No. of Patients Treated	4,659	48	4,707
LICRRP, SUKUR & N-Feroze	HHs Insured	7,844	760	8,604
	Beneficiaries(Head counts)	36,417	762	37,179
	Active Clients	18	669	687
	Total Premium amount paid to AIC	1,840,250	-	1,840,250
	Amount received from AIC	2,009,665	786,464	2,796,129
	No. of Patients Treated	184	58	242

Table 9: Craft Enterprise Development (CED)

S. No	Activity	As of June 2014	Target-July to June 2014-15	Progress-July to June 2014-15	Cumulative
1	(New BDG Formation)	73	36	30	103
2	Community Based Product development Workshop	145	12	12	157
3	ED Marketing training(Attachment)	17	0	2	19
4	Training For Master trainers	16	2	3	19
5	Exposure Visits	28	4	6	34
6	Exhibition/ festivals/ Seminars	92	4	15	107
7	New Products R&D(Order work Raw Material)	116	12	12	128
8	Community based production Centers	5	6	4	9
9	Business linkages of craft groups	18	25	21	39
10	Shop's Marketing (Publicity and Advertising)	8	2	2	10

Description	total sales as of June 2014	Sales during 2014-15	Total sales as of June 2015
Sales through Exhibitions	1,810,775	1,921,128	3,731,903
Sales through SRSO Display	990,730	525,000	1,515,730
Sales through linkages/direct	1,226,344	8,585,000	9,811,344
Total	4,027,849	11,031,128	15,058,977

Table 10: Community Livelihood Fund (CLF) Funded by PPAF

S. No	Name of UC	Name of LSO	Total amount disbursed	No. of Loans	Average Loan size
1	Bhetoor	Sunehri Roshni	1,179,000	60	19,650
2	Khanpur	Ithad	1,087,000	59	18,424
3	Lohi	Hamdard	1,083,500	60	18,058
4	Berri	Berri	602,500	31	19,435
5	Ali Bagh	Ali Bagh	492,500	25	19,700
6	Bago Daho	Naon Sijj	670,000	34	19,721
Total			5,115,000	269	19,164

Table 11: Equine Welfare Project

Sr #:	Description of Activity	Total Number of Activity from April'2014 as on March'2015.	Suk	SHPR	JCD	LRK	Total Achievement as on March'2015.	% Age
			Achievement as on March'2015.					
1	Brooke Provide emergency treatment, deworming and vaccination	22,070	4993	4952	5586	5133	20664	93.63
2	CMVC Visits	560	104	105	103	135	447	80
3	Govt: Para-Vets	5	5	8	4	0	17	340
4	Clews	16	4	3	4	5	16	100
5	LLWs	20	3	6	5	6	20	100
6	Govt: Vets	13	2	3	6	3	14	108
7	Privet Vets	17	5	4	4	4	17	100
8	Private Para-vets	0	0	0	0	0	0	100
9	CBAHWs Follow-up-Training	0	0	0	4	0	4	100
10	Ferriers	12	9	4	5	1	19	158
11	Saddlers	14	8	8	4	1	21	150
12	Conduct Community Awareness meeting on BMPs	624	155	155	155	155	620	99
13	Conduct healthy animal competitions	6	2	1	2	1	6	100
14	Grooming Kit	840	196	130	155	240	721	86
15	Water Bucket	480	130	90	145	120	485	101
16	Eye Fringes	900	224	136	150	240	750	83
17	Fixed Water Trough	13	3	4	3	3	13	100
18	Portable Water Trough	17	6	1	4	5	16	94
19	Construction of Shed / Shelter	8	1	1	4	2	8	100
20	Renovation of Shed / Shelter	16	7	4	4	1	16	100
21	Hand Pump (water)	10	1	3	3	4	11	110
22	Flex Charts	32	8	8	8	8	32	100
23	Banners	14	2	0	8	4	14	100
24	Booklet/leaflet	2,000	500	500	500	500	2000	100
25	Calendars	400	250	250	250	250	1000	250
26	conduct visit of schooling equine owing communities to demonstrate equine welfare	16	4	3	3	2	12	75
27	Conduct Community exchange visit for 4-5 activists/members	3	0	1	1	1	3	100
28	Radio Program	1	0	0	1	0	1	100
29	Conduct mass awareness events	12	3	3	3	3	12	100
30	Learning and documenting case histories, success stories and best practices	34	8	8	8	8	32	94
31	Veterinary Training day	12	3	3	3	3	12	100
32	Scoping in new areas for future program interventions	1	0	0	1	0	1	100
33	Monitoring & Mentoring Visits to VSPs by CMVC/DM/RM	28	16	5	11	4	36	129
34	Program Evaluations	1	1	0	0	0	1	100
35	Monthly	8	8	8	8	8	8	100
36	Quarterly	2		1		1	2	100
37	Mid Yearly	1		1			1	100

Table 12: Natural Resource Management (NRM)

Sr #:	Activates	Achievement July -2014 to June-2015	Cumulative since 2008 to 2015	Remarks
1	Agriculture Sessions	30	188	
2	Plants	4500	11,886	70,000 plants given with funding of HAI
3	Kitchen gardening (Rabi & Kharif)	0	5,978	
4	Backyards Poultry (Units)	1200	10,171	

Table 13: Social Service Sector (Education)

SRSO adopted Government Primary Schools (Enrollment Status 2014-15)	
Girls	4,089
Boys	2,256
Total	6,345
SRSO adopted Government Secondary Cluster Schools (Enrollment Status 2014-15)	
Girls	715
Boys	1,427
Total	2,142

i Policy Analysis of Education in Sindh UNESCO, Pakistan

ii Courtesy RSPN official website for projects Introduction draft

ANNEX – II (Financial Progress)



Ernst & Young Ford Rhodes Sidat Hyder
Chartered Accountants
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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS

We have audited the annexed balance sheet of **Sindh Rural Support Organization (the Company)** as at **30 June 2015** and the related income and expenditure account, statement of comprehensive income, cash flow statement and statement of changes in fund together with the notes forming part thereof, for the period 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 Company's management to establish and maintain a system of internal control, and prepare and present the above said 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 conduct our audit in accordance with the auditing standards as applicable in Pakistan. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the above said statements are free of any 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 policies 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 Company as required by the Companies Ordinance, 1984;
- (b) in our opinion:
 - i) the balance sheet and profit and loss 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 the changes as stated in Note 4.1 with which we concur;
 - ii) the expenditure incurred during the year was for the purpose of the Company's business; and
 - iii) the business conducted, investments made and the expenditure incurred during the year were in accordance with the objects of the Company;
- (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 funds together with the notes forming part thereof conform with approved accounting standards as applicable in Pakistan, and, given 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 Company's affairs as at 30 June 2015 and of the deficit, its cash flows and changes in funds for the period 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 agreement of Union Council Based Poverty Reduction Programme (UCBPRP) in districts Kandhkot Kashmore and Shikarpur, and Jacobabad have expired and agreement for extension has not been signed so far.

Chartered Accountants
Audit Engagement Partner: Farooq Hameed
Lahore: 26 October 2015

SINDH RURAL SUPPORT ORGANIZATION

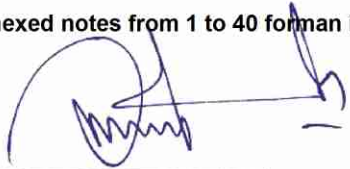
(a company set up under section 42 of the Companies Ordinance, 1984)

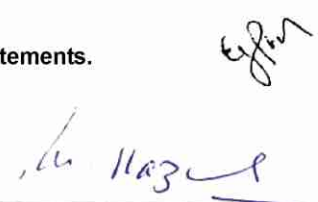
BALANCE SHEET

AS AT 30 JUNE 2015

ASSETS	Note	2015 Rupees	2014 Rupees
Non-current assets			
Property and equipment	5	380,583,053	395,300,767
Intangible assets	6	8,456,483	8,818,710
Biological assets	7	15,174,155	20,520,000
Total non-current assets		404,213,691	424,639,477
Current assets			
Stocks	8	474,085	1,735,724
Grants receivable	9	35,800,157	35,250,743
Short term advances	10	52,374,002	46,652,132
Interest free loan	11	76,070,700	-
Microcredit loans	12	934,609,401	1,137,557,602
Short term prepayments		10,442,064	9,762,925
Short term investments	13	1,715,000,000	1,715,000,000
Mark-up / service charges accrued	14	68,023,250	78,780,028
Other receivables	15	31,268,916	27,129,498
Bank balances	16	414,884,350	496,662,178
Total current assets		3,338,946,925	3,548,530,830
TOTAL ASSETS		3,743,160,616	3,973,170,306
LIABILITIES			
Non-current liabilities			
Deferred grants	17	126,821,623	260,941,824
Deferred income	18	4,724,310	-
Long term loans	19	89,100,000	277,275,000
Employee benefits	20	84,172,746	71,086,903
Total non-current liabilities		304,818,679	609,303,727
Current liabilities			
Short term borrowings	21	640,000,000	550,000,000
Current maturity of long term loans	19	556,025,000	442,725,000
Mark-up accrued	22	11,248,033	7,566,185
Trade and other payables	23	193,915,064	239,659,967
Total current liabilities		1,401,188,097	1,239,951,152
TOTAL LIABILITIES		1,706,006,776	1,849,254,879
NET ASSETS		2,037,153,840	2,123,915,427
REPRESENTED BY:			
Endowment fund		1,500,000,000	1,000,000,000
Accumulated surplus	24	514,256,496	1,114,521,487
		2,014,256,496	2,114,521,487
Surplus on revaluation of property and equipment	25	22,897,344	9,393,940
		2,037,153,840	2,123,915,427
CONTINGENCIES AND COMMITMENTS			
	26		

The annexed notes from 1 to 40 form an integral part of these financial statements.


Chief Executive Officer


Director

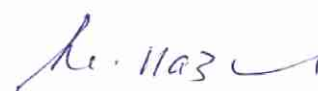
SINDH RURAL SUPPORT ORGANIZATION
(a company set up under section 42 of the Companies Ordinance, 1984)
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 30 JUNE 2015

	Note	2015 Rupees	2014 Rupees
INCOME			
Amortization of grants	27	363,209,963	434,076,079
Income from microcredit loans	28	229,700,802	216,350,870
Profit on investments and bank deposits	29	232,460,089	217,396,626
Other income	30	87,280,557	91,807,833
		<u>912,651,411</u>	<u>959,631,408</u>
EXPENDITURE			
Operating expenditure	31	476,589,449	495,962,344
Provision for non - performing microcredit loans	12.1	109,560,443	49,868,262
Programme assistance	32	296,273,172	337,750,170
Finance cost	33	130,493,338	96,332,153
		<u>1,012,916,402</u>	<u>979,912,928</u>
Deficit for the year		<u>(100,264,991)</u>	<u>(20,281,520)</u>

The annexed notes from 1 to 40 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)

CASH FLOW STATEMENT

FOR THE YEAR ENDED 30 JUNE 2015

	2015 Rupees	2014 Rupees
CASH FLOWS FROM OPERATING ACTIVITIES		
Deficit for the year	(100,264,991)	(20,281,520)
Adjustments for non-cash and non operating items:		
Depreciation	36,731,933	48,041,187
Amortization - intangibles	362,227	1,352,640
Gain on disposal	(4,303,526)	(5,321,735)
Financial charges	130,493,338	96,332,153
Provision for non - performing microcredit loans	109,560,443	49,868,262
Income from microcredit loans	(229,700,802)	(216,350,870)
Profit on investments and bank deposits	(232,460,089)	(217,396,626)
Distribution and mortality of livestock	9,076,124	7,528,746
Grants	(357,851,614)	(413,174,628)
Amortization of grants related to property and equipment	(5,358,349)	(20,901,451)
Fair value gain on revaluation of fixed assets	13,503,404	-
Fair value gain on biological assets	(3,730,279)	(12,496,582)
	<u>(533,677,190)</u>	<u>(682,518,904)</u>
Deficit before working capital changes	(633,942,181)	(702,800,424)
Effect of working capital changes		
(Increase) / decrease in current assets:		
Stocks	1,261,639	231,555
Microcredit loans	93,387,757	(163,603,858)
Short term investments	-	(759,600,000)
Current maturity of long term investments	-	232,600,000
Short term advances	(5,721,870)	(17,268,263)
Short term prepayments	(679,139)	(4,620,524)
Other receivables	(80,210,118)	(25,313,970)
	8,038,269	(737,575,060)
Increase / (decrease) in current liabilities:		
Short term borrowings - net	90,000,000	(397,500,000)
Trade and other payables	(45,744,903)	171,231,734
	<u>44,255,097</u>	<u>(226,268,266)</u>
	<u>52,293,366</u>	<u>(963,843,325)</u>
Net cash used in operations	(581,648,815)	(1,666,643,749)
Finance cost paid	(126,811,490)	(101,728,817)
Grants received	233,264,658	424,941,054
Employee benefits paid - net	13,085,843	11,035,855
Service charges received	248,500,769	203,279,066
Profit on investment and bank deposits received	224,416,900	212,109,726
Net cash generated from / (used in) operating activities	<u>10,807,865</u>	<u>(917,006,865)</u>

	<u>2015</u> Rupees	<u>2014</u> Rupees
Net cash generated from / (used in) operating activities - brought forward	10,807,865	(917,006,865)

CASH FLOWS FROM INVESTING ACTIVITIES

Capital expenditure incurred - net	(22,103,382)	(176,542,726)
Proceeds from disposal of property and equipment	4,392,689	4,161,206
Intangible assets acquired	-	(1,000,000)
Net cash used in investing activities	(17,710,693)	(173,381,520)

CASH FLOWS FROM FINANCING ACTIVITIES

Long term loans - net	(74,875,000)	679,200,000
Net cash (used in) / generated from financing activities	(74,875,000)	679,200,000
Net decrease in cash and cash equivalents	(81,777,828)	(411,188,385)
Cash and cash equivalents at the beginning of the year	496,662,178	907,850,563
Cash and cash equivalents at the end of the year	414,884,350	496,662,178

The annexed notes from 1 to 40 form an integral part of these financial statements.

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Chief Executive Officer



Director



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