

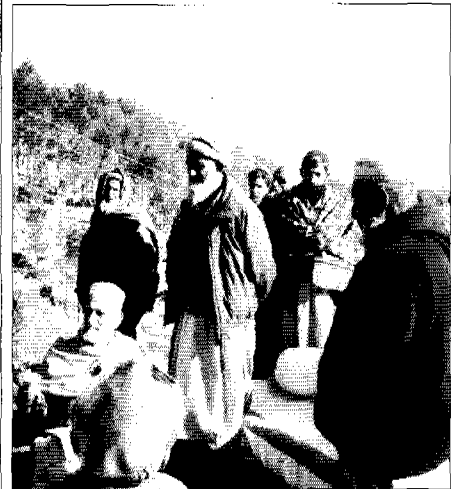
# ORANGI PILOT PROJECT Institutions and Programs

105<sup>th</sup> QUARTERLY REPORT  
JAN-FEB-MAR' 2006

INCORPORATED  
Water  
Sector  
2006



*Earthquake: Community organizes to repair the damaged water supply line.*



*Micro enterprise credit program of OPP-OCT has expanded in Sindh. Monthly meetings of partner organizations have strengthened the process.*

## ORANGI PILOT PROJECT – Institutions and Programs

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### I. INTRODUCTION:

1. Since April 1980 the following programs have evolved:
  - Low Cost Sanitation** -started in 1981
  - Low Cost Housing**- started in 1986
  - Health & Family Planning**- started in 1985
  - Women Entrepreneurs**- started in 1984, later merged with Family Enterprise
  - Family Enterprise**- started in 1987
  - Education**- started in 1987 stopped in 1990. New program started in 1995.
  - Social Forestry**- started in 1990 stopped in 1997
  - Rural Development**- started in 1992
2. The programs are autonomous with their own registered institutions, separate budgets, accounts and audits. The following independent institutions are now operating :
  - i. OPP Society: It receives funds from INFAQ Foundation and distributes the funds according to the budget to Khasda. For details of distribution see page 4.
  - ii. OPP- Research & Training Institute (RTI) undertakes the Sanitation, Housing and Education programs, the research and training for these and facilitates training activities of KHASDA and OCT. OPP-RTI's role is to strengthen community initiatives and build partnerships between people and govt, in the process strengthening the govt. too. The method of work is action research and extension education. Ms. Perween Rahman is the Director. Mr. Arif Hasan is the Principal Advisor. For details see report on pages 5 to 64.
  - iii. OPP- Karachi Health and Social Development Association (KHASDA) undertakes the Health and Family planning program. Dr. Shamim Z. Khan is the Director. See report-page 65 to 77
  - iv. OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the Director – For details see report on pages 78 to 113
  - v. OPP- Rural Development Trust (RDT) undertakes the rural credit program. Mr. Anwer Rashid is the President. See report on pages 114 to 120
3. Replication of Low Cost Sanitation by partner NGOs, CBOs, Govt. Agencies, City Govt, Town and Union Councils is proceeding in many places in Karachi, Faisalabad, Jaranwala, Pindi, Lodhran, Khanpur (including the surrounding villages), Uch, Ahmedpur East, Alipur, Gujranwala, Lahore and Sanghar. There are new initiatives in Mithi, Khairpur, Dadu and Hyderabad. In 1994 Sindh Katchi Abadis Authority (SKAA) adopted the OPP model in its program for upgradation of Katchi Abadis (K.A) in Karachi. In Nov'2002 Punjab Katchi Abadi and Urban Improvement Directorate (PKAU) adopted the policy likewise, work in the cities of Punjab continues. Partner LPP is also undertaking replication in 100 villages near Lodhran, thru a grant provided by the World Bank. Partner ASB in Faisalabad has mobilized the Punjab Municipal Development Fund to undertake GIS mapping and documentation of existing infrastructure for seven towns. **For expansion of work in the villages and towns of interior Sindh, a program of training of youths on mapping and documentation has been initiated.** The City Govt. in Karachi is

increasingly being supported to develop the natural *nalas*/drainage channels, which are the main disposals for sewage and rain water all over the city. In the govts. **Tameer-e-Karachi program, in the budget of June'05-07 Rs. 2.02 billion has been proposed by the City Govt. for the purpose.** Implementation on site continues. Townwise documentation of sewage and drainage systems continues together with support for implementation. **Karachi Water and Sewerage Board too has now adopted OPP-RTI's proposal for sewage disposal for Karachi. Joint working has been initiated.** The partners network CDN is emerging as a forum strengthening mutual support and policy advocacy. Misereor, Cordaid and Water Aid continue their support. For details see OPP-RTI report section 1.

Youth program trains more community architects and surveyors. The documentation of the Karachi drainage channels and infrastructure in Katchi Abadis of Karachi by the youth continues, it provides the basis for expansion of the sanitation program at the city level and to many other cities. Support continues to TTRC, its replication unit HRC and BES, these are youth institutions that have evolved in the process. For details refer OPP-RTI report section 2.3 to 2.5. For CBO support activities refer section 2.6.7.

**Citizens Water and Sanitation network based at the partner NGO Urban Resource Centre, raises serious concerns about the new ADB, World Bank and JBIC Mega City loan project for the rehabilitation of Karachi. Public hearing and consultation is being demanded. Each agency is providing similar TAs. Partner PURC in Lahore concerned about the privatization of water is likewise making efforts for public consultation. For details refer OPP-RTI report, section 1.7.10.**

The elected members of the Local Bodies and Govt. officials, from Karachi and other cities are seeking support. Details are in the sections 1 and 3.

In Housing, support is being provided to the Technical Training Resource Centre, which is functioning as a housing support unit in Orangi and to its replication unit.

The Education program in Orangi supports small schools in physical upgradation and teachers training. Effort is made to extend support to 120 schools annually. Meanwhile a teachers training group is being organized. For details refer section 5 of the OPP-RTI report.

4. The Earthquake of 8<sup>th</sup> October has been devastating. With timely grants from Misereor, Cordaid and Homeless International, OPP-RTI, RDT and its partner are extending support for shelter to the people in the villages of AJK and NWFP. Details are in section 8.
5. OCT has till Aug'2005 disbursed loans amounting to Rs. 358. million to 26365 borrowers, Support has also been extended to NGOs/CBOs/activists in 13 cities in Sindh, 10 cities in Punjab and 1 city in NWFP, 1 city Balochistan for extension of the credit program. OPP-Micro Credit Trust has till Feb'2005 disbursed loans amounting to Rs. 8.26 million to 851 borrowers. For details see section VI.
6. Loans for agro-input in rural areas continues. OPP-RDT till Feb'2006 has disbursed total loans amounting to Rs. 24.89 million to 589 borrowers.
7. The Sixth annual Dr. AHK development forum was held last quarter in Karachi. About 400 participants including partners, attended. The theme was " the relationship between public consultation and development". Proceedings are being prepared for publication.
8. List of publications – please refer to the last two pages.

## II. RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 -2005)

### 1) OPP

Year	Receipt	Expend.	Assets
1980-81	539220	187766	351454
1981-82	925921	452496	824879
1982-83	1811998	1320037	1316840
1983-84	2003319	1977586	1342573
1984-85	2660079	1856676	2145976
1985-86	2921394	2085179	2982191
1986-87	3317866	2355914	3944143
1987-88	3866439	3784915	4025667
1988-89	3375637	3485389	3915915

Since 1988 the OPP has been upgraded into five independent institutions. The OPP-Society, the OPP-Research and Training Institute (RTI), the Orangi Charitable Trust (OCT), the Karachi Health and Social Development Association (KHASDA) and the Rural Development Trust (RDT). Audited figures of institutions are given with their report, for OPP-RTI on page 63, for OPP-KHASDA on page 78 for OCT on page 113 and OPP-RDT on page 120. Below only the OPP society audited figures are being presented.

### 2) OPP Society

Year	Receipt	Expend.	Assets
1989-90	4104309	3982682	4037542
1990-91	8250238	5938697	6349083
1991-92	9424864	7410261	8363686
1992-93	11255470	16224548	3410898
1993-94	12291472	11637239	4048842
1994-95	11624091	11360933	4312000
1995-96	14798969	13733549	5377420
1996-97	15390714	15184556	6183578
1997-98	10450735	10572475	5561838
1998-99	8830682	13898941	393579
1999-00	6400000	4519326	3963752
2000-2001	3600000	5191818	682435
2001-2002	4021425	3960490	926690
2002-2003	3111538	3033363	821545
2003-2004	1503920	2018503	306962
2004-2005	600000	618898	288064



### III. RECEIPT AND EXPENDITURE (2005-2006)

#### 1) Abstract: of Institutions

	RECEIPTS		EXPENDITURE	
	BUDGET	JUL-FEB'06	BUDGET	JUL-FEB'06
OPP Society	600,000	0	600,000	0
OPP-RTI*	9,709,774	26,516,978	12,300,032	29,009,712
OPP-OCT	1,71,548,771	104,315,744	1,71,548,771	92,862,555
OPP-KHASDA	1,101,500	1,189,752	1,241,500	814,728
OPP-RDT	3,000,000	32,625,919	3,000,000	27,387,063

Details of budget are given for OPP-RTI on pages 62- 63, for OPP-KHASDA on page 79, for OCT on page 112-113 and OPP-RDT on page 120. Below only the OPP society budget is being presented.

#### 2) OPP Society -Receipts & Expenditures: - Jul - Feb'2006

RECEIPTS OPP	BUDGET 2005-2006	ACTUAL JUL-FEB'06	EXPENDITURE OPP	BUDGET 2005-2006	ACTUAL JUL-FEB'06
INFAQ FOUNDATION	600,000	0	KHASDA	600,000	0
G.TOTAL	600,000	0	G. TOTAL	600,000	0

\* Details of funds received for support to earthquake affectees are shown in section 8.

## IV ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

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#### 1. Replication of the Low Cost Sanitation Programme

- 1.1 The Component sharing Model
- 1.2 Advisory Services
- 1.3 Support to NGOs/CBOs
- 1.4 Some lessons learnt while working with Government and NGOs/CBOs and some Axioms
- 1.5 Govts. Devolution of Power Plan and the component sharing model of partnership
- 1.6 Working with NGOs, CBOs and Government outside Karachi

- Anjuman Samaji Behood – Faisalabad and Jaranwala
- Akhter Hameed Khan Memorial Trust – Rawalpindi
- Lodhran Pilot Project – Lodhran, Khanpur and surrounding villages
- Conservation and Rehabilitation Centre - Uch Sharif and Ahmedpur East
- Punjab Katchi Abadi and Urban Improvement Deptt. (PKAUI)-Lahore
- Muawin – Lahore
- Organisation Pan Environment and Al Watan Forum- Gujranwala
- Shahpur Chaker Welfare Society- Sanghar – Sindh
- Khajji Coop. Welfare Society Khairpur
- Sukaar Foundation – Mithi
- Sindh mapping initiative
- Community Development Network
- National Sanitation Policy

#### 1.7 Working with NGOs, CBOs and Government in Karachi

- SKAA-OPP-RTI Project
- Survey of SKAA and KMC/CDGK Katchi Abadis
- Orangi Project of KMC/CDGK-ADB
- Khuda Ki Busti – Taiser Town - Saiban
- Sharif Colony - Korangi
- Manzoor Colony – Jamshed Town
- Development of Natural *Nalas*/Drainage Channels into box trunks-Citywide application
- Documentation of Natural *Nalas*/Drainage Channels
- Greater Karachi Sewerage Plan and Korangi Sewerage Project of the KWSB: Review, Alternative Proposal and Developments- **A break thru**
- Citizen's position on policy for Water and Sanitation for the City
- Local Govt. Devolution Plan
- Jamshed, Saddar, Lyari, Gulshan, Baldia, N. Nazimabad, Korangi, Site and Liaqatabad Towns

#### 1.8 Statistics: Sewerage Construction outside Orangi – Feb'06

#### 2. Research, Training and Publication

- 2.1 Budget and Expenditure
- 2.2 Training
- 2.3 Youth/Activists Training and Support Program
- 2.4 Youth Initiatives
- 2.5 Youth Survey
- 2.6 CBO Activists Forum
- 2.7 CBOs, NGOs Contact

- 2.8 Training Groups
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### **3. Low Cost Sanitation Program**

- 3.1 Budget and Expenditure
- 3.2 Introduction
- 3.3 Statistics of Work in Orangi
  - Survey of Orangi
  - Cumulative construction: 1981 – Feb'06
  - Peoples investment in low cost sanitation
  - KMC/ADB trunk sewer: Construction and KMC investment
  - Nala Development into box trunks
- 3.4 Development of Orangi Natural Nalas - A part of external development
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- 3.6 Union Council Development
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- 4.3 Extension of Package
- 4.4 Upgrading the Thalla
- 4.5 Research – Ferrocement Roofing Channel
- 4.6 Use of Proper Design and Construction Techniques for Roofing
- 4.7 Construction and Demonstration: Statistics Feb'06
- 4.8 Training, Extension and Documentation – Setting Up of the Technical Training Resource Centre (TTRC) as a housing support unit in Orangi and its replication.

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- 5.2 OPP-RTI's Support
- 5.3 Schools Functioning: Statistics April'95 – Feb'06
- 5.4 Stages in Expansion
- 5.5 Support for Expansion
- 5.6 Revolving Fund for Support for Physical Expansion
- 5.7 Educational Entrepreneur's Coordination and Teachers Training
- 5.8 Documentation

### **6. Experiments at the RTI Nursery**

#### **7. Financial Data:**

- 7.1 Receipts, Expenditure and Assets: Audited Figures 1989-2005
- 7.2 Receipts and Expenditure: Budget 2005-2006 and Actuals of July – Feb'06

### **8. Earthquake – Peoples efforts and support for Shelter**

## 1. REPLICATION OF THE LOW COST SANITATION PROGRAM

### 1.1 The Component Sharing Model

The model that has evolved from Orangi is the **component sharing concept of development** with people and government as partners. The illustration is, there are two levels of a modern sanitation system:

#### a) Internal development comprising of:

- Inside the house - sanitary latrine,
- In the lane - underground sewerage line and
- Secondary or collector sewerage.

These constitute 70 per cent of the total system. People have shown that this level can be self-financed, managed and maintained.

#### b) External development which constitutes:

- Trunk sewer/natural *nala* development
- Treatment plant.

This remains like water mains the responsibility of the government.

The model of low cost sanitation in Orangi is being replicated by NGOs/CBOs, Official agencies (Karachi City District Govt., Sindh Katchi Abadi Authority, Khanpur City, Jaranwala Town, Uch, Ahmedpur East Town administration and Punjab Katchi Abadi and Urban Improvement Directorate) and the many Towns/Union Councils where OPP-RTI and partners are providing support. **Lately the Karachi Water and Sewerage Board (KWSB) has also adopted the OPP-RTI proposal for sewage disposal for Karachi.**

### 1.2 Advisory Support

On request advisory support is being provided to Karachi City District Govt. (KCDG) for external development and to the Sindh Katchi Abadi Authority (SKAA) and KWSB for development in Karachi. On request support is provided to the Punjab Katchi Abadi and Urban Improvement Directorate (PKAUI) for replication in Punjab. Besides adopting the model in its program of Katchi Abadi upgrading, PKAUI has successfully advocated the adoption of the model in the Govt.-ADB financed Southern Punjab Basic Urban Services Program (SPBUS) for 21 towns as well for the UNDP-Govt. financed National Urban Poverty Alleviation Program (NUPAP). On request support continues to the Union Councils in Orangi, Baldia, Site and Jamshed Towns and to the Site, Gulshan, Saddar, Baldia, Jamshed, Korangi and North Nazimabad Towns. Partners LPP in Lodhran, ASB in Faisalabad, CRC in Uch Sharif, AHKMT in Rawalpindi, OPE and Al Watan forum in Gujranwala, Muawin in Lahore and SCWS in Sanghar are providing advisory support to govt. agencies and to the members of Towns and Union Councils facilitating replication in their city as well as in the nearby towns. Details are in their reports in section 1.6.

### 1.3 Support to NGOs/CBOs

Effort is being made to strengthen local NGOs/CBOs so that they can independently function as support organisations. To the NGOs/CBOs technical and advisory services are provided free of cost. Others pay fees and direct costs. Water Aid has provided a grant for core fund support to NGOs/CBOs to initiate/strengthen the program of water supply and sanitation. CORDAID has provided a grant for core fund support to NGOs/CBOs to initiate/strengthen other programs. In addition to supporting groups and CBOs in Karachi, support is extended to ASB in Faisalabad,

AHKMT in Rawalpindi, CRC in Uch, LPP in Lodhran, OPE and AWF in Gujranwala, Muawin and PURC in Lahore and SCWS in Sanghar. For the new partners Sukaar in Mithi, KCS in Khairpur, SDS in Hyderabad and TRD in Dadu, support continues. Details are available in section 1.6 as well as in the partners progress reports regularly compiled by each.

## **1.4 Some Lessons Learnt while Working with Government and NGOs/CBOs and some Axioms.**

### **1.4.1 Working with Government**

- a) Community participation is not the problem, governments and professionals participation in peoples work is needed. Everywhere faced with problems, communities are trying to solve their problems. Community initiatives need to be respected, accepted and supported by professionals and govts.
- b) In planning following is needed:
  - i) Map with documentation of existing work. So as to avoid duplication and the tendency of doing everything from scratch.
  - ii) On the basis of documentation of existing works, provision of a master plan/investment plan to avoid ad-hoc work.
  - iii) While doing detail plan for the settlement, consideration of the relationship within the settlement and its surroundings to avoid working in isolation.

Lack of above results in waste of resources.

- c) Issue is waste of resources rather than lack of resources.
- d) Where head of the respective development agency, agrees with the concept of partnership, the technical and managerial capacity of the agency can be mobilised in the proper direction, ensuring quality, time schedule and cost effectiveness of work.
- e) Frequent transfer of officials affects the process of work, causing delays and dead locks.

### **1.4.2 Working with NGOs/CBOs**

For institutionalisation of development NGOs/CBOs, following are essential:

- a) Initial assured core funding for minimum three years, as institutionalisation takes time.
- b) Focus on three aspects: i) accounting; ii) reporting; iii) research and monitoring
- c) Clarity of policy and limitations.

Considering the existing capacity of NGOs/CBOs, capacity building as stated in items b and c takes time.

### **1.4.3 Some Axioms**

- a) When people come together to generate or access funds and use it thru their own knowledge, they get empowered.
- b) Where Community Organizations take over functions of govt. or part of it they begin to establish an equitable relationship with the govt.

- c) After a certain stage of expansion the project or program cannot go unnoticed, govt. is forced to coopt or negotiate.
- d) If the project or programs are not prepared for this negotiation they suffer a set back. If they have the ability they move forward.

### 1.5 Govts Devolution of Power Plan and the Component Sharing Model of Partnership.

On 14<sup>th</sup> August 2001 Govt. of Pakistan implemented the new, Devolution of Power Plan, accordingly the local bodies institutions were restructured. Elections for the three tiers i.e. City/District, Town and Union Councils (UC) were lately held for the second term. The Municipal Corporation and Committees have been replaced by City/District Govts. Specialized agencies like the Karachi Water and Sewerage Board (KWSB), Water and Sanitation Authority (WASA), Public Health Engineering Department (PHED) and SKAA are still in a transitional phase, to be merged with the City/District Govts. KWSB has become the Water and Sanitation Deptt. of the City Govt but still retains its old management structure so the conflict and chaos in service delivery. Municipal functions are within City/District Govts, devolution to the Town and Union Councils is again still in a transitional phase. Here too there is chaos due to parallel functions and the tendency of each tier to bypass the other. With the National and Provincial assembly elections held in Oct 2002, MNA's and MPA's have been added to the system, each implementing their own development projects. The result is adhoc projects and wasteful expenditure. Wherever possible OPP-RTI and partner NGOs/CBOs are providing support to the City/District, Town and UCs so that the development works are useful.

#### Component sharing model of partnership

The Devolution of Power Plan strives for partnership between govt and community at the grassroots level. OPP model of component sharing evolved in the sanitation program demonstrates this partnership. Beginning with low cost sanitation, the component sharing concept has been successfully applied by communities, govt. agencies and many partner NGOs/CBOs to water supply, solid waste management, tree plantation, electricity supply, management of security and can be applied to the fields of education, health, housing and micro enterprise. Examples of application to these sectors are:

- **Water supply:** Govt takes care of the water mains and supply till the neighbourhood, people take care of distribution i.e. they finance, manage and maintain the lane water lines and small secondary lines.
- **Solid waste management:** People collect garbage from their homes and deposit into the neighbourhood bins, govt. ensures collection from the neighbourhood bin and transportation to the cities dump site.
- **Housing:** People build their houses as the case everywhere, govt needs to support thru housing loans and technical guidance.
- **Health:** People set up and manage clinics and maternity homes, the trend observed in many places, govt. to support these clinics and maternity homes with vaccines, family planning supplies and training, while concentrating on taking care of hospitals.
- **Education:** People set up and manage schools, the trend observed in many places, govt. needs to support these schools with grants for physical upgrading, organizing teachers training while focusing on setting up and managing colleges and universities.
- **Tree plantation:** Within the neighbourhood people plant trees and maintain them, while govt. plants and maintains trees along the main roads.
- **Micro enterprises:** Setup in peoples homes are every where, govt needs to support these thru credit, training and access to market.

- **Parks:** Govt. to secure and construct the boundary wall, people to be supported to form committees, plant trees, maintain and use the park.

NGOs/CBOs have an important role in supporting both the community and govt. in building the partnership. Partnership with people makes development sustainable and within local resources, avoiding dependence on foreign loans.

**City wide application – Responsibilities at the level of City, Town, Union Councils (UC) and Communities.**

Based on the component sharing model, responsibilities can be shared at the levels of City, Town, UCs and Communities. Details of how this can be done are available with OPP-RTI and are disseminated among govt. officials, elected members, CBOs, NGOs and Community activists.

This quarter City Govt./Town engineers, Nazims (Mayors), Councillors and Community Activists from Orangi, Saddar, Site, Gulshan, Baldia, Korangi and North Nazimabad, Towns visited/were in contact, for guidance and support for development projects. Support to UC-1 & 2 Jamshed Town, UC 8 & 9. Site, UC 2 & 5 Baldia, Saddar, North Nazimabad, Korangi and Gulshan Towns and to the Orangi UCs is detailed in section 1.7.12, 3.5 and 3.6. Coordination and guidance to City Govt, SKAA and now to KWSB continues for development of natural *nalas*/drainage channels (external sanitation) in Orangi and other places. This quarter meetings were held with the engineers of the City Govt's works and services department and the Project Officer, Tameer-e-Karachi Program (P.O-TKP). More *nalas* are under process to be developed as covered drains (box trunks), open drains are being covered or trunk sewers are being laid alongside them, a concept promoted by OPP since 1988. **In the Tameer-e-Karachi program 2004-2007, budget of Rs. 2.02 billion has been earmarked for the development of *nalas*/drains**, Rs. 669 million has been allocated for the projects identified, designed and estimated by OPP-RTI and City Govt. engineers. Of others these are being prepared. **This period work on 3 more nala development projects started on site.** City Govt. is financing these, 2 for Orangi and 1 in Site town, costing Rs. 74.56 million. For 7 more projects serving 6 Towns, PC-Is, as per OPP-RTI designs, were lately completed by the City Govt. approval is under process. The Soldier Bazar drain in the city centre costing Rs. 168 million, approved last period, is under process to be financed by the provincial govt. Sewerage and drainage system documentation of 15 towns has been digitized. These maps were earlier acquired from the City Govt. and KWSB and also surveyed by OPP-RTI. Of 3 more towns info is being acquired. Preparation for publication of these is under process.

**A breakthrough reported last and the developments:** In Sep'05 MD KWSB and his engineers paid visits to OPP-RTI and discussed the proposals for sewage disposal for Karachi and the program for Katchi Abadis. OPP-RTI proposal as detailed in section 1.7.9 has now been adopted by the KWSB. Lately packages for main disposal works and sewage treatment plants have been identified as projects, estimated at total Rs. 5.9 million. These are to be completed in phases in 4 years, with Rs. 1.3 – 1.7 billion needed annually. This is a cost effective plan considering that the ADB financed Korangi sewerage project for two towns in Karachi, rejected by citizens and then cancelled by the govt, was estimated at Rs. 5.2 billion in 1997. PC-I is being prepared by KWSB for approval of finance. Regular followup meetings have been held with KWSB. Focus is on building on what exists and using local resources. A map illustrating the plan has been prepared and is being disseminated. Earlier KWSB was an advocate of mega projects and foreign loans and was unwilling to accept that 80% of all sewage flowed thru *nalas* and drains instead of trunk sewers. For the Katchi Abadis (K.A.) KWSB has decided to focus on external development, accepting that work on most lane sewers have already been undertaken by community. Joint working with the KWSB engineers has been initiated. On request plans for main sewers for 3 Orangi UCs and along 2 main roads is being guided. KWSB has initiated public consultations on reforms planned for the agency. Second meeting was held this period participated by partner URC and other groups. Revised water connection charges were discussed and suggestions provided. Effort is being made so that the

consultations are effective and not just a formality. This period as advised, KWSB has set up a Citizens Liaison Cell (CLC). Several meetings have been held with the Director CLC, series of forums have been suggested beginning with the KWSB's sewerage plans.

Based on the survey of 334 Katchi Abadis (KA) in Karachi (113 K.As in Orangi and 221 K.As outside) and the component sharing model, a conceptual plan for K.As development was earlier prepared. The plan published as a monograph is regularly disseminated.

## **1.6 Working with NGOs/CBOs and Government outside Karachi**

### **1.6.1 Anjuman Samaji Behbood (ASB) - Faisalabad:**

Water Aid is providing core funding to the local organisation ASB for water and sanitation programme. Water supply was the priority problem of the settlement Hasanpur, where ASB is based. Funds of Rs 200,000 for laying of a water main to serve 1,000 houses were arranged thru WaterAid. In December 1995, 132 running feet (rft.) 6" dia AC pipe for road crossing was laid. ASB lobbied Water and Sanitation Authority (WASA) and acquired connection from the water main.

**Water supply program:** In February 1996, laying of 1,448 rft 6" dia water main in Hasanpura was completed. OPP-RTI member provided on site guidance. Since then in total 89 lanes (46 in Hasanpura and 43 in the 12 nearby settlements) water lines of 3" dia 21,792 rft. have been laid. 921 houses have invested Rs. 3.23 million.

ASB earlier organised a water committee in Hasanpura comprising of activists, selected by the residents. The committee managed the finance and implementation of water mains. All accounts were carefully maintained. The water committee recovered finances for water mains from 365 houses. This amount has been used for extension of water and sewer mains. Guided by ASB and the Hasanpura water & sanitation committee similar committees have been formed in other settlements. ASB's study of June 2004, showed that Rs. 200,000 had revolved upto a value of Rs. 6,98,000, while recovery was 92% and peoples investment on internal development was Rs. 3.07 million.

**Sanitation Program:** Since February 1996 on self help total 538 lane sewers, 4 large and 5 small secondary sewers of total length 1,74,946 rft. have been laid. 9,027 houses have invested total Rs.28.93 million for secondary sewers, lane sewers, connections and sanitary latrines.

**The sanitation program which began in Hasanpura and Dhuddiwala has been extended to 70 settlements.** Mobilization and support to communities continues. Please refer detail statistics in section 1.8.1

For construction of large secondary sewers where needed, ASB has used a revolving fund of Rs. 500,000/- provided by Water Aid. The cost of the large secondary sewers is paid back by the residents as lane sewer connection charges. ASB's report of June'2004 showed that the fund had revolved upto a value of Rs. 1.65 million, while recovery was 87.47% and peoples investment in internal development was Rs. 18.46 million.

### **Coordination with Govt:**

As needed ASB coordinates with District Govt. and WASA for laying large secondary and main sewers. In Azamabad, Murzipura, and Himatpura Katchi abadis, main sewers were earlier completed. In Shamsabad work on laying of main sewers has been in progress, plans for laying trunk sewers on Sheikhpura road costing Rs. 18 million were earlier approved.

**Replication in Jaranwala Town:** Since Sept'02 on the request of the Nazim of nearby Jaranwala



Town, ASB provided support for replication of the sanitation program. UNDP Life program provided core fund support to ASB for expansion of the program and facilitated partnership with the Town office. ASB appointed two social organisers for the project. MOU was signed between Town Municipal Administration (TMA), ASB and UNDP. As an important step mapping and documentation of infrastructure is in progress. Digitization of satellite image is complete. Data on level survey and documentation of existing infrastructure (sewerage, drains, water supply, telephone, electricity and suigas) is being completed. Since last quarter 6000 rft., main trunk sewer and a disposal is being constructed by the T.M.A. With this completed large areas will have access to external sanitation. Meanwhile mobilization for lane sewers continues. Work has been completed in total 22 lanes and one secondary sewer, 6,881 rft. 321 houses have invested Rs. 1,102,590/-.

ASB earlier mobilized the Punjab Municipal Development Fund for GIS mapping of 7 Towns.

**Okara TMA:** Mobilized by Punjab Katchi Abadi, Directorate, TMA Okara requested ASBs support for infrastructure documentation, GIS mapping and program extension in five Katchi Abadis. Last quarter ASB visited and provided guidance to the TMA for mapping and documentation.

**Guidance to LPP:** Requested by partner LPP, ASB is providing guidance for the project for replication of work in 100 villages. Thru visits effort is being made to streamline the organizational setup and lower the cost of development.

**Training groups and visitors:** Many government, donor officials, professionals, development activists, journalists, social organizations and community groups are visiting ASB. This gives them an opportunity to study the work on site and develop an understanding of the dynamics of community work. ASB coordinator regularly presents the work at various meetings, forums and workshops.

**Documentation:** On the available maps of Faisalabad city, documentation of main disposals, pumping stations, main and secondary sewers identified by WASA is available with ASB including the digitized map of Jaranwala. Audio visual documentation of on going work continues. Video documentaries and case study on ASB work are available

Progress report was not received this period.

### **1.6.2 Akhter Hameed Khan Memorial Trust (AHKMT) – Rawalpindi**

AHKMT receives core fund support from Water Aid. As per AHKMT report since Sept' 2001 work on total 93 lane sewers and three secondary sewers of total length 24,411 rft. comprising of 1,018 houses was completed. Peoples investment in sanitary latrines, lane sewers and secondary sewers has been Rs. 3,648,993. Last quarter in Wagon Colony, a portion of the main disposal/nala was developed as a box drain, with UNDP funds, while 10 lane sewers were laid on selfhelp and the lanes were paved thru UNDP funds. Effort has been made by AHKMT to coordinate with the govt. the construction of external development projects. Meetings have been regularly held with WASA, the TMA and the UC Nazims and Councillors. There has been coordination with the UNDP NUPAP. For 5 areas Dhok Hassu, Matkal, Shankrial UC-8 and Fauji Colony UNDP funds are to be used for external sanitation while road and lane paving are to be undertaken by TMA/UC. This period mobilized by AHKMT Rs. 4.8 million has been allocated by NUPAP for external sanitation. Designs and estimates are being prepared. In UC-5,22 and 23 Nazims had earlier agreed to pave lanes where self help sewers exist, total 79 lanes have been paved.

Asian Development Bank has provided a loan for a sewage disposal project for Rawalpindi city. Sewage treatment plants and trunks sewers have been proposed. AHKMT has consistently lobbied for the acceptance of the component sharing model so that the focus is on the main

trunks/disposals. Like Karachi most sewage here is disposed into natural nalas, of which the main is nala 'Lai' which serves a major part of the city. ADB and the WASA have accepted this reality. Similar to the the OPP plan for Karachi, interceptors along the 'Lai' with on STP downstream, has been proposed, so that the existing system can be intergrated. Laying of trunks sewers in the city is in progress. AHKMT is coordinating with WASA so that these can serve their project areas.

Mapping and documentation of the existing infrastructure of the Union Councils is an ongoing work of 4 UCs these have been completed. This period requested by the Nazim of UC-45 & 30 visits and surveys were undertaken. Natural nalas being the main disposals, proposals for developing these are needed. AHKMT is lobbying WASA for the same. Meanwhile Cordinator of AHKMT has been re-elected as the Town Councillor, this has strengthened advocacy

Considering the expansion of its work, AHKMT has consistently been advised to develop its technical capacity by adding full time technicians to its team.

### **1.6.3 Lodhran Pilot Project (LPP) - Lodhran**

Requested by Jahangir Tareen (initiator of LPP) a visit was made in April 1999 to Lodhran, a city in Punjab with a population of 65,501. Disposal of sewage was a major problem in the city. Technical guidance was provided to Lodhran Pilot Project, for initiating the sanitation program. During the visit it was observed that some sewerage lines and disposal works made by PHED exist. However the work was ad hoc, as there was neither a map of Lodhran city nor documentation in any form of existing works. LPP acquired the services of consultant Shaukat and Associates, for plantable survey of the city. **By December 1999 survey was completed and maps were provided** by the consultant. Khalid Warraich municipal engineer and Hafeez Arain social organiser of LPP (a senior member of OPP deputed to the project), were guided on documentation on the map of the existing sewage disposal system of Lodhran city.

**LPP organised its team and office set up.** In addition to Khalid Warraich and Hafeez Arain a social organiser and surveyor were added to the team. As the program expanded more surveyors, draftsmen and members documenting the work were trained and added to the team. Municipal Committee (MC) presently the Town Municipal Administration (TMA) Lodhran, provided its separate premises to LPP for its office. Municipal engineer continues to be a part of the team (presently on leave from the govt. he is the field office Coordinator). Now there are 4 field units, one each in Lodhran, Dunyapur, Kehror pucca and Khanpur. To facilitate the increasing number of training groups **LPP has also set up a training centre near its office with modest hostel facility.**

**At the initial stage documentation of existing sewage disposal system of Lodhran was completed by MC engineer Khalid.** Documentation showed that: a) within MC boundary about 60 per cent space was vacant, settlement was taking place and there were agricultural fields in the periphery b) in 70 per cent of the settled area sewer lines or open drains existed laid by PHED/MC. There were three disposal works in operation. The sewers connected to it collapsed and clogged up frequently. A detailed technical review of the units of disposal was made to ascertain requirement. Feasibility of a treatment plant at the location of the disposal works was considered.

**On the basis of documentation, a master plan was prepared. External development projects were identified and implemented.** In the budget 1999-2003, total 16 projects for rectification/extension of existing main and secondary sewers and for new main sewers were approved and implemented by MC. 16,653 rft. main sewers costing Rs. 3.34 million were completed. In addition to the new lane sewers laid, 114 existing lane sewers benefited, as these started functioning where previously they had remained choked. In Gharibabad comprising of 1,035 houses, on LPP advise 2,600 rft main sewer was desilted and a new disposal was constructed whereby a ten year old scheme abandoned due to faulty disposal was made functional. **However the work had come to a standstill due to LPP's focus on rural sanitation as explained later. This period the**

**work restarted, technical advise is being provided to the TMA for desilting of main sewers, internal development is also in progress.**

Earlier MC decided as a policy to undertake lane paving, where sewers are laid by residents on self help. Total 47 lanes have been paved, govts. investment has been Rs. 1.73 million.

**Since April 2000, total 132 lane sewers, 23,628 rft. were completed in Lodhran.** 963 houses invested total Rs 2,365,145 on lane sewers and sanitary latrines. Work on 10 lane sewers is in progress. As per LPP documentation there are total 1,060 lanes in Lodhran city. In 507 lanes sewers exist, 375 lane sewers laid by PHED before LPP and the rest supported by LPP. 114 of the PHED laid lane sewers that remained choked started functioning with the implementation of LPP facilitated external development projects as earlier explained.

**LPP has extended the program to the adjacent towns and villages, the focus now is more on villages:** In settlements in 5 nearby towns, total 42 lane sewers were laid on self help, peoples investment has been total Rs. 7,81,798. In Dunyapur and Kehror Pucca MOU's were earlier signed with the Town Municipal Administrations (TMA) for collaborative work. Regular guidance was provided on desilting main sewers. Total 34,429 rft. main sewers and 3085 rft. lane sewers were desilted. Mapping and documentation of existing sewage disposal systems was earlier jointly completed with the TMAs. Work in nearby villages is in progress. For the village sewerage system funds have been mobilized by LPP for external development, internal development is being financed by the community. Work has been completed in total 27 villages (including 2 in Khanpur). In 16 villages (including 4 in Khanpur) work is in progress. Statistics are in section 1.8.2. For 34 more villages surveys, plans and estimates were completed, mobilization of finance is in progress.

**World Bank has approved a grant support for LPP to expand the model to 100 villages near Lodhran.** External development is to be financed thru this grant. Work in progress as explained above is a part of this project. Last quarter LPP members visited OPP-RTI, work was reviewed. Suggestions were provided on low cost designs and the use of effective microbe technology, for treatment of sewage water, while developing sewage treatment units for villages. This period in a meeting identification of external development was discussed together with suggestions to streamline work.

**LPP support to Khanpur City, work also extends to adjoining villages:** Nazim of Khanpur City requested LPP support in solving the sewage disposal problem of the city. Khanpur is located about 200 km. from Lodhran and has a population of about 1,50,000. MOU was signed between LPP and TMA for replication of the model. In Feb'2002 LPP team assisted City engineers in deplugging and desilting a main sewer, which served a large part of the city. With the main sewer made functional, ponds that had developed due to overflows dried up. LPP proposal for main trunk sewers, costing Rs. 26 million were then approved by the City Nazim. In Dec' 02 work on site on the trunk mains began which comprised of 13 projects serving 18 areas. Total 12,874 rft. 9"-24" dia sewers are complete, further work has been slow. LPP has provided on site supervision, with an office and a support team. On request LPP has provided support for other sewage disposal works in the city. On LPP advise so far 22,883 rft. existing trunk sewers were desilted by the Govt, two more external development projects were earlier completed costing Rs. 4,81,000/-. In total 25 settlements, 109 lane sewers, 20,618 rft comprising of 770 houses were laid on self help. Peoples investment on lane sewers and sanitary latrines has been total Rs. 2,131,623/-. This quarter sewer was laid in 1 lane. Work on 2 more lane sewers and money collection in 7 lanes is in progress. On request estimates have been provided for 23 lane sewers, surveys and plans have been completed of 16 more. Work in two villages is complete and in 4 it is in progress. For 4 more villages survey, estimates were completed last quarter, community mobilization is in progress. Union Council funds have been mobilized for external development.

Guided by LPP, City Nazim earlier financed the preparation of plantable survey map of Khanpur city with documentation of existing sewage disposal system. The map and documentation is in use and updated as needed.

**LPP work is attracting training groups and visitors.** This gives an opportunity to a wider group of actors to observe the dynamics of peoples work, enabling its expansion and replication.

#### **1.6.4 The Conservation and Rehabilitation Centre (CRC) - Uch Sharif**

CRC team, comprising of Architects and Engineers is involved in conservation of Architectural Heritage in UCH Sharif. The city has a population of 25,000. Disposal of sewage is a severe problem in the settlements in the city. To initiate the program groups visited OPP-RTI for orientation training. In June 1999 UNDP Life program provided a grant for core funding for the sanitation program. Presently Water Aid support for core funding continues. CRC team trained six young members from the community in plan-table survey and computer mapping. Training of more young members continues. **Through plan-table survey the team prepared maps of the city with documentation of sewage infrastructure and level survey.** The digitized map showed total 725 lanes, were mostly shallow open drains existed which frequently overflowed due to lack of or inadequate disposal. On CRC's request OPP-RTI prepared a conceptual Master Plan for sewage disposal for Uch city. **The Master Plan was presented to the Govt. by CRC** in efforts to mobilize govt. finances for external development (main sewers and sewage treatment plants). Govt. then approved 3 projects for main sewers estimated at Rs. 1.18 million. All three projects are now complete. **CRC as advisor to the Local Govt** is supervising and guiding their external development projects as well as guiding road construction and lane paving, so that sewers are laid before hand. **Requested by the Town Municipal Officer, CRC earlier provided the detail plan, design and estimates for total 11,000 rft. main sewers, work is under process.** It is observed that with this completed 80% of Uch will be provided with a sewage disposal system. This quarter request was received from TMA to provide designs for 2 settlements, work is in progress. Earlier CRC had supervised govt. (i.e. PHED) laid main sewers 9"-21" dia, 9,516 rft. providing disposal for 150 lanes, work on 52 lane sewers has been completed on self help, 2 completed this period. Laying of another 6,184 rft govt. main sewer was supervised. Desilting of old main sewers is in progress.

**As per CRC report, total work of internal sanitation completed is 209 lane sewers, 28,258 rft. and eight secondary sewers 1,605 rft. 1,724 houses have invested total Rs. 4,381,650.** This quarter work on 4 lane sewers was completed for others, mobilization is in progress. Meetings were regularly held with Nazims, councillors, govt. officials, citizens and community activists.

**Ahmedpur East: In this nearby town, earlier CRC held meetings with the community and the Nazim of UC Sakhel.** People had already laid 7 lane sewers on self help. On request CRC provided plan and estimate for a 2500 rft. secondary sewer. Laying of the sewer was completed, together with 12 more lane sewers that connected to it. This period work on 1 more lane sewer was completed. Mapping and documentation of the city area is in progress. Of four areas detail plan and estimates are being prepared. Meetings continue with community activists, UC Nazim, Councillors and Town Officials.

**Alipur:** Requested by the community of this nearby town, CRC has set up a site office. Detail plan and estimate for the sewerage system of village Bandeyshah was completed last quarter. Community mobilization is in progress. Lately community members of UC Sitpur visited and requested support.

**Link up with Conservation:** The sanitation project began as a part of the conservation project i.e. safeguarding old monuments surrounded by settlements, where sewage disposal system was needed as it was damaging the monuments. With the success of the sanitation program and its expansion as detailed above, work on conservation of the monuments is progressing. CRC now has

two units, one involved in conservation and the other in sanitation. Designing drainage systems around heritage sites is another important role of the sanitation program.

CRC work is attracting visitors. Citizens, govt. officials, CBOs, consultants and Nazims are visiting CRC office for guidance and support. This period CRC organized the CDN meeting as detailed 1.6.9

#### **1.6.5 Punjab Katchi Abadi and Urban Improvement Directorate (PKAUI) and partner NGO/CBOs.**

In July 2002 when the UNDP plus program came to a close, PKAUI decided to continue with the replication program in the cities of Faisalabad, Multan and Gujranwala. Since then PKAUI is supporting replication by allocating funds for external development and facilitating partnership between the NGOs/CBOs and Govt. agencies as well as mobilizing the ADB and UNDP.

#### **PKAUI - Lahore**

**Govt's policy was influenced:** With consistent advocacy by PKAUI team supported by OPP-RTI, in Nov'02 Governor of Punjab issued a directive supporting PKAUI's efforts for continuation and expansion of the replication program. In addition to its departmental program of Katchi Abadis upgrading, PKAUI together with its partner NGO Muawin has successfully advocated the adoption of the component sharing model in two more programs. One the Govt-ADB financed Southern Punjab Basic Urban Services Program (SPBUS) for 21 towns and the other the PKAUI – UNDP financed National Urban Poverty Alleviation program (NUPAP) for 3 cities. In the SPBUS program, mapping and documentation of the existing infrastructure in the towns has restarted, the work is slow. Organizational problems persist in both the programs, there is consistent effort by ADB and UNDP managers to control the program.

#### **1.6.6 Muawin – Lahore**

Supported by PKAUI, in Sept'02 NGO Muawin initiated work in Lahore. Core fund support was arranged. PKAUI provided logistical support and has assisted in liaising with govt. agencies, (WASA, LDA, PSSB) in provision of maps of Lahore city and of Katchi Abadis (K.A.) and in promoting the model of component sharing. **Muawin assisted by PKAUI is emerging as an important advocacy, training and demonstration support organization.**

On certification by PKAUI that internal development will be undertaken by the community, the planning and development dept. ( P & D ) releases funds to WASA/LDA for external development in Katchi Abadis. This period requested by PKAUI, 3 K.A's were surveyed. In these external water supply and roads were completed, in two external sanitation remains. There is coordination with PKAUI and LDA for their development. PKAUI plans to provide funds for the development of more K.A.s. Survey and planning of two was completed this period, of six more K.As identified by LDA surveys are scheduled. Of total 32 Katchi Abadis documentation surveys have been completed.

**Railway colony in Lahore** comprises of about 4 UCs including 39 K.As spread over 945 acres. The area is low lying, the main disposal is an open drain into which the sewage is pumped. The open drain being at a higher level and choked there is frequent overflow of sewage. WASA plan for replacement of the drain with a trunk sewer exists. Pakistan Railways (PR) the govt. agency responsible for the area is lobbying for the same. Meanwhile requested by PR Muawin provided the mapping and design of the sewerage system for the area. This period a main sewer serving 6 lanes was laid by WASA in the K.A. Dars Baray Mian. Technical design and on site work was facilitated. Work on one lane sewer has started, on self help, for others mobilization is in progress. Request for support have been received from two more settlements, plans and estimates are being prepared. Lately area MNA visited Muawin and assured support.

**Ferozwala town:** While surveying in the periphery of Lahore it was observed that settlements, in this town with 5 UCs, have severe problems of sewage disposal. Discussions were held with the residents and with the engineers of the Town Municipal Administration (TMA) who requested technical support, as funds are available for external development. Mapping survey of 2 areas was lately completed. In Pirzada Colony MNA funds for external development were earlier arranged by the community. 930 rft main sewer was laid, supervised by Muawin. Community mobilization for lane sewers is in progress.

**In Khan Colony laying of 17 lane sewers 3,142 rft. was earlier supervised.** Peoples investment has been Rs. 5,01,500. Documentation shows that in 9 more lanes sewers exist laid on self help, in 2 lanes there are govt. sewers, in one work remains. Lately requested by the community members of Madina Colony, plans and estimates are being prepared.

**TMA Sheikhpura:** A nearby Town consists of 51 UCs of which 19 are urban. TMA has been undertaking external development in 5 UCs. TMO and UC Nazim requested Muawin's support for internal development in UC-60, where external sanitation was laid last quarter. This period mapping, documentation, design and estimates were completed for one settlement United Colony and provided to the UC Nazim, mobilization is in progress. Local NGO Sangat is also being guided to extend the work.

**Muawin is providing training and advisory support to NGOs.** Guidance to partner NGO AWF in Gujranwala continues. NGOs, Roshni in Multan and Sangat in Sheikhpura are also being guided to initiate the program. This period a days orientation training was provided to four more NGO's, IF from Kasur, HDO from Sialkot, CB from Lahore and Ahsas from Sheikhpura. A training workshop was organized jointly with PKAUI for members from 14 TMAs.

**Strengthening Muawin's technical capacity:** Last quarter two visits were made by OPP-RTI, potential for expansion was observed. Organisational aspects and the need to strengthen the technical team was discussed, together with suggestions.

A dynamic in replication is the packaging of the work of OPP-RTI and that of partner Urban Resource Centre, as in Karachi (reference section 1.7.10). This strengthens advocacy and citywide networks. The Punjab Urban Resource Centre (PURC) in Lahore and Muawin's partnership is evolving likewise. Students from various Universities of Lahore are visiting, some work as interns.

#### **1.6.7. Organisation Pan Environment (OPE) and Al Watan Forum (AWF) – Gujranwala**

**Two organisations OPE and AWF continue with the program.** Small core fund support was arranged. AWF is mobilizing community in the City UCs and in the nearby town of Aroop. Meetings have regularly been held with the TMA officials, Nazims, Councillors and Community. This period on request plans, designs and estimates for main sewers were provided to the Nazims and community activists of UC's 10 & 45 and to the Town Nazim of Aroop. For UC 6 and UC Naushero Sasi estimates were provided for lane sewers. Money collection is in progress. Work on 1 lane and 1 secondary sewer was lately completed. In UC 51/15 Nazims had earlier agreed to pave lanes where self help sewers exist, total 17 lanes were paved.

OPE's mobilization in UCs continued this period. A map documenting work has been compiled. In UC 44 Climaxabad Nazim had earlier agreed to pave lanes where self help sewers exist. Total 15 lanes have likewise been paved. In Mohallah Ansarian work on a govt's secondary sewer 700 rft. serving 20 lanes was earlier completed, OPE provided the design, estimate and supervised the work. This period work continued in 2 settlements, 3 lane sewers were laid, in UC 17 requested by the Nazim and Community estimates were provided for 5 lane sewers. Lately in a meeting called by

the District Coordination Officer (DCO) OPE presented its work, DCO asked other NGOs to replicate the program.

**Internal development:** Total work completed has been 208 lane sewers, 50,948 rft. and 18 secondary sewers 6,492 rft. comprising of 3,637 houses. Peoples investment in latrines, lane sewers and secondary sewers has been Rs. 9.91 million (79 lane sewers and 4 secondary sewers were supported by AWF, 112 lane sewers and 14 secondary sewers were supported by OPE and 17 lane sewers by UNDP plus program). This quarter 4 lane sewers and a secondary sewer of 1,440 rft. were laid.

**External development:** As a policy WASA has laid trunk and secondary sewers in many settlements, agreeing that lanes can be undertaken by the community.

**Replication in the cities of Punjab province is increasing. An important aspect is the training, advocacy and support role being played by LPP, ASB, AHKMT, CRC, Muawin and PKAUI with OPP-RTI providing the back up support.**

### **1.6.8 Shahpur Chaker Welfare Society - Sanghar – Sindh**

Earlier members from Shahpur Chaker Welfare Society (SCWS) received orientation training at OPP-RTI. The CBO requested support for adopting the sanitation program. OPP-RTI members paid several visits. For the settlement Kamil Shah Colony (KSC) with about 250 houses plans and estimates were finalized for a secondary sewer, 19 lane sewers and a sewage treatment unit (STU). In Dec'03 work on site began. OPP-RTI member spent 10 days on site, providing supervision and training to the SCWS members. **Work on three lane sewers and two secondary sewers 689 rft. comprising of 23 houses was completed in KSC.** Peoples investment has been Rs. 100,174. In two more lanes money collection is in progress.

In New Colony a govt. main sewer exists, shallow open drains in lanes are being replaced by self help sewers. **Work on total six lane sewers 810 rft was completed in New Colony. 42 houses have invested Rs. 1,18,124/- on lane sewers and latrines.** In 3 more lanes there is money collection

On request plan/estimates for total 68 lane sewers have been provided to community activists, mobilization continues. In 5 lanes there is money collection.

SCWS together with partner NGO SRSP had earlier held regular meetings with the Nazim and Councillors. The UC Nazim had earlier directed people to lay lane sewers on self help while agreeing to make effort for lane paving and laying secondary sewers. Two lanes were likewise paved. People in several lanes had earlier resisted the govts. practice of laying open drains. Last quarterly the newly elected UC Nazim's visit to OPP-RTI was organized. **This period SCWS held several meetings with the UC Nazim who also arranged meetings with the District Nazim and engineers.** The District Nazim has agreed to undertake external development and requested SCWS to provide the plan/estimate.

**SCWS members have surveyed and prepared a map of the UC with documentation of the existing sewage disposal system.** The map shows, that the UC comprises of 8 settlements, 192 lanes and 1,072 houses with a population of about 20,000. There are shallow open drains in lanes laid by the govt., including main sewers and a disposal station. Level survey was also completed. **This period, with OPP-RTI support, the Master Plan for sewage disposal was finalized.** Comprising of main, secondary sewers and desilting of existing mains and disposal tanks, the cost comes to Rs. 4.3 million. OPP-RTI members paid two visits to finalize the plan. Lately another visit was made to support SCWS in its advocacy efforts as well as to review work. Meeting was held with the UC Nazim, plan was presented and agreed to. SCWS is supporting the UC Nazim in mobilization

of funds, meeting with the Town Nazim is scheduled. Presentations to citizens groups and community activists is ongoing. Requested by the community mapping of the nearby village Amanullah, was also completed this period. Design and estimate for the sewerage system is being prepared.

#### **1.6.9. Khajji Coop. Society (KCS) Khairpur**

The CBO KCS is working with OPP-OCT's credit program. On request members received orientation and technical training for replication of the sanitation program. Effort has been made to reorganize work, so that instead of one village, focus is on preparation of the Union Council (UC) plan. This can strengthen advocacy for external sanitation and so facilitate internal development. This period mapping and documentation of settlements in the selected UC has been in progress.

#### **1.6.10. Sukaar - Mithi:**

Earlier requested by NGO Sukaar, OPP-RTI members visited Mithi. Sukaar has been setup by about 20 community members, they have a savings and credit program and want to lay self help sewerage lines in their settlement North Colony. They have already prepared a sketch map of the settlement comprising of 53 lanes and 244 houses. Here most sewage is disposed into soakpits, while there are some open drains and a govts. disposal station. Visits were made by the Sukaar team, to OPP-RTI. for orientation and technical training for mapping, level survey, design and estimation for the sewerage system. OPP-RTI members also paid a visit to understand the technical options. Detail mapping and documentation of the settlement was completed. Lately partner SCWS is providing support in the preparation of the design and estimates for the sewerage system. Preparation of the UC plan is in progress, mapping and documentation of one more settlement was completed.

#### **1.6.11. Sindh mapping initiatives:**

Earlier a meeting was held at the OPP-OCT's Hyderabad City Office. The meeting was attended by seven OCT partner NGOs/CBOs working in 4 districts in Sindh. Need was discussed for mapping and documentation of their settlements and villages, as this is an important tool for development w.r.t sewage disposal, water supply, land title, health and education. OPP-RTI offered to train youths, identified by the partners. The first batch of 4 youths, belonging to partners TRD of Dadu and SDS of Hyderabad were received a weeks training. Partner youth organization TTRC provided the training and continues to provide the followup guidance. Sketch maps of 8 villages in Dadu and 2 settlements in Hyderabad were completed. Documentation of services is in progress. Lately a review meeting was held in Hyderabad, members of KCS and Sukaar also attended. Youths from TRD and SDS were guided on documentation skills, KSC and Sukaar's mapping of UC's was also guided. Requests for training have been received from 2 more NGOs.

#### **1.6.9. Community Development Network (CDN)**

This period the 14<sup>th</sup> meeting of the partners network was held at CRC Uch Sharif. CDN meetings provide an opportunity to members to understand the developments in each others work and to observe the partners work on site, as the venue of the meeting is rotated among partners. **30 partner organizations participated.** New partners presented their work, others presented the new developments in their work. Members observed that information updates thru meetings are useful for confidence building, streamlining directions of works and for joint advocacy. Expansion of work, linkup with govt. programs, influencing policy and increasing coordination among members was observed. Next day members observed CRC's work on site, of added interest was the program of conservation of heritage sites.



### 1.6.10. National Sanitation Policy (NSP)

On the request of the Ministry of Environment and Unicef, Chairman of OPP-RTI has prepared the draft NSP based on provincial level studies and consultations. OPP's model and lessons are included. Approval of the policy is under process.

## 1.7 Working with NGOs, CBOs and Government in Karachi

### 1.7.1 SKAA - OPP-RTI Project

**SKAA Policy:** In 1994 Sindh Katchi Abadi Authority (SKAA) agreed as its policy to finance external sanitation and water mains through the amount generated from lease recovery from the respective settlements. Since then SKAA's work with OPP-RTI has followed the process as explained in the last report.

As per the Govts new devolution of power plan adopted since Aug'2001, SKAA has been in a transitional phase to be merged with the City Govt. Functions of provision of land title and development in Katchi Abadies have been slow and lately it has come to a standstill.

Works completed so far are as follows:

- a) **External sanitation:** In 33 settlements total 61,615 rft trunks sewers and 6,577 rft. box drains were laid, 4,360 rft. sewer mains were desilted. SKAA investment was Rs. 24.82 million while people's investment has been Rs. 17.66 million on 1,330 existing lane sewers 2,55,790 rft. Work on the development of Essa Nagri nala as box drain is incomplete. City Govt. is being requested to complete the remaining 1250 rft of the drain.
- b) **External Water supply:** In 20 settlements total 69,016 rft water mains costing Rs. 7.289 million were laid. People investment in 455 lane water lines has been Rs. 6.591 million.
- c) **External Road paving:** Undertaken in six settlements

Departmental work in contracting was demonstrated and extended to all the settlements. This saved costs by 13-31%, there was timely completion of work and quality was controlled. For maintainance SKAA provided extra manhole covers and sets of tool to CBOs in 22 settlements. Self help and support of Union Councils has maintained the works.

Important steps, making the work low cost and effective have been the 1) adoption of some OPP design standards in the schedule of work, 2) use of the market rate for estimation, 3) preparation of the plans and designs based on the mapping and documentation of existing facility and the identification of external development thru visits on site and discussions with community activists 4) adoption of the departmental method of work i.e. contracting labour works only while there is departmental purchase of material 5) supervision and monitoring of work on site.

### 1.7.2 Survey of SKAA and City District Govt. Karachi (CDGK) Katchi Abadis (K.A)

This quarter survey of 6 more K.As was completed. Survey of total 258 K.As outside Orangi has been finalized. Of these 62 belong to SKAA and 196 are CDGK K.As. Survey of 258 K.As comprising 15,035 lanes and 1,44,255 houses shows that people have laid sewer lines on self help in 6,223 (42%) lanes and water lines in 2,461 (16%) lanes, investing Rs 113.54 million and Rs 56.07 million respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 6,075 (39%) lanes and water lines in 3,531 (23.4%) lanes. Government's investment has been Rs 186.52 million and Rs 52.90 million respectively. SKAA has recovered Rs 206.53 million and KMC/CDGK has recovered Rs 325 million as lease charges from the settlements (SKAA report Jun'04 and KMC report June 1999). Government and peoples investment in external development in the 258 K.As, has been tabulated. Refer detail statistics in section 2.11.1.

The first volume of 100 *katchi abadis* with maps, statistics and analysis has been published. The second volume, is being published.

### 1.7.3 Orangi Project of KMC/KCDG – ADB

**External Development :** Work of trunk sewer in 10 SPA's comprising of 13 settlements (now 3 UCs), was completed by June 1994. The sewers total 120,983 rft were cleared, checked through water pressure and defective covers were replaced. In all SPA's community activists monitored the construction of ADB (Asian Development Bank) financed KMC trunk sewers. OPP-RTI provided technical guidance. As the settlements have expanded, more secondary sewers are being laid. These are documented and on request supported with technical guidance. Refer details in section 3.6.

Despite repeated request neither KMC nor KWSB was willing to take responsibility for maintenance. However where possible people cleaned the trunk sewers on self help and replaced broken manhole covers. For cleaning, community activists hired municipal sweepers and supervised the cleaning. In Dec'01 the Orangi Town Council was given the responsibility for maintenance but the sanitation deptt. failed to do so, now the Union Councils and again the community activists are making efforts.

In areas where the trunk sewers have a maximum depth of 6'-7' these can be cleaned by the sweepers hired by the people. With increased depths, machines are needed. With government's centralised maintenance system and incapacity, it became very difficult to maintain deep sewers, so the delay and consequent problem, as observed in the case of cleaning of trunk sewers in Gulshan-e-Bihar. Community Activists, CBOs UCs and KWSB are regularly guided on maintenance needs. This period requested by the newly elected Nazims. KWSB and City Govt, survey has been undertaken to identify maintenance and development needs. Of UC-5, 6 & 7 these were provided.

**Internal Development:** Out of 2,152 lanes, in 1,360 sewers have been laid. This quarter work on lane sewers has been in progress in Gulshan-e-Zia. Due to shortage of water, need for construction of T-Haudi as interception chamber for house connection, is regularly extended. Breaking of manhole covers due to plying of water tankers is a recurring problem. Where the covers are flushed with the ground level (GL), this problem is avoided, in others where the covers are raised above the GL, there is frequent breaking of covers. Leaflets on proper house connections and placement of covers are regularly disseminated.

### 1.7.4 Khuda Ki Busti – Taiser Town - Saiban

Land supply for the poor is the focus of the NGO 'Saiban'. Khuda Ki Busti (KKB-I) is their project located in the periphery of Karachi. 60 acres of land with 1760 housing plots was acquired from the govt, and the scheme was planned. Presently 1,754 families have acquired plots and are residing in the settlement. For KKB II another 40 acres of adjacent land with 1150 housing plots has been acquired, 1,113 families are now settled. Saiban has lately acquired more land for KKB III. Cost of Rs. 37,000 for an 80 sqyd plot is paid in installments to Saiban which has an office in the settlement ( for KKB 111 costs are being worked out). Immediate possession of land with the first payment, construction of a house and residing in it, is an important condition for acquiring land.

Saiban has facilitated provision of sewerage, transport, water and electricity with the amount collected as development charge, (included in the cost of land). Earlier on request for technical support for sanitation, OPP-RTI member visited site. Poor quality of work (due to lack of supervision and leaving work upto the contractor) and problems in maintenance, were the issues observed. On site training was provided. Laying the sewer line in the centre of the lane instead of on the sides and using cylindrical shutterings for in-situ manholes in place of block masonry were some of the techniques introduced.

Earlier on request, plan and design for sewerage systems and sewage treatment units (STU) for KKB I & II was provided to Saiban. OPP model of people financing and also managing and maintaining the work was regularly discussed. However, Saiban continues to manage construction as well as maintain the system, this is limiting Saiban's capacity for expansion.

In KKB I & II total 124 lane sewers and 21 secondary sewers, 51,751 rft comprising of 2,468 houses have been completed by Saiban. Peoples investment has been Rs. 6.55 million. This quarter 1 secondary sewer was laid.

The two STU's were also completed and are functional. Water is being used for trees and plants. Guidance was provided on use of Effective Microbe (EM) technology. First batch of EM has lately been prepared and is in use. Another low cost sewerage system was demonstrated in a lane, the system is being monitored.

#### **1.7.5. Sharif Colony – Korangi Town**

NGO from Sharif Colony Korangi visited and requested technical support for replication. Here a cluster of 22 lanes has been mobilized by the NGO for self help sewers (the NGO operates a hospital in the area). Designing and estimation of the sewerage system was completed this quarter, meetings were held with the community activists. Mobilization of finance for the secondary sewer is in progress. Meanwhile water lines have been laid by the community on selfhelp.

#### **1.7.6 Manzoor Colony -Development of the natural nala into a covered drain-Jamshed Town**

Work on the development of Manzoor Colony natural nala into a drain began on site in June 1998 and was completed in June 2004. This box drain 11,700 rft costing Rs. 93.3 million is a major City Project as it serves as the sewage disposal channel for about 60% of the area in Jamshed Town including disposal of 10 MGD from Karachi's sewage treatment plant no. II. The catchment area comprises of 100,000 houses of which 40 per cent belongs to Katchi Abadis.

The process of work i.e. advocacy by CBOs, supported by the OPP-RTI alternative plan, (which was 1/6 the cost of KMC [Karachi Municipal Corporation the present City Govt]. plan and involved no displacement of houses while in the KMC plan 850 houses were to be displaced, the numerous meetings with Govt. Engineers, Deputy Commissioner, Secretaries and Minister Local Govt., the approval of the OPP-RTI plan, the technical and social problems in implementation, on site monitoring by community / OPP-RTI, the voluntary demolition of parts of houses (by the 130 house owners) and community efforts in designating two large open spaces alongside the drain for a park and maternity clinic, have been detailed in previous reports.

**Present problem and efforts are:** The drain extends thru Defence Housing Authority (DHA) land before joining the sea. The extension drain has been constructed by DHA. Since 2003, three fourths of the junction culverts have been blocked by DHA, this has caused back flow. Earlier several meetings were held with the Town Nazim need was stressed to unblock the culvert openings, these were consequently partly unblocked. Now as part of a flyover construction the old culvert is to be reconstructed, it is hoped that this may clear the flow. In meetings with the City Govt's. Works and Services deptt. complete desilting of the drain is regularly advocated.

#### **1.7.7 Development of Natural Nalas/Drainage Channels into box trunks-Citywide application**

Natural *nalas*/drainage channels in Karachi serve as the main disposal for sewage and rain water not only for *katchi abadis* but for all of Karachi. With time these *nalas*/drains, have silted up and been encroached, reducing both width and depth. To safeguard the existing sewerage system there is need to desilt these *nalas*/drains, secure the width and develop these as box trunks serving as main

disposals for sewage and rainwater.

After many presentations and meetings with Minister, Governor and many Govt. Officials, in March 1999 Governor Sindh issued a directive that KMC would develop and upgrade main *nalas*/drains, as sewage and rain water drainage channels, for which budget would be allocated annually. OPP-RTI has since been making efforts for implementation of the directive. Along most of the *nalas* and drains there are low income settlements/ K.As, OPP-RTI designs avoid displacements.

Development of the natural *nalas* in Orangi and in different parts of Karachi, as **box trunks/covered drains continues**. Earlier, Welfare Colony, Rajput, Pirabad *nalas* of total length 6,105 rft, were developed as box trunks, by SKAA and DMC West. Work on Essa Nagri and Manzoor Colony *nala* has been explained in section 1.7.1. and 1.7.6. Report on development of Orangi *nalas* is in section 3.4. Explained below are the **major developments since May'2004**.

It has been observed that many open drains all over the city (which serve as combined sewage and rainwater disposals) are being covered, natural *nalas* are being converted into drains, in places trunk sewers are being laid alongside the *nalas*/drains. This has been advocated by OPP since 1988 for Orangi and since 1996 for all of Karachi.

In June'2004 engineers of the Works and Services deptt. CDGK requested OPP-RTI support for the development of natural *nalas* into box trunks and upgradation of existing drains in Karachi. OPP-RTI together with the city engineers is a member of the focal group formed for the work. On request maps and documentation of about 25 main *nalas*/drains were provided to the group. These are regularly updated with new ones. Meetings are since being regularly held among the group as well as with the District Officer Tameer-e-Karachi program. Thru mutual consultations *nalas*/drains are identified, OPP-RTI supports thru providing the surveyed maps, design and estimation. Work on the following and some more is underway: Kalri (9526 rft.) and Pitchard drains (15,000 rft) that serve a major part of old city and Lyari town, Songal (8,600 rft) provides disposal for a major part of Gulshan Town, Soldier Bazar drain (40,000 rft) serves a major part of Saddar and Jamshed Towns and some portion of Gulberg, Orangi main *nala* (40,000 rft) serves Orangi as well as Nazimabad and Liaquatabad towns, Gujjar *nala* (60,000 rft) serves Nazimabad, Liaquatabad, New Karachi and Gulberg towns, Mehmoodabad drain (32000 rft) serves Jamshed town and Cantonment and Baldia *nala* (24000 rft) serves Baldia and Site towns. Earlier survey, map and design for development of Kalri drain estimated at Rs. 61.7 million, Pitchard estimated at Rs. 108 million, Songal estimated at Rs. 26.3 million and Soldier Bazar estimated at Rs. 277 million was provided to EDOWS. Of Soldier Bazar and Songal drains, PC-I was prepared by EDOWS, effort is being made for their development. For the Orangi main and Gujjar *nalas* requested by the focal group, design is being prepared, of Mehmoodabad drain design has lately been prepared while revised design of Baldia *nala* was provided.

Based on OPP-RTI design/estimates lately PC-I's for the following, have been prepared and processed for approval by EDOWS, 1) Qalandria *nala*, serving a part of North Nazimabad town 2) Mominabad *nala* serving Site town 3) Baldia town *nala* 4) 2 branches of Orangi *nala* and 5) Chakra Goth *nala* serving 20 Katchi Abadis in Korangi Town. Of 2 more *nalas*, surveys were completed, design and estimates are being prepared.

This period work on site began on the development of Mianwali *nala* 11,238 rft costing Rs. 35 million. This *nala* serves as sewage disposal for 350 lane sewers comprising of 7,000 houses located in Site Town and part of Orangi Town. To maintain quality guidance is being provided to the City Govt. engineers, while work is being jointly monitored with the UC Nazim and area activists.

Assisted by the maps provided by OPP-RTI, City govts works and services deptt. has initiated a program to regularly desilt the *nalas*/drains, work is under way.

**The CDGK's Tameer-e-Karachi program (TKP) has informed that in the budget 2004-2007, Rs. 2.02 billion has been allocated for the development of nalas/drains.** Rs. 669 million has been allocated for the 14 projects identified/designed by OPP-RTI. For the remaining allocations, on request OPP-RTI has initiated support as already detailed. Of Orangi town the developments are reported in section 3.4. Another Rs. 1 billion has been allocated for sewerage system in Katchi Abadis, Goths and for some specific areas. For this joint working with KWSB has been initiated, as a first step work in Orangi is being guided.

For 12 towns, documentation of drainage channels has been acquired from the CDGK, of 3 towns Orangi, Korangi and Landhi, these were prepared by OPP-RTI, of the remaining 3 towns info is needed. The information of 15 towns has been digitized, for access by communities and other citizens. These are also being prepared for publication. Documentation of existing system has been consistently advocated by OPP-RTI in meetings, discussions, forums and presentations. Since 2003 the towns seem to be focusing on this.

KWSB has likewise started documenting its sewerage system. For 12 towns these have been acquired from KWSB, of 3 more towns these were mapped by OPP-RTI. Of 15 towns these have been digitized, others are in progress. In meetings the officials have informed that instead of the earlier focus on mega projects (as explained in 1.7.9) the interest is now on 1) building on what exists, so the mapping, documentation and desilting of existing sewers as observed in several towns and 2) use of local resources and grants rather than foreign loans, so the laying of sewers along existing drains, use of gravity flow instead of pumping setup and the proposals for construction of box trunks along the major drainage channels of Orangi, Malir and Lyari with treatment plants where the channels join the sea. An important change has been the acceptance by KWSB, that sewage is being disposed into the nalas/drains. A point constantly advocated by OPP-RTI since 1996. **There has been a breakthrough in KWSB's policy and development plans, as explained in section 1.5.**

#### **1.7.8 Documentation of Natural Nalas/Drainage Channels**

94 natural *nalas*/drainage channels (mains and branches) of total length 8,79,508 rft. located all over Karachi have been documented on maps. Survey of 2 nalas was completed this quarter, of 1 more it is in progress. Plan, design and estimates for the development of total 47 *nalas* have been provided to KMC / CDGK and SKAA. Most of these branch nalas and drains dispose into 2 main nalas, Lyari and Malir which then dispose into the sea. Accepting the importance of these drainage channels, plans for box trunks along these, have been proposed by KWSB. **OPP-RTI mapping and documentation, strengthening advocacy, has influenced the KWSB and City Govts development plans.**

**A map of Karachi in the scale of 1: 10000, documenting the *nalas* surveyed has been prepared.** The map is displayed on a wall surface of the OPP-RTI classroom. From the map a clear picture emerges of Karachi's sewage disposal channels. The map is regularly updated. Earlier a map with the location of *nalas*/drains was printed and is being disseminated. **A map illustrating the integration of the drainage and sewerage system, the plan for Karachi's sewage disposal, as agreed to with KWSB has been prepared and is being disseminated.** KWSB has lately used this to prepare its sewage disposal plan for Karachi. Maps of towns documenting the *nalas* and drains are being prepared for publication.

#### **1.7.9 Greater Karachi Sewerage Plan (GKSP) and the Korangi Sewerage Project of KWSB: Review, Alternative Proposal, Developments and the breakthrough in KWSB policy**

Documentation on 1) the failure of Asian Development Bank (ADB) financed, KWSB project of Baldia, TP-1, TP-2 and Lyari Trunks, 2) process of rejection by Governor Sindh on 2<sup>nd</sup> April 1999 of the ADB loan of US \$70 million for KWSB's Korangi Sewerage Project costing US \$ 100 million, on

the basis of a low cost alternative proposed by OPP-RTI and 3) the refusal of KWSB to undertake the Korangi Sewerage Project thru local resources, were presented in the 86<sup>th</sup> quarterly report. Details are available in OPP-RTI files.

OPP-RTI proposal for a Sewage Disposal System for Karachi published as a monograph presents an alternative to the KWSB Greater Karachi Sewerage Plan. The alternative is: i) the existing functional system and present use of *nalas*/drainage channels for sewage and rain water disposal needs to be accepted and *nalas*/drains need to be developed as box trunks or interceptors be laid alongside ii) Sewage treatment plants need to be built where the *nalas*/drains join the sea iii) Roles and responsibilities need to be decentralised, so that external development becomes the responsibility of Government and internal development the responsibility of communities or coop societies.

Studies show that in 1998-99 KMC's sanitation budget was Rs 329 million. With this KMC budget 35 kilometres of *nalas* could have been constructed as box trunks. Karachi's *nalas*/drains consist of about 200 km. In 6 years these can all be developed with the annual budgets. After this is completed, only the development of the main channels (Lyari and Malir) and treatment plants/outfalls will remain. These can be developed thru loans or grants from the Federal Govt.

The *nala*/drain development projects by SKAA and KMC/CDGK as explained in 1.7.6, 1.7.7 & 3.4 follow the OPP-RTI proposal.

It has been observed that the CDGK and KWSB are increasingly implementing the alternative proposal,

There has been a breakthru in KWSB's policy, OPP-RTI proposals have been adopted as the KWSB's plan for sewage disposal for the city. Details are in section 1.5.

#### **1.7.10 Citizen's Position on Policy for Water and Sanitation for the City of Karachi**

Among the citizens groups in Karachi there is a growing interest to address the dilemma of water supply and sewage disposal in Karachi, so the interest in the OPP-RTI proposal.

Over the past years thru 1) several forums organized by the partner NGO Urban Resource Centre (URC) on city's sewage disposal and water supply issues and 2) the process of stopping the ADB-KWSB's disastrous Korangi Sewerage Project while developing an alternative, several city NGOs, CBOs and citizens have come together, as a network on Water and Sanitation named the "Peoples Voice". Many groups including OPP-RTI are members, while there are many more groups that support the network as needed. **The network is based at partner NGO URC.** Its effort is to present viable alternatives and initiate public hearings/consultations.

The citizens have strongly advocated use of local resources as opposed to foreign loans and working on ground realities i.e. building on what exists rather than superficial mega projects. **The position paper is available with OPP-RTI and URC.** OPP-RTI alternative for sewage disposal for the city is presented as a case study demonstrating the use of local resources and the lack of dependence on foreign loans.

In sewage disposal, water supply, solid waste disposal and transport the network presents alternatives to the Plans prepared by the City Govt. In forums, television programs, meetings with govt., citizens and thru newspapers the alternatives are regularly presented and discussed. **Govts. plans and works for sewage disposal have been influenced for water supply, solid waste disposal and transport these are being influenced.** Some details on sewage disposal have already been presented. Details on others are available with URC.

Considering forums to be a means of dialogue and collection of information, these are regularly organized. In an earlier forum MD KWSB presented the city works and plans, citizens raised following issues which were agreed to by the MD. 1) improper billing 2) lack of mapping and documentation of water and sewerage systems 3) lack of metered supply to towns resulting in acute problems of water supply management, coupled with the theft in tanker supply managed by para military and 4) leakages in water supply lines (both technical and due to theft) resulting in more than 40% water loss. On privatization of KWSB, citizens were informed that there was no plan to do so. Recent meetings with KWSB and newspaper reports have informed that the focus of KWSB is on the resolution of the issues raised. On issue 2 developments have been observed as already reported. Last quarter in a forum at URC, OPP-RTI presented to the network members, its work and the developments regarding the cities sewage disposal and drainage system.

**KWSB seems to be resisting foreign loans for mega projects, however technical assistance (T.A) loans are trickling in.** ADB has approved a Technical Assistance (TA) of US \$ 150 million for Karachi's water supply, sanitation and waste management. JICA now wants to prepare the master plan for Karachi's sewage disposal. Govt. has contracted similar work to a local consulting firm. ADB and W.B are proposing similar TA's. Networks concern regarding the Asian Development Banks TA for the common effluent treatment plants for Karachi and for the mega city development project was detailed earlier. Effort continues to initiate public hearings and consultations for the IFI projects. Information on the projects are being acquired thru contacts, the IFI's do not provide info saying the study is to begin/the govt does not want the info to be made public.

Last quarter in a hurriedly organized meeting at its office, KWSB presented its reform plans. Participants were averse to the World Bank's involvement in the reforms. For the dialogue to be meaningful it was suggested that copies of the reform plan and the presentation be made available. **On the suggestion that consultations be a regular feature, KWSB has initiated a liaison cell. Effort is being made to activate it,** so there is response when info is sought, written material is made available prior to consultation and also more than a days notice is given for meetings. Two more meetings were called by KWSB to decide on water connection charges. This period several meetings were held with the Director of the Liaison cell. Topics for forums were suggested, a presentation by KWSB on its development plans is scheduled.

Members of partner NGO PURC in Lahore are also concerned about IFI mega projects for their city, they too are still trying to acquire information on the projects. PURC is also concerned about the privatization of water in Lahore. Forums have been held to understand the issues and options, a City Water Action Network were earlier formed. A leaflet on the situation and problems with privatization (together with examples of failures world wide) has been printed and is being disseminated. PURC is documenting the fallout of the eviction riddled "Lahore Ring Road" project. Thru forums, on water, transport and other people centred issues like Hazoori Bagh (where conservation is used to stop peoples access to revered heritage spaces), opportunity is being provided for people to come together.

The network members actively support other on going cooperative actions like 1) Lyari Expressway – peoples resistance to the project and to the eviction of more than 28,000 houses 2) Okara farmers movement – resistance to evictions violently enforced by the army on a million poor farmers 3) Revitalization of the Karachi Circular Railway (KCR)- resistance by the Katchi Abadi's alliance to the Railway department's, plans to evict 10,000 houses. Details of the support were presented earlier, now the Railway deptt's. plans for evictions have been stalled, pending resurvey and decision by the Sindh Govt. on the appropriate right of way. Meanwhile alliance continues its advocacy. In many parts of Karachi eviction of the poor, from their settlements, has increased. Mapping/documentation of the communities under threat is needed to support peoples efforts against eviction.

**Demand for public consultations and hearings for all govt. projects and programs is growing.** Govt./IFI failed projects are numerous, having wide scale repercussions. This period too on a paper introducing the "one point agenda" prepared by partners, there were more endorsements.

#### **1.7.11 Local govt. Devolution Plan - Karachi**

Devolution plan for Karachi implemented from 14<sup>th</sup> of August 2001, decentralizes the city into 18 towns, 178 Unions Councils (UC) and one City Govt. Each town has between 9-13 UCs, each UC has a population of about 50,000 to 1,00,000.

The concept of component sharing i.e. people being responsible at the neighborhood level with govt. complimenting their initiatives is being presented at various meetings and training sessions. This quarter visitors and training groups at OPP-RTI comprising Govt. Officials, Nazims, Councillors, **Community Activists** and members of NGOs, observed the same. A leaflet explaining the model is regularly disseminated among NGOs/CBOs, elected members and Govt. Officials.

UC plan books (documenting sewage disposal, water supply, solid waste disposal parks/playground, health and education facilities) of total 13 Union Councils of Orangi, of one UC of Site, sewerage plans of UC-2 Lyari, UC-2 Baldia and UC-2, & 3 Jamshed Town were earlier provided to the Nazims, CBOs and area activists. On request copies are provided to community activists, govt. officials, visitors and training groups. Last quarter sewage disposal plans, identifying projects for implementation were completed for all the 13 UCs of Orangi and of 1 UC of Site town. UC Nazims are visiting OPP-RTI to discuss the plan and acquire copies. For one UC each of Baldia, Site and Jamshed town these are being prepared. Sattelite image of Baldia Town was downloaded from "Google Earth" this has lately been prepared as a map for surveys, of Site Town this is in progress. KWSB and City govt. engineers, have paid regular visits to OPP-RTI. Effort is being made to coordinate the UC development works, between various actors.

#### **1.7.12 Jamshed, Gulshan, Baldia, Korangi, Site, Lyari, Kemari, Saddar, N.Nazimabad and Liaquatabad Towns**

Support to UC 2 and 3 Jamshed Town and the works completed were reported last. This period requested by the Nazim of UC-1 plan, design and estimates for main sewers have been completed. The main sewers serve as disposals for the 273 existing lane sewers (92% of which have been laid on selfhelp).

Requested by the Nazim of Korangi Town design of the Chakra Goth nala, which is the main sewage disposal for UC-3 comprising of 20 K.As, was earlier completed. This period based on this, the City govt engineers have prepared the PC-I. Effort is being made for its development.

This period Nazim of UC-8 Site Town paid several visits to OPP-RTI. He has also mobilized the Town Nazim. Technical support was requested for the sewerage/drainage system, town mapping and UC plan books. UC-8 plan book and design/estimates for the development of 2 main natural nalas were provided. For one, City Govt. has lately started work on site, OPP-RTI is monitoring work & providing guidance to the City govt. engineers. Survey of the 3<sup>rd</sup> main nala/drainage channel was completed this period. On request, effort is being made to demonstrate a sewage treatment unit so waste water can be used for a UC park. Requested by the Nazim of UC-9, survey is in progress for the preparation of the UC plan book. Two community organizations are regularly visiting OPP-RTI, discussing developments and requesting support.

For Baldia town, in addition to efforts for the development of Baldia nala and the survey of another main nala, UC plan books are being prepared. Survey of UC-2 is in progress. Nazim of UC-5 has lately visited OPP-RTI, survey of the UC is scheduled.



Developments regarding Manzoor colony and Mehmoodabad drain in Jamshed Town, Kalri and Pitcher drains in Lyari and Kemari Town, Essa Nagri and Songal *nalas* in Gulshan Town, Orangi main serving Liaquatabad, Orangi and Site towns and branch *nalas* in Orangi Town, Gujjar nala serving 4 towns, Soldier Bazar drain serving Saddar/Jamshed Towns and Qalandria drain in N. Nazimabad towns are detailed in section 1.7.7 and 3.4.

Continued.....

## 1.8 Statistics

### 1.8.1 Sewerage Construction Outside Orangi – Feb'2006

Sr. No.	Area	Location	Lanes	Internal Sanitation			External Sanitation	
				Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
1	Chanesar Goth	Karachi	4	450	28	0.012	-	-
2	Manzoor Colony	Karachi	153	46935	2908	2.170	11670	93.300
3	Islamia Colony	Karachi	108	24840	1043	1.250	8050	1.443
4	Bhitai Colony	Karachi	-	-	-	-	+1100	0.400
5	Welfare Colony	Karachi	106	23320	1272	1.520	1970	3.040
6	Mujahid Colony	Karachi	17	5865	525	0.630	3435	0.842
7	Jamali Colony	Karachi	20	3400	140	0.168	1882	0.328
8	Madina Colony	Karachi	69	10005	759	0.910	1654	0.572
9	Umer Baloch	Karachi	9	1610	130	0.156	370	0.060
10	Burmee Sharif	Karachi	219	28680	3285	3.942	3510	0.988
11	Baloch Colony	Karachi	10	1813	120	0.144	2800	0.340
12	Awami Colony	Karachi	38	5700	494	0.592	4444	1.314
13	Pirabad	Karachi	88	24840	440	0.528	3484	2.476
14	Muslimabad	Karachi	42	17346	420	0.504	-	-
15	Rajput Colony	Karachi	49	11660	539	0.647	2125	1.043
16	Zia Colony	Karachi	97	24638	1552	2.948	4900	0.549
17	Umer Colony 1	Karachi	26	3180	318	0.381	1130	0.073
18	Umer Colony 2	Karachi	17	1490	149	0.178	1790	0.116
19	Nishterabad	Karachi	-	-	-	-	500	0.079
20	Shah Rasool Colony	Karachi	21	2814	210	0.252	1594	0.401
21	Zia-ul-Haq Colony	Karachi	111	13764	999	1.198	2960	0.665
22	Bawani Chali	Karachi	44	4488	352	0.422	2360	0.748
23	Khando Goth	Karachi	6	1332	48	0.057	+1160	0.282
24	Kausar Niazi Col. Blk-F	Karachi	78	13260	1014	1.216	376	0.098
25	Kausar Niazi Col. Blk-H	Karachi	40	4972	484	0.580	2230	0.540
26	Rehmatia Colony	Karachi	87	9570	655	0.786	3550	0.860
27	Wahid Colony	Karachi	19	4560	247	0.296	1520	0.357
28	Anjuman-E-Ittehad Colony	Karachi	3	600	27	0.018	800	0.238
29	Qasimabad	Karachi	2	360	20	0.014	340	0.073
30	Noor Afshan Colony	Karachi	6	760	60	0.114	500	N.A
31	Junejo Town	Karachi	2	200	28	0.061	990	0.058
32	Umer Colony	Karachi	64	10389	1130	0.946	-	-
33	Deh Taisar	Karachi	124	43659	2468	6.028	6733	0.532
34	Generalabad	Karachi	9	1565	52	0.818	2991	1.273
35	Farooq-e-Azam	Karachi	14	1085	106	0.090	432	0.107
36	M.Ali Colony	Karachi	42	4625	280	0.276	2168	0.621
37	Abbasi Nagar	Karachi	34	4277	390	0.337	1660	0.536
38	Mecca Colony	Karachi	12	1660	136	0.122	980	0.306
39	SherPao Colony	Karachi	120	24107	2047	1.496	810	0.264
40	Ashraf Al Mustafa Col.	Karachi	57	9120	684	0.820	1060	0.315
41	Essa Nagri	Karachi	2	500	30	0.876	*1350	3.0
42-46	K. Lakhpat, Qadri, Yasrab, Farooq	Lahore	94	22409	1160	2.577	180	N.A
47	Khan Colony	Lahore	17	3142	125	0.500	-	-
48	Peerzada Colony	Lahore	-	-	-	-	930	0.066
49	National Colony	Faisalabad	9	2352	104	0.304	-	-
50	Dhuddiwala	Faisalabad	39	5943	235	0.694	-	-
51	Hasanpura	Faisalabad	58	10264	694	1.639	524	0.131
52	Rajada Town	Faisalabad	7	3356	169	0.470	-	-
53	Al-Najaf Colony	Faisalabad	5	1260	56	0.156	-	-
54	Nimat Colony	Faisalabad	15	5170	186	0.638	-	-
55	Jalvi Market	Faisalabad	22	3421	235	0.517	-	-

Sr. No.	Area	Location	Lanes	Internal Sanitation			External Sanitation	
				Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
56	Factory Area	Faisalabad	1	310	10	0.043	-	-
56	Abdullah Town	Faisalabad	3	1668	48	0.190	-	-
57	Jalvi Trunk	Faisalabad	-	-	41	0.057	1820	0.277
58	Darusalam Colony	Faisalabad	7	1750	99	0.264	-	-
59	Iqbal Nagar	Faisalabad	4	1078	52	0.143	-	-
60	Bilal Colony	Faisalabad	18	3232	178	0.520	-	-
61	Mujahid Town	Faisalabad	9	1740	67	0.230	-	-
62	K.T.M. Chowk	Faisalabad	2	210	6	0.021	-	-
63	Nisar Colony	Faisalabad	36	13353	615	1.801	-	-
64	Satellite Town	Faisalabad	15	3785	142	0.463	-	-
65	Kehkashan Colony	Faisalabad	-	-	-	-	+3800	0.703
66	Madina Colony	Faisalabad	12	2559	149	0.369	-	-
67	Dogar Basti	Faisalabad	4	572	34	0.084	-	-
68	Himat Pura	Faisalabad	7	1365	81	0.225	-	-
69	Sohailabad	Faisalabad	4	910	56	0.148	-	-
70	Aslam Gunj	Faisalabad	5	1305	89	0.217	-	-
71	W. Town	Faisalabad	4	780	72	0.159	-	-
72	Sandhu Pura	Faisalabad	5	1590	73	0.245	-	-
73	M. Ali Park	Faisalabad	3	1800	52	0.191	-	-
74	Yasinabad	Faisalabad	6	1493	107	0.259	-	-
75	Rukanabad Chak no. 117	Faisalabad	-	-	-	-	2400	0.215
76	Yakta Market	Faisalabad	-	-	58	0.081	1150	0.080
77	Zulfiqar Colony	Faisalabad	6	1540	77	0.231	-	-
78	Nadir Town	Faisalabad	4	1060	64	0.160	-	-
79	Rashid Nagar	Faisalabad	7	2990	161	0.502	1775	0.560
80	Murad Colony	Faisalabad	9	3360	159	0.533	330	0.038
81	Elahiabad	Faisalabad	32	11154	592	1.639	7665	2.300
82	Usman Town	Faisalabad	3	410	18	0.072	-	-
83	Hamyran Town	Faisalabad	8	1387	55	1.088	-	-
84	Yousuf Town	Faisalabad	11	5958	224	0.879	350	0.038
85	Green Town	Faisalabad	7	3325	217	0.837	320	0.042
86	Partab Nagar	Faisalabad	3	1210	50	0.200	-	-
87	Muzaffar Colony	Faisalabad	6	1950	80	0.310	-	-
88	Harchampura	Faisalabad	2	800	30	0.140	-	-
89-91	Bhahiwala, Millat Rd, Nawabanwla	Faisalabad	-	-	-	-	6230	2.16
92	Rasool Park	Faisalabad	6	2748	158	0.400	-	-
93	Faisal Town	Faisalabad	5	670	17	0.061	-	-
94	Muslim Town	Faisalabad	11	6635	233	0.954	3400	0.516
95	Saeed Colony	Faisalabad	10	3100	123	0.452	-	-
96	Sheerinabad	Faisalabad	2	830	30	0.110	-	-
97	Ganda Singh wala	Faisalabad	3	678	26	0.071	-	-
98	Lakar Mandi	Faisalabad	3	750	39	0.108	-	-
99	Shabnam Street	Faisalabad	2	650	50	0.138	-	-
100	Haseeb Shaheed Col.	Faisalabad	4	2445	92	0.302	-	-
101	Nimat Colony no. 2	Faisalabad	4	1820	52	0.200	-	-
102	Press Market	Faisalabad	1	310	20	0.051	-	-
103	Dastagir colony	Faisalabad	4	1200	65	0.219	-	-
104	5Marla colony	Faisalabad	3	1200	70	0.208	-	-
105	Mansoorabad	Faisalabad	8	3330	150	0.511	-	-
106	Imdad Town	Faisalabad	9	5666	328	0.999	-	-
107	Farooqabad	Faisalabad	2	960	48	0.156	-	-
108	Yousfabad	Faisalabad	4	2800	138	0.439	-	-
109	Azamabad	Faisalabad	13	12743	792	2.109	-	-
110-111	Park, Sana Park	Faisalabad	7	4834	278	0.808	-	-

Sr. No.	Area	Location	Lanes	Internal Sanitation			External Sanitation	
				Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
112	Munirabad	Faisalabad	5	3986	262	0.705	-	-
113	Ali Town	Faisalabad	3	1624	80	0.243	-	-
114	Hajiabad	Faisalabad	2	740	32	0.114	-	-
115-1	16 Jamilabad, Bismillah park	Faisalabad	2	670	35	0.116	-	-
117	Ahmed Colony	Faisalabad	3	610	24	0.090	-	-
118-120	Nawaz prk, Ilyas, Bismillah prk	Faisalabad	8	2355	80	0.316	-	-
121	Mustafabad (Jaranwala)	Faisalabad	4	1130	74	0.206	870	0.104
122	Municipal Col. (Jaranwala)	Faisalabad	3	713	38	0.118	-	-
123	Chamra Mandi (Jaranwala)	Faisalabad	2	565	22	0.081	-	-
124	Shamsपुरa (Jaranwala)	Faisalabad	1	280	15	0.047	-	-
125	Ismailabad (Jaranwala)	Faisalabad	2	413	24	0.072	-	-
126	Chundri Colony (Jaranwala)	Faisalabad	4	840	46	0.139	-	-
127	Razaabad (Jaranwala)	Faisalabad	4	970	49	0.154	-	-
128	Anwarabad (Jaranwala)	Faisalabad	2	1100	53	0.178	-	-
130	American Barracks	Hyderabad	-	-	-	-	5297	1.200
131-133	American Qtr, Gujrati para	Hyderabad	-	-	-	-	+12145	1.702
134	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
135	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
136	Dhok Matkal	Rawalpindi	59	10357	640	1.527	595	0.049
137	Nawab Colony	Rawalpindi	6	956	39	0.105	180	0.027
138	Habib Colony	Rawalpindi	6	1445	79	0.191	-	-
139-141	Hazara Col, Meharabad, Fatima Col	Rawalpindi	3	381	16	0.041	-	-
142	Farooq-e-Azam Colony	Rawalpindi	3	861	42	0.123	-	-
143	Dhoke Kala Khan	Rawalpindi	2	593	33	0.075	-	-
144	Bilal Colony	Rawalpindi	11	1740	87	0.331	-	-
145	Model Colony	Rawalpindi	5	1294	61	0.218	300	0.026
146	Fouji Colony	Rawalpindi	10	2127	102	0.531	-	-
147	Shamsabad	Rawalpindi	10	3503	153	0.611	-	-
148	Qayyumabad, Ghori Town	Rawalpindi	2	912	53	0.147	-	-
149	Rahmatabad	Rawalpindi	2	565	29	0.071	-	-
150	DK. Sayyedani	Rawalpindi	1	700	34	0.123	300	0.054
151	Faisal Colony	Rawalpindi	2	1000	39	0.106	-	-
152	Valley III	Rawalpindi	1	316	11	0.034	-	-
153	Dhoke Anwar	Rawalpindi	4	876	22	0.083	-	-
154	New Gulzar Qaid Colony	Rawalpindi	15	4310	119	0.658	-	-
155	Wagon Colony	Rawalpindi	10	2042	99	0.395	-	-
156	Rasoolabad	Muzaffargarh	-	-	-	-	277	0.015
157-161	Shagai, Aman Kt, Banr, Chalyr	Swat	74	9049	459	0.984	4156	0.348
162	Lodhran	Lodhran	134	23918	970	2.382	12835	2.938
163	Thakkerwala	Lodhran	-	-	-	-	1600	0.350
164	Faizabad	Lodhran	-	-	-	-	700	0.200
165	Lahori (v)	Lodhran	8	1922	156	0.298	4240	0.667
166	Duniapur	Lodhran	16	3346	127	0.328	496	0.022
167	Ibrahimwala	Lodhran	4	896	13	0.043	-	-
163	Dehnote	Lodhran	4	633	25	0.058	-	-
164	Kherorpucca	Lodhran	9	1713	51	0.120	-	-
165	Pakistan Colony	Khanpur	1	54	4	0.007	*11204	5.802
166	Khanpur	Khanpur	11	1757	56	0.182	-	-
167	Model Town	Khanpur	10	2105	75	0.194	-	-
168	Jinnah Town	Khanpur	7	1652	45	0.158	-	-
169	Akhterabad	Khanpur	2	437	32	0.069	-	-
170	Railway Road	Khanpur	2	364	27	0.056	-	-
171	Toufail Colony	Khanpur	3	507	7	0.036	-	-
172-174	Rahimabad, Qauid millat, Majeed Cty	Khanpur	3	420	13	0.039	-	-
175	Mohalla ShairMohd.	Khanpur	2	206	14	0.027	-	-
176	Riaz Town	Khanpur	19	3741	160	0.410	-	-

Sr. No.	Area	Location	Lanes	Internal Sanitation			External Sanitation	
				Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
177	Rehman Colony	Khanpur	6	1575	48	0.143	-	-
178	Mohammad pura	Khanpur	10	2157	109	0.263	-	-
179-181	OPP T.H.Q Hospital, Near TMA. Labana Chongi	Khanpur	3	423	14	0.035	-	-
182	Muslim colony	Khanpur	5	688	21	0.062	-	-
183	Islamabad	Khanpur	2	245	13	0.026	-	-
184	Dinpur colony	Khanpur	2	286	16	0.036	-	-
185	Bank Colony	Khanpur	3	720	23	0.069	-	-
186	Madina Town	Khanpur	4	689	19	0.064	-	-
187	Manzoor Colony	Khanpur	3	542	14	0.042	-	-
188-189	Shamsabad, Shahi Road	Khanpur	2	160	6	0.013	-	-
190	Gharibabad	Khanpur	2	250	10	0.022	-	-
191	Doaba Colony	Khanpur	3	895	11	0.041	-	-
192	Sattite 'C'	Khanpur	2	667	21	0.0600	-	-
193-194	Mohallah Zahrin, Bhati Colony	Khanpur	2	425	12	0.045	-	-
195	Bahwalpur	Bahwalpur	2	1063	28	0.080	-	-
196	Uch	Uch	12	2027	101	0.250	9516	N.A
197	Mohallah Khawajgan	Uch	16	1774	121	0.284	550	0.034
198	Bukhari Colony	Uch	12	1405	67	0.176	-	-
199	Nawazabad	Uch	19	2416	109	0.302	-	-
200	Gilani	Uch	39	4346	363	0.740	1055	0.079
201	Shams Colony	Uch	11	1385	46	0.133	-	-
202	Shams Bagh	Uch	12	1654	100	0.238	-	-
203	Kachery Road Ape	Uch	2	375	18	0.045	-	-
204	Hasnain street rural	Uch	1	187	3	0.012	-	-
205	Mohallah Daud Pota	Uch	6	595	41	0.095	-	-
206	Shamimabad	Uch	11	1200	76	0.244	-	-
207	Union council-74	Uch	2	545	30	0.079	-	-
208	UC sukhail	Uch	7	1200	38	0.119	-	-
209	UC-75	Uch	16	1988	82	0.222	-	-
210	UC Gillani	Uch	13	1962	205	0.397	-	-
211	Rao Colony	Uch	3	630	35	0.090	-	-
212	Samee Town	Uch	7	2519	133	0.336	-	-
213-215	Haji Ilyas, Dilshad, A.Ghafoor	Uch	3	467	18	0.054	-	-
216	Haji Khan Mohd.	Uch	2	512	16	0.046	-	-
217	Ahmedpur East	Uch	13	1896	87	0.277	2500	0.312
218	Ferozwala	Uch	-	-	-	-	930	0.116
219	Ali Town	Uch	1	160	4	0.013	-	-
220-223	Gulnar, Islam, Data, Taqi	Multan	13	1875	123	0.304	4214	5.126
224-227	Ghaus bd, Amir, Bukhari, Shams	Multan	-	-	-	-	3630	0.869
228	Mominabad	Gujranwala	16	2979	204	0.317	-	-
229	Irsal Colony	Gujranwala	13	3066	230	0.509	137	0.021
230	Samanabad	Gujranwala	27	6893	407	1.002	230	0.012
231	Ghazipura	Gujranwala	3	361	18	0.044	-	-
232	Raja Colony	Gujranwala	9	2650	189	0.420	240	0.026
233-234	Kamboh Colony, Sarfaraz Colony	Gujranwala	2	242	13	0.032	-	-
235	Shahzada Shaheed Col.	Gujranwala	3	1120	133	0.264	-	-
236	Shaheenabad	Gujranwala	20	4840	362	0.835	*2400	0.195
237	Mirza Colony	Gujranwala	4	757	41	0.098	-	-
238	Shahrukh Colony	Gujranwala	6	1054	55	0.152	-	-
239	Camp # 4	Gujranwala	4	769	76	0.155	-	-
240-242	Habib, Jinna Rd., Fazal pura	Gujranwala	3	700	43	0.107	-	-
243	Tariqabad	Gujranwala	25	5737	386	0.190	315	0.038
244	Jagna Town	Gujranwala	7	1828	114	0.274	-	-

Sr. No.	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
245-247	Khalid cly, Asghar Rd, Kot Habib	Gujranwala	3	675	45	0.104	-	-
248	Jahangir Colony	Gujranwala	13	3465	211	0.521	-	-
249	Mozam Colony	Gujranwala	5	1055	84	1.302	-	-
250-252	Islam Pura, Gulshan, Azhar Town	Gujranwala	3	730	49	0.118	-	-
253	Mubarak Shah	Gujranwala	2	297	15	0.041	-	-
254	Mian Sansi	Gujranwala	3	1010	75	0.173	-	-
255-257	Shamsabad, Rata Rd, Shafi cly	Gujranwala	3	425	15	0.042	-	-
258	Madina Colony	Gujranwala	4	908	60	0.142	-	-
259-261	Saleem, Abubakar, Peoples Kamoki	Gujranwala	4	835	55	0.128	-	-
262	Sui Gas Road	Gujranwala	2	400	26	0.062	-	-
263	Rasheed Colony	Gujranwala	2	350	24	0.057	-	-
264	Faqir pura	Gujranwala	2	305	20	0.047	-	-
265	Lohianwala	Gujranwala	4	1115	52	0.149	-	-
266-269	D.Type, Rahman, Papular, Javaid	Gujranwala	5	1100	68	0.164	-	-
270	Jamia qasmia	Gujranwala	4	1300	75	0.209	-	-
271	Gulzar colony	Gujranwala	4	1100	70	0.171	-	-
272	Ehtisham colony	Gujranwala	-	-	-	-	460	0.083
273	Sehar Park	Gujranwala	-	-	150	-	700	0.080
274	Mehar Suleman	Gujranwala	-	-	30	-	300	0.033
275	Faisal Town	Gujranwala	4	1019	46	0.132	-	-
276	Qabrutan Road	Gujranwala	-	-	-	-	545	0.085
277-278	Sanitary Market, Noor bava	Gujranwala	2	700	77	0.157	-	-
279	Atta Mohd. Road	Gujranwala	2	750	55	0.105	-	-
280-281	Soyanwala Khooh, Sarafanwala	Gujranwala	2	500	36	0.081	-	-
282-284	Gali Mdrs, Macheen, Noorwali	Gujranwala	3	1000	58	0.148	-	-
285	Sharif Pura	Gujranwala	-	-	-	-	475	0.071
286	Qabristan Road	Gujranwala	2	700	55	0.126	-	-
287	Noshera Road	Gujranwala	2	750	70	0.154	-	-
288-289	Rasoolpura, Popular Colony	Gujranwala	2	600	42	0.1	-	-
290	Kamil Shah Colony	Sanghar	3	444	33	0.074	145	0.014
291	New Colony	Sanghar	4	601	45	0.090	-	-
292	Near P.S.	Sanghar	1	60	3	0.007	-	-
293	Dahri Colony	Sanghar	2	500	20	0.049	-	-
<b>Total*</b>			<b>3606</b>	<b>780823</b>	<b>46038</b>	<b>90.184</b>	<b>215989</b>	<b>147.812</b>

\* Work in progress + Work stopped • Incl treatment plant

• Statistics corrected

### 1.8.2 Sewerage Construction in villages (LPP program)

S. No	Area	Location	Internal Sanitation				External Sanitation				
			Lanes	Length	Latrine	Cost (Rs.)	Main rft	Cost (Rs.)	Disp -osal	*Land	Cost Rs. Work
1	Juggowala	Multan	22	11,816	209	631,498	4,373	177,947	1	40,000	405,261
2	Nai Basti	Lodhran	14	2,094	62	172,805	994	53,963	1	40,000	124,400
3	Munshiwala	Kehror pca	7	1,058	30	78,073	1,630	99,388	1	50,000	77,785
4	Chak 319/WB	Dunyapur	3	1,286	42	116,066	-	-	1	-	116,316
5	Chak 227/WB	Dunyapur	14	3,426	80	208,000	2,034	113,451	1	60,000	185,227
6	Basti Baratiwala	Lodhran	10	1,400	50	130,000	800	47,500	1	30,000	122,500
7	Piplywala	Lodhran	22	3,671	243	463,150	3,000	212,309	1	60,000	185,812
8	Buppywala	Lodhran	5	1,350	32	92,900	1,142	68,090	1	40,000	157,465
9	Sheikhanwali	Dunyapur	12	1,510	50	127,386	944	60,324	1	30,000	127,400
10	Gahi Mummar	Kehror pca	30	6,640	222	560,800	3,116	330,000	1	70,000	187,000
11	Kot Malikpur	Dunyapur	11	3,790	145	388,573	2,400	200,569	1	50,000	190,778
12	Chak 205/WB	Dunyapur	11	5,010	165	461,960	4,328	455,695	1	50,000	210,000
13	Nai Basti (Qureshi wala)	Lodhran	5	1,016	100	185,300	850	63,730	1	40,000	157,000
14	Muhd. Wala	Kehrorpacca	5	1,300	32	104,815	1200	82,249	1	40,000	169,465
15	Chak no. 339	Dunyapur	25	4230	152	414,168	5840	536,398	1	50,000	210,000
16	Mauza Bhana	Dunyapur	38	2328	88	218,624	1345	163,454	1	50,000	209,860
17	Sohailabad	KehrorPacca	12	1750	50	149,928	1050	78,428	1	30,000	169,465
18	Faizabad	KehrorPacca	27	3800	115	333,000	4550	327,162	1	50,000	233,605
19	Basti Lurka	Lodhran	5	606	30	71,983	732	39,703	1	7,000	51,560
20	Basti Azizabad	Lodhran	15	2,611	98	4,44,710	1508	3,21,910	1	-	69,546
21	Basti Sherpur	Lodhran	17	1000	47	112,324	1,295	112,517	1	50,000	184,183
22	Basti Qadirpur	Lodhran	8	1015	52	129,290	440	44,913	1	50,000	184,683
23	Iqbal Colony	Lodhran	5	1155	66	171,900	595	57,100	1	50,000	240,704
24	Mianpur	Dunyapur	35	2953	109	349,600	2,775	288,542	1	50,000	287,410
25	Basti dull	Dunyapur	14	3300	140	395,854	1,584	131,250	1	50,000	199,000
26	Basti Dh/wala	Dunyapur	15	1534	70	209,086	-	-	1	50,000	169,000
27	Chak 151/WB	Dunyapur	30	5790	216	627,396	7,828	836,640	1	50,000	359,794
28	Csarcipur	Kehrorpacca	30	2115	108	262,073	2,472	401,519	1	50,000	230,920
29	Chak 5061	Kehrorpacca	11	4000	120	378,064	2,500	180,060	1	50,000	176,972
Total			458	84,054	2,923	7,989,326	61,325	5,484,811	29	1,237,000	5,393,111

\* Besides investment in internal sanitation community has contributed the land so the peoples investment is 51%.  
The sanitary latrines cost has been taken as minimum Rs. 1400/house.

• Incl treatment plant

## 2. RESEARCH, TRAINING AND PUBLICATION

### 2.1 Budget and Expenditure (in Rs.)

Research and training	Budget 2005-2006	Actuals Jul- Feb'06
<b>Central Office</b>		
Director/Perween Rahman	238,099	155881
Jt. Director/Salim Alimuddin	195,488	128083
Manager/Amir	114,243	42637
Driver/Walidad	83,328	54717
POL/Car V-0333	33,000	23544
S&R/Car V-0333	35,000	30830
Insurance/v-0333	14,515	12834
Visitor	6,000	3979
Stationary	3,000	40
<b>Total</b>	<b>722,673</b>	<b>452545</b>
<b>Support Team</b>		
Res Officer/(Manager) Rana Asif	82,838	54343
Res. Officer/Saifur Rahman	98,995	64263
Driver/Hameed	75,692	55064
POL/Van	20,000	25389
S&R/Van	20,000	36923
Insurance/Van	22,000	0
Transportation	2,500	50
Computer Supplies	20,000	18075
Computer Maintenance	20,000	7635
Book & Journal	20,000	9084
Stationary	2,555	225
<b>Total</b>	<b>384,580</b>	<b>271051</b>
<b>Publication</b>		
Operator	0	12500
Reports	75,000	21234
Paper/Copier	12,000	2167
Toner	10,000	9200
Maintenance	35,000	29000
<b>Total</b>	<b>132,000</b>	<b>74101</b>
<b>Audio-Visual</b>		
Film/Process	10,000	7468
Slides-Videos	10,000	0
<b>Total</b>	<b>20,000</b>	<b>7468</b>

### 2.2 Training

- a) Training at OPP-RTI is based on OPP programs. Courses have been developed for NGO/CBO workers, officials of donor and government agencies. The title of the courses are
- Social mobilization and community organisation
  - Low Cost Sanitation Programme and relationship to city level planning and development
  - Techniques of Low Cost Sanitation-



survey, research, design, implementation and maintenance d) Low Cost Housing Programme e) Techniques of Low Cost Housing f) Education program g) Health Education and Family Planning h) Micro Enterprise Credit Program i) Action Research, Extension, Monitoring and Documentation.

- b) Training program on health education, immunisation and family planning continues for staff of clinics, in and outside Orangi, members of local organisation and community activists, so that the health services can be provided to residents, by existing local institutions. A six day training is provided in health education and family planning. A 21 day training is provided in vaccination. 7 days theoretical training is provided in KHASDA model clinic and 14 days practical training in Urban Health Centre and Qatar Hospital. Certificate is awarded by the District Health Office. A 15 day dais training course is provided in collaboration with Sindh dais training program.
- c) A 6 day training is imparted to members of CBOs and NGOs on Micro Credit Program. The training comprises of selection, recovery, accounts keeping and monitoring.

### **2.3 Youth/Activists Training and Support Program**

With respect to increased community efforts in low income settlements, need was felt to build up the capacity of youths/activists to support community initiatives. OPP-RTI has found youths/activists willing to give time to work for the development of these settlements. The extent of community efforts is evident from the documentation of *katchi abadis*, as detailed in section 2.11.1.

A youth/activists training program on housing and sanitation is on going. Presently 19 youths are part of the program. The purpose of the training is to enable the youths/activists to take up work in this field independently. However, OPP-RTI's advisory support continues. The students are matric/intermediate in qualification and are identified through contacts with OPP members or through local *tanzeems*. Trainees get a stipend during the course.

In sanitation, training is imparted in mapping, documentation, levelling, designing, estimation, construction work, on site supervision and community mobilisation. For the activists the focus is estimation, construction, on site supervision and community mobilisation. Youths concentrate on surveying, documentation, levelling, designing and estimation. Training on mapping and documentation is provided to all the youths participating in the program, detail technical and social mobilization training is provided to activists and youths in the replication projects.

10 students are undertaking survey and documentation of *katchi abadis* (KA) in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics, schools and thallas in total 258 KAs has been completed, in 6. It was completed this period. Sketch of 189 K.As were also completed. Documentation of total 89 natural *nalas*/drainage channels in Karachi measuring 7,51,245 rft. was completed, of two these were completed this quarter, of one nala survey is in progress. Many *nalas* and drains all over Karachi are being developed and covered as advocated by OPP-RTI.

**Earlier the students completed survey of 13 Union Councils of Orangi.** The surveys include detail documentation of existing systems of sewage disposal, water supply, solid waste disposal, education and health facilities, parks and playgrounds. In addition surveys of UC-8 Site Town, UC-2 Lyari, UC-2 & 3 Jamshed and UC-2 Baldia were also completed. **Documentation of Orangi Town UC's has been reproduced sector wise on the Town map, which is being digitized.** Statistical data is being prepared for publication. Survey of UC-2 Baldia town and UC-9 Site Town is in progress.

**All maps available with OPP-RTI are being digitized. A computerized mapping unit is now**

**functional. Sattelite images down loaded from Google Earth are facilitating the surveys.**

The training in housing comprises of survey, designing, estimation, construction and on site supervision. The duration of this training varies. The training initially imparted by OPP-RTI, is now being conducted by the Technical Training Resource Centre (TTRC), while OPP-RTI guidance continues. This organization has been set up by two trained youths, who first started extending services on payment, in the settlements. Later their work evolved into a support unit, with an office set up in the settlement, details of their work are explained in section 2.4 and 4.7.a. Another support unit the Housing Resource Centre (HRC), comprising of 3 youths trained by TTRC, is extending services in the settlements.

10 youths, two in housing, one in education program, one in mapping and supervision and 4 in survey and documentation are under training on fellowships. Two students are in the OPP-RTI team for on the job training.

There are increasing requests from youths to join the program. The program has been organised so effective training can be provided to more youths. TTRC is conducting a 26 day training program on mapping and documentation to prepare youths for the program. The senior youths are managing the program, training and guiding the juniors, with OPP-RTI team providing the backup support.

The training is a process, whereby students get involved in the on going work of survey, mapping and documentation of services in *katchi abadis*. This gives them an opportunity to understand and respect the dynamics of peoples work. Students who continue for 6-8 months and show the potential for learning are then provided a fellowship (i.e instead of a daily stipend, a fixed monthly fellowship is provided). Most have used this stipend to finance their education.

For those who receive the fellowship, effort is made to develop avenues for their continued association in the development work, as the case of TTRC and its replication the HRC, the computerized mapping unit and the hiring of two senior students by NGO Saiban to support their housing and sanitation program. With fellowships for seniors, who then progress to forming support units, or get hired by NGOs/survey firms, others join in the work of documentation of *katchi abadis* and the survey of natural *nalas*/drainage channels.

Observing the success of TTRC, the HRC, the mapping unit, and the case of students joining NGO Saiban, students are beginning to see a future in their work, so are associated on a more consistent basis. Initially the turn over rate among the youth involved was high. This was expected, as whenever a new process begins, if there is some hope, a step is taken, later as the process continues there is clarity and so the process is streamlined.

The documentation by the students of water supply and sanitation systems in *katchi abadis* and of *nalas*/drain in Karachi provides the base for replication of the sanitation programme, the nala development projects, SKAAs water supply projects, the model of neighbourhood governance, the UC plan books, the linkup with the govts. devolution plan, clarity in the replication projects and the influencing of govts. policy and action plan. The information has also provided the basis for the work with the City Govt., the review and alternative plans for KWSB's Greater Karachi Sewerage Plan, its Korangi Sewerage Project, its Private Sector Participation Programme, ADB project of Combined Effluent Treatment Plants and the latest breakthrough in KWSB's policy-its adoption of the OPP-RTI proposals. In the process of survey, activists were identified in each settlement, this contact has facilitated a wider network of development activists. The lecture series at OPP-RTI and URC as explained in section 2.6 has provided a forum for people to come together. The CBO/NGO contact program as explained in section 2.7 is an effort to further strengthen the network.

## **2.4 Youth initiatives:**

Youths of the housing and survey mapping unit have setup the Technical Training Resource Centre (TTRC). Besides supporting the housing construction in Orangi they have observed that students who graduate from Polytechnic have no viable practical course, so cannot survey, draft or prepare map/plan, making employment very difficult. TTRC conducts training courses to cover these skills. Fees is charged. In addition requested by OPP-RTI, TTRC conducts 26 days training course for students, training them on mapping and documentation needed for the katchi abadis survey, and the preparation of the Union Council (UC) plan books. Training of OPP-RTI replication partners, the mapping initiative in Sindh and surveys for physical upgradation of schools is also supported by TTRC. Total 30 training courses have been conducted, comprising of 86 participants. Two training courses were completed this period another is scheduled. TTRC has streamlined its organizational setup. The Housing Resource Centre a replication of TTRC is also being strengthened.

Besides guidance and support to youths for technical training, effort is being made to initiate youth resource centers (YRC) supporting youths as a resource base for skill training and information. BES, (Bright Education Society involved in Education as mentioned in section 5.7) and TTRC, are organizations with activities developing in this direction. Members of BES, this period have also been involved in the earthquake relief work in their home town in the Northern Province. Lately they are mobilizing youths in the area to set up a support organization.

## **2.5 Youth survey**

Earlier a youth survey was initiated to ascertain direction for supporting youths. Thru discussions and interviews it was observed that beyond secondary education (i.e. the 10<sup>th</sup> grade) youth within katchi abadis have very limited access to higher education. The public sector colleges have very limited seats and private colleges are too expensive. In Polytechnic too, admission is very difficult, due to limited seats. Most youths then get involved in micro enterprises, as the only alternative, while at the same time they try to undertake short courses in computer, english language or technical training (most popular choices) as and when they can save enough finances. Youths are depressed by the situation, having negative social implications.

The Karachi violence between 1990-95 has also affected youths higher education. Due to continuous firing between rival political groups which intensified in the night, students could not study. At times they could not reach their examination centers due to violent strikes, so most could not get the required grades for admission in colleges. This coupled with the crippling economic situation, changed the future of the youths.

69 interviews were completed. Report shows, 74% of the youths are doing some kind of job while studying. 60.4% are taking care of their educational expenses. A favoured career choice is information technology i.e. being able to undertake diploma or short courses, next choices are completing B.com/M.com, undertaking business, teaching, becoming a doctor or nurse, followed by many other career dreams.

## **2.6 CBO Activists Forum**

Need has been felt for a larger understanding among groups, to enable work on larger city issues. The series of forums aims to facilitate an understanding of the city, so strengthen the process of citizens role in city development. The lectures/forums at OPP-RTI and likewise at the Urban Resource Centre (URC) are documented, these are made available on request. The forum lectures are being prepared for publication, second in the series is ready for printing.

This quarter a forum was held at URC. NGO Shehri and activists of the area CBO made a presentation on their struggle to secure 1200 acres of land designated as a park, known as 'Gutter Bagicha' located in the centre of the city, from being converted into flats and commercial

enterprises. Evictions and land use changes are increasing in Karachi, similar is the case with Lahore. Some efforts on this issue are explained in section 1.7.10.

## 2.7 CBOs, NGOs Contact

Total 104 CBOs/NGOs in Orangi and in settlements in Karachi were visited. Four CBOs were visited this period. The program is jointly managed with the Urban Resource Centre (URC). Profiles of the groups visited have been compiled. The NGO/CBO initiatives are wide ranging i.e. in water supply, sewerage, solid waste, education, health, law and order (the *chowkidari nizam*), electricity, sui gas, tree plantation, safe-guarding amenity plots from encroachment, savings and credit, labour education, rehabilitation of street children, youth resource centres, theatre, closure of harmful factories located in settlements, human rights, shop owners welfare, legal aid, safe guarding against evictions, resettlement and the Lyari express way.

Through contacts and observation, the working of the first CBOs visited was reviewed. Several features that emerged were detailed in the 88<sup>th</sup> QPR. Work of more CBOs visited is regularly reviewed.

It has been observed that implementation of programs is easy but the issue is evolving a support organisation to sustain efforts. Need has emerged for forums where CBO's can present their work to other NGOs/CBOs. This is seen as a step in confidence building.

Total 16 forums were held in which 30 CBOs presented their work. This period two forums were held in which four CBOs, presented their work. The presentation gives an opportunity to the CBOs to develop presentation skills and thru discussions share their experience, strengthening their work and linkages. Presentations of the work of 21 CBO's have been published, of 10 CBOs these were lately published.

USD alliance an initiative of 7 CBOs, reported last, did not work out due to lack of common interest. Meanwhile the Katchi Abadis alliance resisting the planned evictions due to the Karachi Circular Railway has been strengthened as explained in 1.7.10.

## 2.8 Training Groups

Training groups from CBOs, NGOs, Govt. and donor agencies are coming frequently as can be seen from the table given below.

Training Groups - Since 1992

Organisation	Dec'05 – Feb'06		Cummulative- Feb'06	
	Groups	Members	Groups	Members
UN+Aid agencies	1	2	73	450
World Bank	-	-	10	62
Government agencies	1	27	126	1,666
NGOs/CBOs	1	20	488	3,314
Academic Institution	2	9	38	505
Total	5	58	735	5,997

Some of them this quarter:

- 27 senior civil servants from CS Academy, Lahore
- 20 member team of NGOs from Baltistan

- Two groups of students from NED and Karachi University
- Members from JICA spent 2 days on site

## 2.9 Visitors Since 1992

Organisation	Dec'05 – Feb'06		Cumulative-Feb'2006	
	Groups	Members	Groups	Members
UN+Aid agencies	-	-	85	239
World Bank/ADB	2	3	72	197
Other Donors	1	1	162	366
Government/Elected members	9	15	272	887
Academic institutions	2	7	175	1067
Media/Journalist (Foreign)	-	-	43	64
Media/Journalist (National)	2	6	60	103
NGOs/CBOs	4	5	363	1136
Others	-	-	23	36
<b>Total</b>	<b>20</b>	<b>37</b>	<b>1255</b>	<b>4095</b>

Some of them this quarter:

- Nazims and Councillors of UC-1 Jamshed, UC-5 Baldia and UC-4 Orangi discussed support
- Nazims of UC-8,9 Site Town and UC-3 Orangi discussed work
- Groups of Engrs from CDGK, KWSB discussed work
- Members from TMA Orangi discussed their Solid Waste Disposal program
- Teachers from NED and Leuven Brussels discussed their project
- Members from W.B. WSP discussed KWSB reforms
- DG, SKAA discussed work and support
- 3 groups of NGOs discussed OPP programs and support
- Researcher Mr. Koshida from Japan discussed water issues
- Groups from AAJ and Indus Vision TV documented work
- Katherine from Water Aid studied the mapping process

## 2.10 Research Studies

**2.10.1.** Orangi Schools, the process of development and impact of the program, is under process.

**2.10.2** Survey of the 13 Orangi UCs are complete. Data and map is being prepared for publication.

**2.10.3.** Info has been collected on the privatized solid waste disposal system in 2 Karachi Towns. City govt. has now contracted work to local entrepreneurs for disposal at the town level. For Orangi town, the main disposal bins and final site have been documented on a map. As a first step one UC is being monitored. Meanwhile in UC-8, Site town, Nazim has successfully demonstrated a system of solid waste disposal. This system is being documented.

## 2.11 Surveys

### 2.11.1 SKAA/KMC /CDGK Katchi Abadis

Survey has been undertaken of SKAA/KMC/CDGK *katchi abadis* in Karachi, documenting the existing sanitation, water supply, schools and clinics. **Volume I including 100 survey maps has been published, Volume II the second batch of 100 maps has been finalized for publication.**

**Survey Results: Aug'05**

No. of katchi abadis surveyed	—	*258
Total number of lanes	—	15,035
Total number of houses	—	144,255

Internal Development	Lanes	Houses	Investment (Rs)
<b>Peoples Effort:</b>			
<b>Sewerage:</b>			
- Lane + Latrine + House Connection	6,223	52,385	63,018,708
- Latrine + House Connection (Govt.) Sewers	280	71,760	50,521,874
<b>Total</b>		<b>124,145</b>	<b>113,540,582</b>
<b>Water Lines:</b>			
- Lanes + House Connection	2,461	23,734	31,428,930
- House connection (Govt. lines)	50	40,031	24,419,400
<b>Total</b>		<b>63,765</b>	<b>55,848,330</b>
<b>Grand Total</b>			<b>169,388,912</b> <b>(169.388 million)</b>
<b>Government Works:</b>			
- Sewerage (Lane only)	6,075	71,763	186,520,320
- Water lines (Lane only)	3,531	40,031	52,908,700
<b>Total</b>			<b>239,429,020</b> <b>(239.429 million)</b>

\* In Karachi according to SKAA report there are total 539 *katchi abadis*, 95 of them are in Orangi. This survey is of *katchi abadis* outside Orangi i.e. out of 444 *katchi abadis*, survey is complete of 258 *katchi abadis* (58.40 %). Data on Orangi settlements is available in separate tabulation.

Continued...

<b>External development</b>			
Investment on external development by government and people has been tabulated for 258 <i>katchi abadis</i> , statistics is given below:			
	Number	Length	Investment (in Rs)
<b>Peoples Effort:</b>			
- Secondary sewer	61	58,178	998,621
- Secondary water lines	29	16,162	2,26,827
<b>Total</b>			<b>1,225,448</b> <b>(1.225 million)</b>
<b>Government Work:</b>			
- Secondary sewer	511	311,803	41,305,235
- Main sewer	240	246,663	101,714,205
- Main drain	153	231,358	212,002,561
<b>Total</b>			<b>355,022,001</b> <b>(355.022 million)</b>
- Secondary water lines	376	267,279	12,026,576
- Main water line	383	427,404	61,040,195
<b>Total</b>			<b>73,066,771</b> <b>(73.066 million)</b>
<b>Grand Total</b>			<b>428,088,772</b> <b>(428.088 million)</b>

Lease charges recovered by SKAA, by Jun'2004 has been Rs 206,530 million (information received from SKAA.)

Lease charges recovered by KMC by Jun'99, from total 60,695 units in *katchi abadis* has been Rs. 325.064 million (information received from KMC Katchi Abadis Directorate.)

**Survey shows that:**

- People have the resources (social, managerial and technical) and the willingness to finance, manage and maintain internal sanitation i.e sanitary latrines, lane sewers and secondary sewers. Out of 15,035 lanes, 6,223 (42%) lane sewers have been laid on self help. With people investing Rs. 113.540 million in sanitary latrines, lane sewers and small secondary sewers.  
  
Govt. too has laid lane sewers in total 6,075 lanes (39.50%) investing Rs. 186,520 million. Govts. work has been five times more expensive then peoples work.
- The criteria for laying the lane sewers is the presence of some form of disposal. Presently it is mostly in the form of natural *nalas*/drains.
- The problem in sanitation is the provision of main disposal i.e external sanitation comprising large secondary sewers, trunk mains/development of natural *nalas* and treatment plants (TPs). Govt. in places, has undertaken construction of large secondary sewers/drains

investing more than Rs. 355.022 million but these mostly dispose in the cities main natural *nalas*/drains just like in the rest of the city areas. Development of these natural *nalas*/drains into trunk mains and provision of TPs where the *nalas* join the sea remains just like the large secondary sewers, an important task of the govt.

- d) People also have the resources and the willingness to finance, manage and maintain internal water supply lines i.e lane and secondary pipelines. In 2,461 (16.36%) lanes, water lines exist laid on self help, with people investing total Rs. (56.07) million in lanes, secondary water lines and house connections. In some places several water lines exist in a lane, some houses have combined and taken connection from a main line, while in other cases individual houses have taken direct connections. Govt. too has laid lane water lines in total 3,531 (23.4%) lanes investing Rs. (52.90) million.
- e) The criteria for laying the water lines is the presence of a water main. Govt. has undertaken laying of large secondary and main lines investing more than Rs. 73.0 million.
- f) The problem in water supply is the provision of water. In many cases water lines exist but there is no water. In places people have made borings in their homes and in mosques. Water is mostly brackish, so used for toilets and other cleaning purposes. For drinking and cooking, sweet water is purchased thru private tankers costing an average of Rs. 400-500/house/month. People are willing to pay the cost of water to govt. because presently they are paying more for informal connections/supply. Development of the source of water and main supply is important and has to be the govt's responsibility. People can take care of the distribution.
- g) In many cases it has been observed that govt. has just laid the main water line, main sewer/main drain in the settlements while the lane and small secondary, water lines and sewers have been laid by the people. Due to lack of finances govt. (i.e. KMC and KWSB) has practised the component sharing approach, i.e. govt. provides the main sewer, main water line and water, people take care of the neighbourhood network.
- h) People organize, collect finances, hire a local mason to do the work. But in sewerage the skills of level survey, maintenance of slopes and knowledge of construction techniques particularly manhole construction is required. In water supply knowledge of the required diameter of pipe and proper jointing technique is needed. There is therefore need to build para-technical skills within the community to support local initiatives.
- i) Due to the introduction of one window operation by SKAA and KMC, people have paid total Rs. 531.594 million as lease charges to SKAA and KMC. The development charge recovered within lease charge (i.e. 33 per cent) can be used for the provision of external sanitation and water supply lines. This has already been proven in SKAA's development projects.
- j) People are playing their role. There is need for government to work in partnership with people, complimenting their work so as to effectively utilize available resources. This will enable government to upgrade Katchi Abadis with local resources. The partnership is evident on the ground, it needs to be accepted as a policy for effective development.



### Survey of Schools and Clinics:

In 258 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	89	248	337
Clinics	16	532	548

### Survey shows that:

- i) Private health clinics are every where providing health services to the people. These are mostly clinics set up by health practitioners . Common ailments are treated, vaccination and family planning services are increasingly in demand. Most clinics however face problems in accessing vaccines and family planning supplies. Govt. clinics in settlements are negligible only 16 (2.95%) as compared to 532 (98.33%) private clinics.
- ii) The schools set up by the people far exceed those by govt. The people are aware of the importance of education, so set up their own schools. 248 schools (73.59%) are private and 89 (26.40%) are govt. These are formal schools (both primary and secondary levels) set up mostly by area individuals. Fees is charged averaging Rs. 25-150/ student/month and teachers are paid salaries. The fee increases in higher classes. The govt. schools are free but people prefer to pay fees and send their children to private schools, where they say education is better.

### 2.11.2 Profiles of activists, NGOs and CBOs of work in and outside Orangi is prepared on a regular basis.

Fifteen profiles of lane activists of the sanitation program has been finalized for publication. 5 profiles of CBOs were prepared this period. Of 10 CBOs these were printed this period.

### 2.11.3 Profiles of Educational Entrepreneurs and preparation of a monograph:

Of total 133 educational entrepreneurs these are available of others these are being prepared. Of 10 detail profiles are being published. Interviews for impact study of total 50 schools has been completed.

### 2.11.4 Instruction sheets/Leaflets/Pamphlets

Leaflets being regularly circulated are i) The Devolution Plan and the OPP Model, explains the component sharing model ii) Survey of Katchi Abadis, results, analysis and list of katchi abadis surveyed iii) Karachi Sewage Disposal and Water Supply – Reality, problem and need iv) Katchi Abadis of Karachi – ground reality and development needs v) Dr. A.H. Khan-guide lines for development work vi) Ventilation needs in schools and houses vii) Review of KWSB's Greater Karachi Sewage Plan viii) Planning for Karachi and agenda for citizens and NGOs. ix) Map documenting the natural nalas/drainage channels of Karachi x) Changing nature of the informal sector in Karachi xi) Three leaflets, instructions for monitoring the construction of nalas/drains.

## 2.12 Recent Publications

- a) Katchi Abadis of Karachi – Survey of existing sewage disposal, water supply system, schools, clinics and thallas – Volume I (100 Katchi Abadis surveyed) – by OPP-RTI
- b) The changing nature of the informal sector in Karachi – as a result of global restructuring and liberalization –by Arif Hasan.
- c) Orangi Pilot Project Institutions - a case study – by Perween Rahman. Sindhi translation has lately been printed.
- d) Proceedings of the 5<sup>th</sup> Dr. Akhter Hameed Khan Development Forum – by Aquila Ismail.
- e) Reprint of 4 publications, 1) Case studies of sanitation work 2) Profiles of community activists in Orangi and 3) Outside Orangi 4) Sanitation program manual 5) "Dr. AHK and OPP"
- f) Case studies of the work of twenty one Karachi based CBOs-21 separate booklets.
- g) Localizing, Habitat Agenda – Case study of OPP programs by Arif Hasan (report has been compiled, publication is under process).
- h) Katchi Abadis of Karachi- Survey of 334 Katchi Abadis illustrating - sewage, water supply, health and education - reality, issues and solution – by Perween Rahman.
- i) Case study of the OPP-RTI mapping process by Arif Hasan (report is being published by IIED)
- j) Lecture forum series 1- The development in Pakistan and the Economic and Social changes associated with it - by Arif Hasan
- k) Education lecture forum series 1 – Role of a teacher – by Abbas Hussain and 2) the process of learning – by Nighat Hasan
- l) Profiles of 10 educational entrepreneurs – a monograph

## 2.13 Statistics

	Cum. Nov'05	Dec - Feb'06	Cum. Feb'06
Reports	104	1	105
Monographs	89	2	91
News Bulletin	27	-	27
Case Studies	778	14	792
Profiles	467	10	477
Video Cassettes	42	-	42
Slide Sheets	143	-	143
Photo Albums	1047	*5	1052
Manuals	12	-	12

\* Also digital camera images and other scanned photos are regularly added.

### 3. LOW COST SANITATION PROGRAMME

#### 3.1 Low Cost Sanitation Programme: Budget and Expenditure\*

Head	Budget 2005 – 2006	Actuals July –Feb'06
<b>Sanitation and Housing</b>		
Manager/Nadim Usmani	154,774	101608
Manager/Javed Ali	0	0
Social organizer /Moin Khan	106,917	70039
Surveyor/Mohsin Hasan Khan	93,255	61091
<b>Total</b>	<b>354,946</b>	<b>232738</b>
<b>Drafting Section</b>		
Manager/Ashraf Hussain	103,553	63473
Draftsman/Amjad Ali	31,765	20555
Stationary	5,000	10426
Paper	5,000	7771
Maintenance (Printing machine)	5,000	8100
Computer – Digitizing of maps	25,000	42675
<b>Total</b>	<b>175,318</b>	<b>153000</b>
<b>Demonstration</b>		
Sanitation/Housing/other	125,000	24000
<b>Total</b>	<b>125,000</b>	<b>24000</b>

\* Central office as shown in section 2 coordinates and directs this program, its replication as well as the other programs.

#### 3.2 Introduction

**Low cost sanitation is OPP's oldest program.** Poor sanitation, is undoubtedly the most distressing problem of the low income *katchi abadis*. The new immigrants succeed somehow in building houses but they fail to make proper arrangements for disposal of excreta and waste water i.e sanitation. The cost of flush latrines and underground sewerage built by contractors, is too high for poor people. OPP discovered low cost methods, through research and taught the lane residents, through technical and social guidance, to construct sanitary latrines in the homes, underground sewerage lines in the lanes and secondary sewers with their own money and under their own management. While trunk mains and treatment plants remain the responsibility of the government. This constitutes the component sharing concept of development. The demonstration in Orangi has attracted the attention of other NGOs, foreign agencies, govt. departments and local municipalities. They are replicating the program in many places as described in section 1 on replication. **Given above is the budget and staffing pattern of OPP-RTI's sanitation and housing section which is looking after the work in Orangi, and also training and supervising projects in Karachi and several other cities.** Following are some details of the self financed, self managed and self maintained low cost sanitation in Orangi.

Continued....

### 3.3 Statistics of Work in Orangi

#### 3.3.1 Survey of Orangi – 1989 and 1997 – regularly updated \*

	OPP Area	Non-OPP Area*	Total
Mohallas	68	45	113
Lanes	3,817	3,472	7,289
Houses	54,652	50,595	1,05,247

- As per the new local govt. system Orangi Town boundaries have been revised. A few settlements are now part of Baldia and Site towns. The figures of UC surveys have been tabulated, the difference is 2 to 4% as compared to the previous data. For continuity the previous statistics is being used.

\* Comprising half of Orangi, here OPP started working in 1989 after the closure of the UNCHS CDP programme in the area. Reference is given in statistics as the non-OPP area, as per division of area in 1982 between OPP and CDP.

#### 3.3.2 Cummulative Construction: 1981 to Feb'06

	Cumm. Nov'05	Dec to Feb'06	Cumm. Feb'06	Percentage
<b>OPP Area:</b>				
- Sewer Line	3,711	56	3,767	98.69
- Length (Rft.)	886,815	18,700	905,515	
- Secondary Sewer	301	3	304	
- Length (Rft.)	135,198	2,050	137,248	
- S. Latrine	54,196	935	55,131	100
<b>Non-OPP Area:*</b>				
- Sewer Line	2,782	1	2,783	80.15
- Length (Rft.)	731,384	350	731,734	
- Secondary Sewer	148	-	148	
- Length (Rft.)	47,225	-	47,225	
- S. Latrine	43,376	20	43,396	85.77
<b>Total All Orangi:</b>				
- Sewer Line	6,493	57	*6,550	89.86
- Length (Rft.)	1,618,199	19,050	1,637,249	
- Secondary Sewer	449	3	+452	
- Length (Rft.)	182,423	2050	184,473	
- S. Latrine	97,572	955	98,527	93.61

\* 5467 by people; 1083 by Govt.

+ 272 by people ; 180 by Govt.

### 3.3.3 People's Investment in Low Cost Sanitation (Cost in Rs)

	Cumulative Nov'05	Dec to Feb'06	Cumulative Feb'06	Average
<b>OPP Area:</b>				
- Sewer Line	12,769,537	8,30,500	13,600,037	3,610
- Secondary Sewer	1,382,510	4,37,750	1,820,260	5,987
- S. Latrine	30,425,400	4,59,900	30,885,300	5,602
<b>Non-OPP Area:*</b>				
- Sewer Line	15,097,134	19,250	15,116,384	5,431
- Secondary Sewer	507,293	-	507,293	3,427
- S. Latrine	35,106,450	36,000	35,142,450	8,098
<b>Total All Orangi:</b>				
- Sewer Line	27,866,671	8,49,750	28,716,421	4,384
- Secondary Sewer	1,889,803	57,750	1,947,553	4,308
- S. Latrine	65,531,850	4,95,900	66,027,750	6,701
<b>Total</b>	<b>95,288,324</b>	<b>-</b>	<b>96,691,724</b>	

### 3.3.4 KMC/ADB Trunk Sewer: Construction and KMC Investment

Non-OPP Area:	June 1994 to Dec'1997 *
Trunk Sewer	116
Length (Rft.)	120,983
Cost (Rs.)	36,294,900

These trunk sewers serve as disposal for 2,152 lanes in total 16 *mohallas*

- A three year project.

### 3.3.5 CDGK trunk sewers: Dec to Feb'06

	OPP Area	Non OPP Area	Total
Trunk Sewer/Box Drain	3	18	21
Length rft.	17,380	30,980	48,360
Cost Rs.	NA	NA	

### 3.3.6 Nala Development into Box Trunks – KMC/CDGK Construction and Investment

Nala Nos.	7 (Haryana, Bukhari, Ghaziabad, Gulshan-e-Behar, Hanifabad, Sector 14/E, L-Block, Sector-9)
Length rft.	54,103
Cost Rs.	125.53 million

These box trunks serve as sewage and rainwater disposal for 2,705 lane sewers, serving 54,100 houses.

### **3.4 Development of Orangi Natural *Nalas* into box trunks: A Part of External Development**

The natural *nalas* (drainage channels) are the main disposal for sewage and rainwater. Design has been prepared for the development of these *nalas* into box trunks for sewage and rainwater disposal

Survey maps, design and estimates for drain development, of 17 tertiary and one main *nala* of total length 1,18,687 rft. were earlier prepared. On request design and estimates were regularly updated and provided to City, Town and Union Council Nazims, CBOs and activists. Last quarter designs and estimates for the development of the remaining branch *nalas*, 11-A, Mominabad and Baloch were provided to the CDGK. PC-I's have lately been prepared by the City Govt. engineers. Of the last branch, Gabol Colony *nala*, these were provided this period. Design of the main Orangi *nala* serving two more towns is in progress.

Development of Haryana and Ghaziabad *nalas* into box trunks (10,400 rft), serving as sewage disposal for 1125 lane sewers, was completed by KMC/CDGK by Aug'2002. Work on Hanifabad *nala* (5282 rft) serving as sewage disposal for 200 lanes, costing Rs. 11.2 million is still incomplete, the last 800 rft. remains. Orangi Town engineers could not manage the work, which was substandard as reported in the 93<sup>rd</sup> QPR. As per OPP-RTI request CDGK has now involved City Govt. engineers (who are better able to execute quality work) for the other *nala* development projects.

In May'2004 the City Govt. started work on the Gulshan-e-Bihar *nala* development project 3,071 rft. costing Rs. 5.74 million, serving as disposal for 300 lane sewers. OPP-RTI has monitored work together with the community activists and UC Nazim, as well as provided guidance. 2500 rft. covered drain is complete, work on a culvert was lately completed, 400 rft. roof slab still remains.

Last quarter work on site was completed on Bukhari *nala*, on sector-9, L Block, 14E, Sadiqabad, Islamnagar and Mianwali *nalas*, it is in progress. These *nalas* of total length 34,192 rft serve as disposals for 2,465 lane sewers. CDGK is financing and implementing the works costing Rs. 90.39 million. OPP-RTI is providing technical guidance and on site monitoring, where needed voluntary demolition of parts of houses is facilitated. Nazims, Councillors and Community members are also monitoring the work. Leaflets illustrating the drain design are regularly disseminated to facilitate the process. Defects in work have been regular identified and rectified, weekly review meetings have been held with the govt. engineers. **In the Tameer-e-Karachi program, finances for the development of tertiary *nalas* of Orangi were allocated, likewise are the developments.** Meetings have been held and contacts maintained with the City Govt. engineers, the Executive District Officer W & S, District Officer (DO) Tameer-e-Karachi Program (TKP), and with the Minister of Planning and Development. CBO activists and Nazims have also held meetings with the engineers to lobby for *nala* development.

### **3.5 Union Council (UC) Plan Books**

As per the govts. devolution plan, there are 13 Union Councils in Orangi. Each Union Council has a population of between 50,000 – 1,00,000. Plan books of the 13 Orangi UCs were earlier completed. On request these were provided to the UC Nazims, CBO activists and continue to be provided to interest groups. The plan books comprise 1) maps of the UC and of the individual settlements within each UC, 2) documentation of existing situation w.r.t. sewage disposal, water supply, health, education, solid waste disposal, park/playground and 3) development needs-identification of the role of community/govt.

**Union Council development funds:** With the latest elections and a new City Nazim in place, there are changes in the amount of funds available and the channel of use. Earlier funds available to the

UCs were 1) Rs. 95,000 monthly to cover cost of UC office and operations. 2) Rs. 6.2 million per UC, the annual grant received directly from the City Govt. (allocations undecided now) 3) Unspecified amount from the Towns budget, spent thru quotations to Town directly submitted by the Naib Nazims and councilors - in the last budget ending June'05 an amount of Rs. 8.5 million/UC was allocated (undecided now) 4) Unspecified amount for projects from MNA,MPA funds (continues). As per rules UC Nazims approval is needed but in reality they are bypassed.

**Efforts continue so that the City, Town and UC budgets are properly used for external development instead of being wasted on duplications/adhoc invisible works,** Earlier each UC received Rs. 14.7 million annually for development works. Details of efforts to avoid wasteful work were explained in the earlier reports. Local councils having completed their tenure, were dissolved on 30<sup>th</sup> June'2005, elections were held in August. The newly elected Nazims (mayor) and Councillors having taken charge, works thru UC funds have been observed. Meetings are regularly being held with the engineers of the City Govts. works and services deptt and KWSB, proposals for external development for all 13 Orangi UCs prepared anew are being disseminated. Nazims of UC 1,3, 4, 5 & 7 are in contact, meetings with others is scheduled.

### **3.6 Union Council Development**

#### **3.6.1 UC-6**

UC comprises of 3 settlements, 722 lanes, and 11,239 houses. In 624 lanes sewers exist, 577 lane sewers laid by people on selfhelp and 38 lane sewers laid by the govt. This quarter 1 lane sewer was laid on self help.

There had been close coordination with the area organizations and the previous UC Nazim. The newly elected Nazim was suspended for a while, on charges of corruption, he has again just taken charge. Contacts have been made meeting is scheduled so that, as previously, focus is on external development.

**External sanitation :** Work on total 33 secondary sewers 17,024 rft, rectification of three main and nine secondary sewers was earlier completed by the UC. Construction of 9 and rectification of 5 secondary sewers were defective. Cleaning and rectification of the KMC/ADB main sewers was earlier undertaken regularly. Now problems have arisen. This period on request KWSB has been provided maps/plans for the rectification of the main sewers. As explained in section 3.4 work on the development of Ghaziabad nala as covered drain (box trunk) was earlier completed, likewise work on the Gulshan-e-Behar nala is nearly complete. These are the two main disposals for the UC. Work was supervised by community activists, Nazim and OPP-RTI. Previous Nazim's efforts to avoid wasteful work by TMA, Councillors MNA and MPA, supported by the CBO ODO and support to community initiatives was regularly reported in the previous QPR. Lately substandard work on several lane sewers was undertaken by the UC. Survey is underway.

**Solid waste disposal:** Earlier the Nazim, with the help of area activists organized pickup of solid waste from the main bins in 60% of the area. This quarter pickup from the main road bins continued. There has been a change of management, the TMA has lately contracted out the work of pick up from the main bins for the entire town, to a local entrepreneur. OPP-RTI with the help of TMA has identified these main bins on the UC maps, to facilitate monitoring by community/Nazims. At the lane level people manage disposal on selfhelp. An earlier survey of UC-6 showed, that in 6 settlements 4,000 houses and 450 shops have organized pick up of garbage from the house/shop upto the main bin. Sweepers are paid between Rs.20 – 30/month/house or per shop, for the work.

**Water supply:** Main lines and distribution systems existed in 60% of the UC laid by the KMC/ADB project in 1994. Repair of leakages, valves and addition of main, secondary lines and valves was needed. Earlier total 11,820 rft. 4-12 dia main and secondary lines were laid by the UC, 22 valves

and chambers were constructed, many leakages were repaired. New areas were added to the distribution network. In lanes laying of missing pipes/new lines and repair of leakages is being regularly undertaken by the people. In several cases people have also repaired leakages and placed valves on mainlines. The main problem however is availability of water. The UC being at the tail end there is always effort by preceding UC's to divert water. Thru constant vigilance by the Nazim and the CBO ODO this problem was earlier regularly monitored and avoided. Lately the water supply has been maintained.

Thru the efforts of the previous UC Nazim and the CBO ODO, (facilitated a little by OPP-RTI), water supply infrastructure coverage in the UC increased from 60 to 80%. Water availability increased from 40-80%. Water supply to UC increased from 1-3 hours (2,50,000 gallon) every 3<sup>rd</sup> day to 12-14 hours (9,00,000 gallons) every 4<sup>th</sup> day. Houses started receiving water for 1 hour every 13-15 days. For most this was enough, so houses did not need to buy water thru tankers, saving an average of Rs. 600/month. Nazim and ODO had focused on increasing supply and managing distribution, while repairing leakages and valves on main lines.

With local bodies elections in August, the new Nazim took charge. Since last quarter water distribution has been maintained though shortages of water have lately increased, as is the case in many areas of Karachi.

**Road and lane paving:** Lane paving in total 15 lanes and construction of 6 main roads were earlier completed. Development of four more secondary roads continues.

**Tree Plantation:** Documentation shows 1040 trees exist in the lanes planted by individual houses and by CBOs, 85 trees are along the main road planted by govt. Most popular is the neem tree. More trees are being planted all the time.

**Street Lights:** Earlier lobbied by CBO, 'ODO' 250 street lights along the main and secondary roads were installed. Lane lights are already being managed on self help.

**Education:** Due to the efforts of the Minister P & D and the previous UC Nazim construction of a womens college located in the UC is underway. Nazim had earlier started construction of three secondary schools, one each in Gulshan-e-Bihar, Zia and Ghaziabad. Work is in progress.

**Katchi Abadis lease:** Efforts, made by the UC Nazim and CBO ODO were detailed in the earlier QPR. Provision of lease (land title) remains at a standstill.

### 3.6.2 UC-9

UC comprises of 11 settlements, 586 lanes and 9,099 houses. In 508 lanes sewers exist, 393 lane sewers laid on self help and 115 lane sewers laid by govt.

**External sanitation:** The main problem was the many open drains along the main road used as main sewage disposals. Need was to cover, rectify or convert these into main sewers. Plans and designs for the same were earlier prepared and provided to the Nazim. Since July'05 a main road passing thru the UC is being constructed by the City Govt (CDGK). Two main open drains have been reconstructed and covered as part of the work, on three more main open drains work remains. CBO activists and OPP-RTI, earlier lobbied with the City Govt. for the development of the 2,225 rft. 14E nala into a covered drain. Work on site is nearing completion. On one more main nala 'L' block, part of which passes thru the UC, work is in progress. OPP-RTI is providing technical guidance and monitoring work on site. 8 house owners have voluntarily demolished parts of their houses to make space for the development of the drain.



### 3.6.3 UC-7

UC comprises of 10 settlements, 970 lanes and 14,453 houses. In 563 lanes sewers exist, 363 lane sewers laid on self help and 200 lane sewers laid by govt.

UC plan book was earlier provided to the new Nazim who visited OPP-RTI. Proposals for external development were completed and provided to the Nazim and KWSB. On request plan for maintainance of main sewers for 3 settlements were lately provided. Contacts with the Nazim and KWSB continues. This period development of the Sadiqabad nala began on site.

**External sanitation:** On previous Nazim's request, plans and designs for rectification and maintainance of main sewers and for new secondary sewers were provided. Work on total 12 secondary sewers were completed, most work was substandard. Other works claimed to have been undertaken, thru the annual budget of Rs. 6.2 million survey showed, did not exist on site. New Nazim is responding to OPP-RTI proposals. Channelization of the Sadiqabad nala 7,272 rft. into a covered drain (box trunk) was jointly advocated. This nala serves as disposal for 700 lane sewers. OPP-RTI design and estimate was earlier provided to the CDGK. Lately, on site work is in progress. OPP-RTI is providing technical guidance, to the City Govt. engineers, while monitoring work on site.

### 3.6.4 UC-8

UC comprises of 10 settlements, 614 lanes and 6,140 houses. In 586 lanes sewers exist, 544 lane sewers laid on selfhelp and 42 laid by govt. This period 56 more lane sewers were added, 50 laid on self help.

Last quarter proposals for external sanitation were prepared and provided to the CDGK. This period meetings were held with the CDGK engineers to coordinate developments.

**External Sanitation:** Details of work with the previous UC Nazim, CBOs were detailed in earlier QPR. This period work on developing the main disposal, the 14-E nala into a box drain has been in progress (part of the drain is in UC-9). Design and estimate of another main branch nala "Gabol" was lately completed and provided to CDGK.

**Water Supply:** Earlier work on 3 water mains 2,400 rft was completed. This work has been beneficial to the people. Another main water line 4,650 rft. has lately been completed thru the MPA fund.

### 3.6.5 UC-5

UC comprises of 7 settlements, 701 lanes and 9,913 houses. In 583 lanes sewers exist, with 452 lane sewers laid on self help and 131 lane sewers laid by govt.

Last quarter proposals for external sanitation were prepared and provided to the KWSB and CDGK. This period meetings were held with the CDGK engineers to coordinate the UC level work.

**External Sanitation:** Work with the previous UC Nazim and CBOs were detailed in the earlier QPRs. This period work on site on the development of the L-block and Islam Nagar nalas (into box trunks) has been in progress. These nalas 10,239 rft costing Rs. 24.13 million for development, and serving 635 lane sewers, are the two main disposals for the UC. OPP-RTI is providing on site technical guidance.

### 3.6.6 UC - 12

Support to the previous Nazim and development were earlier reported. Last quarter work on the development of the Bukhari Colony nala (1,335 rft) into a box trunk was completed. This period work

on the development of Mianwali nala is in progress. These are the two main sewage disposals for the UC. OPP-RTI is providing technical guidance to the City govt. engineers.

### 3.6.7 UC-13

Earlier design and estimate for the development of the main 'Baloch Colony' nala 14,585 rft. was completed. Budget has already been proposed by the Govt. in its Tameer-e-Karachi program. This period CDGK engineers have completed the PC-I. Effort is being made for its approval.

### 3.6.8 UC-1, 2,3,4, 10 and 11

This period Nazim of UC 4 visited OPP-RTI and requested support. On request UC plan book, proposals for external development and design for the development of Islam nagar nala was provided. For UC-2 & 3 CDGK engineers were guided on the repair of the Haryana box drain. In UC-10, the sector 9 nala 400 rft serving 200 lane sewers is being developed as box drain by CDGK. 190 rft. drain is complete, effort is ongoing for completion of the remaining. For UC-1 and 12 efforts for the development of the main sewage disposals, the Baloch and Mominabad nalas, is on going as already reported in 3.4.

### 3.7 Community Initiatives in Tree Plantation, Solid Waste Management, Electricity and Water Supply. Application of the component sharing model.

Community initiatives are immense. Below are given some examples that are documented and guided to illustrate and facilitate the process.

**As earlier reported community based organisations in 13 settlements in Orangi organised tree plantation in their settlements.** Tree plantation inside the house and sometimes in the lanes in front of houses is observed and continues all over Orangi. Several CBOs are focusing on the activity as a program and encouraging tree plantation in lanes and along main roads in their UCs.

**As earlier reported in 5 settlements in Orangi comprising of 1,210 houses, solid waste disposal was organized by the CBOs.** Later surveys of UC 5,6 and 9 showed that the pick up of garbage from the house upto the neighbourhood bin has been organized by people in 15 settlements comprising of 8,688 houses. The component sharing approach, as in sanitation is applied. Regular pick up of garbage from the main bins (govts. responsibility) is a recurring problem. CBO activists have regularly lobbied the Nazims and Councillors, for the same. **In UC-6 in 60% of the area regular pick up of garbage from the main bins was organized by the previous Nazim, regularly facilitated by the CBO 'ODO'.** Since last quarter lifting of garbage along the main roads has been observed. Work on lifting of solid waste from the mainbins and the final disposal has been contracted by the Town Municipal Administration (TMA) to a local entrepreneur. To facilitate monitoring by community and UC Nazims the main bins, as identified by the TMA and designated to be cleared by the contractor, have been documented on a map. As a first step work in UC-7 is being monitored.

**Community initiatives on acquiring electricity on self help were regularly reported in previous QPR.** More Orangi settlements have now metered electricity. KESC's scheme known as 'self help' a partnership arrangement (though needing bribes), has enabled large areas to acquire electricity.

**Sui gas connections are in most Orangi areas.** Sui Southern Gas Company (SSGC) has provided service on payment to the residents. Availability of area maps has assisted peoples effort at lobbying, speeding up the process.

**Water Supply and its distribution in Orangi continues to be the peoples main demand to the local bodies.** The problem of water supply in Orangi, peoples initiatives in repairing leakages, placing valves and laying pipes at the neighbourhood level and Nazims support by repairing the mains and pumping setups and placing valves was reported in detail in the 88<sup>th</sup> QPR. Later initiatives in UCs, specially developments in UC-6 were regularly reported. On the basis of research, guidance continues to be provided to the CBOs and Nazims, on acquiring the sanctioned water quota, installing meters to measure supply to the UC's and ensuring distribution. Supply has increased, in a number of settlements people are managing the distribution. However, there are frequent leakages in the main line disrupting supply, other recurring problems are the mismanagment among UC's i.e. diverting supplies and the water shortages all over Karachi.

**Coming together of Community Based Organisations.** In UC-6, GFT, Gulshan-e-Behar Welfare Committee and Gulshan-e-Zia Welfare Organisation have come together to form "Orangi Development Organisation" (ODO), so as to influence govt. investment in the UC as well as strengthen Community Initiatives. UC-6 has been a model where CBOs worked together, mobilizing their resources for selfhelp, guiding and monitoring the use of Govt. funds and establishing partnership with the Nazim. With the newly elected Nazims, CBOs everywhere are taking time in establishing contacts.

## **4. LOW COST HOUSING PROGRAMME**

### **4.1 Introduction**

After the success of the sanitation program OPP started a housing program in 1986 following the same R & E approach. Surveys showed that poor peoples houses in Orangi had the following defects:

- use of sub-standard manually made concrete blocks - the main building components for walls and foundation - caused cracks
- faulty construction techniques were used due to the ignorance, as well as quick fix attitude of masons and house owners
- the existing structure being weak, could not take the load of the conventional RCC roof, for ground plus one construction
- faulty ventilation

Two years were spent, on research on these problems and later years, on extension of research findings. Initial research and extension of research findings were in itself action research and so threw up another line of research and extension. The process continues.

#### **Research consisted of:**

- upgrading the local thallas (building component manufacturing yards): improving the concrete blocks and alternative roofing components (experiments on ferrocement roofing channels, precast batton tile and tier girder tile roofing).
- evolving standard construction design & techniques
- preparing standardised steel shuttering
- writing manuals and instruction sheets
- preparing audio visual aids
- construction demonstration models

#### **Extension consisted of:**

- finding thallawalas willing to participate in research and development ( R & D )
- training masons - teaching them improved design and construction techniques and the better use of tools
- lending tools and shutterings
- providing accurate plans and estimates

R & E has reduced the cost and improved the quality of construction.

**Presently the focus of the programme is on training of masons, community architects and developing technical support institutions within the community, so that extension of package of advise, is more effective and independent.**

### **4.2 Present Package of Advice: the Load Bearing Technology**

The present package of advice is as follows:

- Appropriately designed in-situ foundation for a minimum ground + 1<sup>st</sup> floor construction
- 6" thick load bearing walls of machine made blocks
- Batten/tile or T-girder/tile roofing and proper fixing methods
- Precast staircase
- Proper orientation and ventilation
- Proper construction techniques

This load bearing construction is 1/3rd the cost of RCC (Reinforced Concrete Construction).

### **4.3 Extension of Package**

An impact study was undertaken in mid 2001. Total 64 housing units constructed within the span of 5 years were surveyed.

The study showed that:

1. In 88% cases, foundation were made of proper ratio in situ concrete, however design dimensions were not adopted. Foundation bed was not laid, instead a straight footing of width 10" - 1'6" concrete was constructed.
2. Damp proof course was not used.
3. Walls were made of machine made blocks. The wall courses were proper, wall was in plumb and the wall joints were proper.
4. In 80% cases, where need was to construct another storey, baton tiles were used. In 16% cases, tier girder tiles were used. In 100% cases, screeding was used, however it was made stronger by reinforcement. The problem was provision of ring beam. In 50% cases people had used the ring beam but the specifications had varied, effort had been made to make it unnecessarily strong so expensive.
5. In 62% cases, cross ventilation had been adopted.

A second study comprising survey of 50 housing units was undertaken in Aug'2002. Weaknesses and strengths as stated above were again observed.

**In efforts to facilitate extension of techniques, leaflets based on the study were prepared and are being extended by the support institution TTRC to CBOs, house owners and masons.**

### **4.4 Upgrading the Thalla**

In 1987 thru research and extension, first in one thalla (building component manufacturing yard) the block making process was modernized. Instead of the hand process of concrete block production which produced very poor quality blocks, the mechanized process together with other improved techniques was introduced. (details were provided in previous report). The result was, the machine made blocks were 4 times stronger than the hand made blocks but sold at the same price. In 1987 three more thallas were mechanized with OPP-RTI supervision and loan. The production and sale in these thallas has been documented. By Feb'06 35.38 million blocks worth Rs. 163.45 million have been sold, 60% of these have been sold outside Orangi. Following the example of the four mechanized thallas, 103 thallas adopted the machine making process without any loan from OPP (survey Apr'2003). Orangi has become a centre for the production of mechanized blocks in Karachi. With the blocks sold at these thallas, annually average 2,500 houses benefit from use of improved building components.

**Presently emphasis is on extension of techniques researched earlier and minimizing defects. This is being done by training youths to work as community architects/extension agents.**

### **4.5 Use of Proper Design and Construction Techniques for Roofing**

Extension of proper design and construction techniques for the girder and batten tile roof continues.

### **4.6 Construction and Demonstration**

With the introduction of appropriate techniques, the construction units require careful supervision. We have therefore concentrated on training masons and youths as community architects/extension agents. Proper ventilation in houses and schools is an important focus. The training of youths has evolved into a support institution the TTRC.

#### Progress-Supervised units:

Head	Cum- Nov'05	Dec to Feb'06	Cum- Feb'06
Units	281	5	286
Completed	237	5	242
Stopped	41	-	41
In progress	5	5	5

The demonstration units are now being supervised by the trained community architects, with guidance from OPP-RTI as needed.

#### 4.7. Training, Extension and Documentation – Setting Up of the Technical Training Resource Centre (TTRC) and efforts to replicate it.

- a) **Youths trained as community architects have setup the TTRC and are managing the extension of the housing program and its documentation:** It began when one trained youth Siraj, started working independently as a community architect, setting up his unit the SS consultants. He trained more youths to join his unit. Later with his colleague Ashraf and teacher M. Hakeem the TTRC was setup with an office in the settlement. Presently seven more youths trained by TTRC, are the additions to the team. So far plans and estimates for total 299 units were completed. For 286 units fees was received from owners. On 6 projects preparation of plans and estimates is in progress. Supervision of total 106 projects was completed. For extension of techniques TTRC undertakes mobile guidance i.e. units under construction in the settlements are observed and on the spot guidance is provided. Total 129 units were provided guidance, more masons and house owners have come in contact, documentation is ongoing. TTRC undertakes survey, plan/estimate and supervision of schools, under the OPP-RTI School Upgrading Program. Work in 84 school projects is complete. Training of more community architects is being managed by TTRC, with OPP-RTI providing the back up support. TTRC earlier received Rs. 5,00,000 as endowment fund from Homeless International (HI) this has strengthened the institutional capacity of TTRC. HI has provided additional funds of Rs. 200,000 to support TTRC's replication. **Strengthening of another unit, the Housing Resource Centre, is being focused.**
- b) Masons are being trained, total trained 162, of which 127 masons have been trained by TTRC.
- c) Complete record of housing units and school construction has been maintained. Since early 2002 TTRC is maintaining this record.
- d) Lack of proper ventilation is a recurring problem in houses and schools. Through on site guidance, leaflets, posters, meetings with CBOs, masons and house owners, the importance of ventilation is being emphasised. In schools, construction with proper ventilation, is a part of the Education Programme.

## 5. EDUCATION PROGRAMME: SUPPORT TO SMALL SCHOOLS

### 5.1 Educated Youths Take the Initiative

As the Sanitation Programme spread in Orangi and among Karachi *katchi abadis*, OPP-RTI came in contact with educated youth from these settlements, most of whom were college students. Having been educated themselves they had the desire to educate neighbourhood children. These children, could not go to school, either because they could not afford the high fees of established schools, or there were no schools nearby, or the working children were free only in the evening. Some educated youth were already giving private tuition. They had some space in their homes for starting a school but lacked funds for purchase of mats, stationery, black boards, table and chair. In some cases construction of a shed, or roofing of a verandah was needed.

### 5.2 OPP-RTI's Support:

We decided to support these young entrepreneurs in setting up schools by providing small grants, ranging from Rs.1300 to Rs.6000/-. In April 1995, we provided support to Abdul Waheed of Islamia Colony for the first school. Rs.1300/- was given for construction of a roof over a verandah in his home which could be used as a classroom. Then 5 more youths from nearby settlements were provided support. Students from Ghaziabad in Orangi wanted to educate children from their settlement, who worked in the embroidery and carpet workshops. In Sept'95, they set up a night school, with a support of Rs.4500/-. Soon more requests for support from Orangi as well as from Katchi abadies outside Orangi started being received. We found that there were many small schools set up by educational entrepreneurs. These needed small support of Rs. 10,000 to 12,000/- for physical upgrading. Often it was found that with no support the initiative would fizzle out. Small grant support to initiatives proved to be effective in confidence building and solvency of the small schools.

### 5.3 Schools Functioning

Uptil Nov'05 we have supported the setting up/upgrading of 298 small schools. Of these 280 schools are operating and have taken the shape of formal institutions. 17 schools have dropped out and one has closed due to the sudden death of the entrepreneur. Of the 280 schools functioning, 15 schools are in settlements outside Orangi. The drop out rate has been higher in the schools supported in the initial period. This was expected, as when a programme is initiated if there is some chance of success, the step is taken. Later when the programme proceeds there is clarity and failure is minimized. As the programme has proceeded we are taking time in selecting the educational entrepreneurs. This quarter request for support was received from 30 schools, 27 schools were supported, 3 are being finalized for support. Since April'2001 Homeless International, has been providing a grant for supporting the schools.

Statistics April'95 – Feb'2006

Schools	Teachers		Students			Fees (Range)	
	Total	Male	Female	Total	Male		Female
298	2186	591	1595	38272	20309	17963	Rs.30-200

Due to many requests received from small schools in Orangi and the logistics of supporting schools outside Orangi, we have focused on supporting, small schools in Orangi Town. However total 69 schools in the adjoining towns of Gaddap, Site and Baldia have also been supported.

#### 5.4 Stages in Expansion:

We have observed that there are three stages in the establishment of these schools.

**First:** when educational entrepreneurs need small financial support, about Rs.12000/- for upgrading small schools. Recently due to inflation, this grant support has been increased to Rs. 15,000/-.

**Second:** within a year the schools take an institutional shape with salaried teachers, and students paying fees. There is increased demand for enrolment of students. Need arises for physical expansion i.e construction of an additional classroom or roofing over existing structures. At this stage support amounting to Rs.20,000 to Rs.30,000/- is needed. This support is important for survival of the new schools. Initially donors provided grants for a few schools, later OPP-OCT (Orangi Charitable Trust) credit program arranged interest free loans.

**Third:** with support at both the stages, the schools become stable as formal educational institutions. They then develop the capacity to upgrade their schools thru taking loans and paying them back with interest. OPP- OCT has so far given 478 loans for upgrading schools.

#### 5.5 Support for Expansion:

Increasing requests are being received from educated youths for upgrading small schools. Since 1996, following grants have been received for support.

	Receipt- Feb'2006 (Rs.)		Expenditure-Feb'2006 (Rs.)	
	1 <sup>st</sup> stage	2 <sup>nd</sup> stage	1 <sup>st</sup> stage	2 <sup>nd</sup> stage
1) Asia Foundation	5,36,275	2,28,725	5,36,275	2,28,725
2) Rotary Club Int.	-	105,000	-	1,05,000
3) Old Association of Kinniard Society	-	53,000	-	53,034
4) MRM Associates.	-	10,000	-	10,000
5) Purveen Salman Khan	14,000	8,500	14,000	8,500
6) Homeless international	2,718,600	-	2,763,600	-
	3,268,875	4,05,225	3,313,875	4,05,259

#### 5.6 Revolving fund for support for physical expansion:

Ms. Yousuf Diwan earlier provided Rs. 5,00,000/- as revolving fund, for support, for physical expansion of schools. Later OPP-OCT added its own funds. Total 88 schools have acquired interest free loans amounting to Rs.1,538,710/- from this fund from OCT, for further improvements. 13 schools are paying back the loan regularly. 1 school is irregular in payment, effort is being made for regular recovery. Of 2 schools, loan was written off, due to the death of the entrepreneurs. 72 schools have paid back their loans.

For physical expansion, technical support is being provided by the trained community architects of the NGO TTRC. Provision of ventilation has been focused.

#### 5.7 Educational Entrepreneurs Coordination and Teachers Training:

The educational entrepreneurs supported, are now identifying other small schools needing support. This has increased small schools access to start up grant. Teachers are being introduced to training programs offered by organisations.



Total eleven teachers training courses have been organised, in which 294 teachers belonging to 113 schools participated. Bright Education Society (BES) provided the training. BES has been set up by the same group of youths, who were the first to be supported with a startup grant for their school. With the school as the base BES has developed trained staff and is supporting other schools with teachers training and in cases with physical upgradation. **Trained teachers of Orangi have been identified, they are being mobilized to form a teachers training unit**, so more training programs and workshops can be organized. The first such workshop was held this period, 70 teachers participated.

Thru the NGO "The Library Support Group" (LSG), total 58 school libraries and 1 youth library have been supported with sets of 100-250 books. Facilitated by the LSG earlier 22 teachers from 21 schools completed the library management training. This period the schools have been visited by the LSG, to determine the further support needed.

**The grant support is a source of confidence building for the schools, which get strengthen and encouraged to undertake joint activities.** Several groups of average 10 to 20 schools jointly organize teachers training, science exhibitions, book fairs and visits to educational sites. Activities of the group are being observed and documented to understand and support the process. A savings group mobilized and facilitated by TTRC, has been initiated, Rs. 40,000 has been saved thru monthly contributions, 30 schools are members. An alliance of 10 schools in Site Town has been in contact. Lately they have requested support for organizing teacher's training.

For strengthening the coming together of schools and linking up the training activity, lecture's are organized. Total six lectures and a forum were organized, each time 65-110 teachers from about 30-70 schools have participated. The event besides adding to their skills has provided an opportunity to schools and teachers to come together. Lectures are being prepared for printing, two have been published.

## **5.8 Documentation:**

Audio visual documentation is being maintained. Interview profiles of total 87 school entrepreneurs and pictorial profiles of total 133 schools were prepared. Profiles of 10 selected educational entrepreneurs have lately been published.

Documentation shows that the grant for the 1<sup>st</sup> stage amounting to Rs. 12,000 and now 15000, in cases has been used as cash payment to thallas (building component manufacturing yards) or furniture manufacturers, who have then provided building components and materials or furniture on credit worth double the amount. Some schools have therefore been able to manage physical developments worth Rs. 25,000/- - 30,000/ (average). The school entrepreneurs have received most financial support from their family for initiating and strengthening the schools. Interviews of 50 more schools have been completed, this to understand the impact of the support. Report is being compiled.

The 2002 survey of the UCs of Orangi Town shows that there are 644 private schools (setup by local educational entrepreneurs) and 69 govt. schools. Of the private schools, it has been observed that 50% i.e. 322 are small schools falling in the 1<sup>st</sup> stage category (as explained in section 5.4) with students enrolment averaging between 42 to 193. The support for the 1<sup>st</sup> stage has been provided to 229 schools, 93 remain. With grant from Homeless International increased this year, support is being extended to more schools. Orangi map documenting the location of the surveyed schools has been prepared.

## **6. EXPERIMENTS AT THE OPP-RTI NURSERY**

### **6.1 The Experiments are:**

- Control of water logging at the OPP-RTI nursery thru construction of an underground channel: This experiment has been successful. The water table has gone down, the channel is now dry. Trees and plants continue to flourish in the nursery. The design of the underground channel its construction are documented in files. The channel has been replicated in the National Institute of Public Administration (NIPA) Karachi. This has safe guarded the foundation of an office block, which was badly affected by water logging and salinity.
- Treatment of sewage water combined with EM technology for use in plantation: Continues.
- Compost Khad: Continues to be prepared and used.

### **6.2 Plantation of Various Types of Forest and Fruit Trees at the RTI Nursery:**

Total 2,600 forest & fruit trees of 20 species and 3,018 decoration plants of 70 species are growing at the RTI nursery. We are using recycled office waste water for the plants, our nursery is therefore surviving the recurring period of acute water shortage in Karachi.

### **6.3 Treatment of sewage water for use in plantation: Addition of EM technology;**

Construction of a small waste water treatment unit at the OPP-RTI nursery was completed at a cost of Rs. 30,000/-. Functioning of the unit began. In August 2001 water samples were tested, the treated water could be used for trees and plants. Its use made the plants grow healthier. Later effort was made to eliminate the use of aeration fan, which was expensive and required electricity. EM technology was used instead, the foul smell was reduced. The unit continues to operate. With use of the recycled water for plants and trees, the result is good.

Two more similar plants were designed for partner Saiban for their low cost housing project KKB-I & II in Deh Taiser Karachi. The treatment plants (TP) are operational, recycled water is being used for plants and trees.

**EM (Effective micro organism):** It is a natural manure that can be prepared with fruit and vegetable wastes. EM is being used for waste water treatment at OPP-RTI nursery. Partner NGOs LPP in Lodhran and Saiban in Karachi were advised to use EM, to recycle the waste water in their rural and urban sanitation projects. Saiban has lately prepared EM and is using it

## 7. FINANCIAL DATA IN PAK RUPEES

(Rs 60.08 is equal to US\$ 1)

### 7.1 Receipts, Expenditure and Assets: Audited Figures in Rupees 1989-2005

Year	Receipt (in Rs)	Expenditure (in Rs)	Assets (in Rs)
1989-90	1,179,325	1,178,875	450
1990-91	1,582,348	1,499,627	83,171
1991-92	2,023,931	1,418,992	688,110
1992-93	9,151,534	3,005,457	6,834,187
1993-94	4,995,532	3,545,598	8,284,121
1994-95	5,436,822	3,868,298	9,852,645
1995-96	5,137,698	3,875,828	11,114,515
1996-97	7,058,909	5,208,577	12,964,847
1997-98	7,517,002	4,984,717	15,497,134
1998-99	4,677,139	5,382,980	14,791,291
1999-2000	8,356,012	6,003,400	17,143,903
2000-2001	7,136,859	6,091,122	18,189,640
2001-2002	8,567,401	7,099,384	19,657,657
2002-2003	9,694,091	7,640,952	21,710,796
2003-2004	11,391,829	72,54,998	25,847,627
2004-2005	7,275,921	7,684,096	25,439,452

### 7.2 Budget July'2005 - June'2006 and Actual July - Feb'06

Receipts			Expenditure		
Heads	Budget 2005 - 06	Actual Jul-Feb '06	Heads	Budget 2005 - 06	Actual Jul - Feb'06
Grant			RTI Sections		
CORD Aid	2,352,966	2,455,664	Research & Training		
CORDAID (NGO'S&CBO'S)	850,000	944,656	Central Office	722,673	452545
CORDAID (Earthquake Effectees)	0	3582802	Support Team	384,580	271051
Misereror	1,125,000	597,912	Publication	132,000	74101
Misereror (Earthquake Effectees)	0	14261434	Audio-Visual	20,000	7468
WaterAid	2,052,314	*940,163	Sanitation & Housing		
WaterAid (Partners Core Funding)	1,200,000	*549,712	Field Staff	354,946	232738
			Drafting Section	175,318	153000
Homeless International)	1,405,494	*0	Demonstration	125,000	24000

Homeless International (Housing in Orangi)	0	+0	Replication in Karachi	971,682	826014
Homeless International (Earthquake Effectees)	0	2617750	Replication outside Karachi	1,727,339	741076
Selavip (NGO/CBO)	0	+0	CDN	250,000	7000
Selavip (Promotion)	0	+0	Core Fund Support to Partner (Sani)	1,200,000	951100
Profit on FDTR	550,000	513242	Core Fund Support to Partner (Sani)	750,000	148000
Training Fee	100,000	29,000	Core Fund Support to Partner (Other)	850,000	305000
Publication	50,000	18668	Education Program	2,108,241	972149
Nursery	7,000	90	Support for housing	63,300	0
Membership Fee	2,000	0	Accounts Section	366,380	253603
Other income	15,000	5,885	Administration	878,401	658607
		0	NGOs/CBOs Contact/Forum	191,372	102300
		0	Selavip-Promotion	200,000	48360
		0	Technical Backup Support	230,000	90000
		0	ACHR	150,000	0
		0	BHR	75,000	45615
		0	EOBI	50,000	38721
		0	SESSI	15,000	13792
			Sundry		-1830
			Dependent's Fund	54,000	36000
		0	Motor cycle Repairing	24,000	0
		0	Ramzan Allowance	70,800	67518
		0	Capital Expenditure	100,000	5500
		0	RTI-Dep. Certificate	0	3300000
			Gratuity	50,000	0
		0	Loan and Advance	10,000	-1278610
		0	Support to Earthquake effectees	0	20464894
<b>Grand Total</b>	<b>9709774</b>	<b>26,516,978</b>	<b>Grand Total</b>	<b>5675718</b>	<b>29009712</b>

\* Up to 50 -100% received in the budget year 2004-05

+ Received in the budget year 2003-04 and before

## 8. EARTHQUAKE – PEOPLES EFFORT AND SUPPORT FOR SHELTER

The 8<sup>th</sup> October 2005 earthquake in North West Frontier Province (NWFP) and Azad Jammu and Kashmir (AJK) devastated towns and villages. The death toll has been about 87,000 with 1,50,000 injured. About 90% of the houses were damaged, collapsed or severely cracked and unlivable. Most livestock perished, agriculture suffered. OPP-RTI partners BES, AFDO and MURC got involved in relief activities, having friends and relatives in the villages of Bagh-AJK, Battagram and Kala Daca NWFP. OPP-RTI support was requested. In the first visit it was observed that people were trying to remove the rubble of their damaged houses, while arranging some shelter. They requested support for rubble removal kits (RRK), so building components and some goods could be salvaged and for provision of tin sheets, for a room of size 12'x18', so shelter could be made to safeguard against the incoming cold (in cases snowy) winter. People said they would manage to build the walls themselves, as some had already done so, of mud, old tin sheets and wooden planks. A rubble removal kit costing Rs. 10,000 could be used for about 15-20 houses. Tin sheets for a room of 12x18 cost Rs. 12,000.

OPP-RTI is grateful to Misereor, Cordaid and Homeless International for providing grants immediately. This has helped secure shelter, safeguarding families against the cold winter. **Since December, tin sheets and rubble removal kits have been provided to 3241 houses spread over 40 villages in NWFP and AJK.** For 300 more houses support is under process. OPP-RTI partners OPP-RDT, BES, AFDO, MURC and the local CBOs Sungi Development Society and Baghwan are involved in providing the support. In each village peoples committee have been formed for survey, documentation and distribution. Detail documentation and accounts have been maintained.

### • Funds received 30-3-06

Receipt	Amount ((Rs.)	Expenditure	Amount (Rs.)
Misereor	26,703,604	Disbursement to	
Homeless International	2,617,750	OPP-RTD	27,318,042
Cordaid	3,582,802		
Total	32,904,156	Balance	5,586,114

### • Expenditure accounts submitted by partners

Tin Sheets and rubble removal kits	19,886,552
Wheat and fertilizer (Agriculture support for Kala Daca)	381,650
Overhead costs	2,95,360
	<u>20,563,562</u>

**Water supply rehabilitation:-** Villages have requested support to rehabilitate the damaged water supply system. The source of water in most villages are the springs. The main pipeline till the villages and main storage tanks need to be repaired/reconstructed, distribution can be managed by the people on self help. This period in a village, in Chattar Plain NWFP supported by a local donor, water supply was rehabilitated. The cost came to Rs. 3,80,000, and 150 houses benefited. For two more villages requests have been received.

## **V. OPP- KHASDA - Health and Family Planning Programme**

### **Content**

1. Background
2. Lessons learnt
3. Revised Approach and Goals
  - 3.1) KHASDA Model Clinic
  - 3.2) Health Education through TBA's.
4. Technical Training
5. Supply and Services
6. Clinic Visits for Extension
7. Benefisharies
8. Reproductive Health Education program in Adolescence girls (schools) & women target Groups, TBAs & School Female Teachers
9. a) Comparative survey of Family Planning Program in Project & non project area result & impact
10. Replication Outside Orangi
11. Financial Grant and constraint
12. OPP-KHASDA Executive Board Meeting
13. UNICEF project
14. Sindh NGOs Network on HIV/AIDS (SNNHA)
15. Reproductive Helath Education revised package
- 16.1. Budget and expenditure
- 16.2. Receipt, expenditure and asset, audited figures ( in Rupees 1989 - 2004)

## V. OPP-KHASDA-HEALTH & FAMILY PLANNING PROGRAM

### 1) BACKGROUND:

The Health & Family Planning Model has evolved from Orangi is the concept of extensive action Research in the Health and Family Planning environments & structure of Orangi families. Model evolved is community participatory.

OPP research revealed that there were two main causes for high incidence of disease in Orangi:

- a) Absence of modern sanitation &
- b) Ignorance of modern hygiene

In 1985, after the success of sanitation program, a health program was started for teaching modern hygiene and prevention of disease to the illiterate and semi literate housewives. Under the direction of a lady doctor, four mobile team of lady health visitors (one LHV & one lady social organizer).

#### Initial Goals:

1. Teach six month course on the prevention of common Orangi diseases.
2. Immunize the children.
3. Introduce family planning.
4. Give advice on nutrition, child care & kitchen gardening.

#### Methodology and initial results:

For teaching the course, every six months 80 houses of activist ladies were selected in the lanes. About 10 - 15 housewives from the neighbouring houses attended the session in the activist lady's house. The response to health education was as good as the response to sanitation. Among these Orangi families:

Over 90% children were immunized  
44% families adopted birth control  
Diseases were controlled to a considerable extent  
Nutrition and hygiene were improved.

We now find that as a result of thousands of these neighbourhood meetings a great awareness has been created and Orangi women are quite willing to pay for immunization and family planning services. In response to the demand we find that a few clinics are providing these services on payment and many private clinics are willing to do likewise.

### 2) LESSONS LEARNT

- Low income groups of people of Orangi are conscious of health hazards, do have initiatives. They are in need of moral, social, technical and advisory support.
- They are aware of family planning importance for their family welfare and needs accesable supplies and services at their nearest health outlet on reasonable charges.
- They are now very keen about their children vaccination and need is as above.
- Women of Orangi are keen to have primary healthcare, day to day health education advisor in KHASDA Model Clinic.
- Breast feeding mother and child health care messages are well received.

- Extension of program in other Katchi Abadis can be replicated if sufficient funding is available.

### 3) REVISED APPROACH AND GOALS:

Consequently we have decided to revise the approach of the health program. Now with a very small support organization having one lady Doctor as Director and two Health Teams only one LHV & one lady social organizer. Now working as 2 program manager in one health team. KHASDA has to run its Health and F.P programme in the largest urban slum of Asia, Orangi with a population of 1200,000 (approx.)

Area – 5760000 Sq.yards., Houses – 1,049,17, Lanes – 7,256 and Mohallas – 113. All the Nationalities of Pakistan reside here, Pathans, Biharies, Urdu speaking, Sindhi, Balochi & Bangali etc. KHASDA in its revised approach decided to undertake the following:

To upgrade the existing Health infrastructure in Orangi by providing them:-

- Technical Training
- Supplies of vaccines supplies & services of family planning
- Small credit from Orangi Charitable on their decision and in this way anchor the program institutionally in private clinics and integration with the community. KHASDA will undertake mainly the TECHNICAL TRAINING, SUPPLY AND SERVICES function and anchor the program institutionally in private clinics to make its more community integrated.
- Reproductive health education in adolescent girls and adult women.

#### 3.1) OPP-KHASDA MODEL CLINIC CENTER:

According to revised model KHASDA maintains one centre at OPP office for providing family planning services, as well as imparts training on vaccination and family planning & vaccination services to local activists. And TBA's training to local activists personal and Dais

It also provides vaccines and family planning supplies to private clinics and other activists centres. From this centre the following activities are supported: Health education program is continued to daily clients at Model Clinic.

#### Out Patients Record

Since July 2000 KHASDA-OPP started to maintain a register in KHASDA Model Clinic for the daily out patients activities record and Health Education advises about prevention of commonly found diseases, Health & Hygiene, Mother & Child care, Nutrition and Family Planning.

Date	No. of Womens	Motivation		Adoption		Training		Health Education
		F.Planning – Vacc.		F.P – Vacc.		Dai	Vacc.	
Dec to Feb'05	490	45	20 -	120	190	-	1	490

#### CUMMULATIVE JULY 2000 TO FEB'06

Date	No. of Womens	Motivation		Adoption		Training		Health Education
		F.Planning – Vacc.		F.P – Vacc.		Dai	Vacc.	
July'00 to Feb'06	9389	1150	- 340	1341	5142	181	81	9389



### 3.2) HEALTH EDUCATION/ THROUGH TBA'S:

From the very beginning of TBA's training we are teaching them to focus on primary health care health education and family planning to their clients.

Now from this quarter Table of Health Education through TBA's is included. They are taking care of mother & child health care, prevention from common diseases, Nutrition, Breast feeding, Vaccination and Family Planning.

Date	No. of TBA's	No. of women	Health Education					
			Mother and child care	Prevention of Diseases	Nutrition	Breast Feeding	Vaccination	FP
Sep to Nov'05								
Dec'05	8	40	"	"	"	"	"	"
Jan'06	10	54	"	"	"	"	"	"
Feb'06	7	35	"	"	"	"	"	"
			"	"	"	"	"	"
<b>Total</b>	<b>25</b>	<b>129</b>	"	"	"	"	"	"

### 4) TECHNICAL TRAINING:

#### A) TBA Training:

TYPE OF TRAINING	AREA	PREV.CUM NUMBER JUN'1984- AUG'05	DEC TO FEB'06	TOTAL CUM TRAINED JUN'84 - FEB'06
TBA'S	ORANGI	355	-	355
TBA'S	OUTSIDE ORANGI	184	-	184
<b>TOTAL TBA'S</b>		<b>539</b>	<b>-</b>	<b>Total= 539</b>

Trained TBAs have persuaded women for IUCD, tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter 2 follow up meeting was held supplies has been taken by 10 Dais. In this quarter 1 followup meeting was held supplies has been taken by 12 Dais.

TBA's Training Program is carefully supervised by follow up meetings in KHASDA-OPP Model Clinic. Dais are encouraged on improvement of child & maternity health care services safe motherhood is promoted through this forum, and on promoting Family Planning services in their areas and among their clients. Trained Dais has been provided certificates after 3 months. These certificates has been printed by KHASDA-OPP and signed by Executive District Officer Health (E.D.O- Health) City District govt. Karachi.

- (i) Trained TBAs taking mother & child care, Hygiene & Nutrition
- (ii) Promoting breast feeding
- (iii) Promoting F.P.
- (iv) Helping in identifying target women group for reproductive health education.

In Khuda Ki Basti no. 3 Taiser Goth Surjani Town, North Karachi of Malir Development Project of NGO Saiban KHASDA-OPP is running primary health care and F.P. program in "Mothers" monthly meeting and providing immunization and F.P. services and supplies.

The table is given below about the meeting in Khuda ki Basti No. 3

Commulative 3<sup>rd</sup> Oct' 2000 to Feb'06

No of Meet.	No. of Women	BCG	DPT	Mes	TT	FI Unit	OP	lucd	Inj.	TL	RS
56	594	-	87	8	39	-	4	-	38	-	759

KHASDA-OPP is very much willing to continue this meeting. This reveals that program can be replicated and needed in other Karachi "Katchi Abadis". But KHASDA-OPP is facing very hard for its lack of financial resources and restraining the expansion of such a very importer successful progress of public health

KHASDA was only NGO who was conducting Family Planning program in monthly mother health and F.P. meeting by KHASDA visting health team in Khuda Ki Basti No. 3. Since few months some other NGO's also started general OPD services for F.P. office.

#### B) Vaccinator Training:

AREA	NUMBER PREV.CUM MAY'93 TO AUG'05	DEC, TO FEB'06	TRAINED TOTAL CUM MAY'93 TO FEB'06
ORANGI	134	1	- 140
OUTSIDE ORANGI	74	-	- 74
TOTAL	208	1	- 214

Total 214 vaccinator has been trained so far. 135 vaccinator are very active.

#### 5) SUPPLY & SERVICES

##### Vaccines:

Vaccines are being supplied to total 100 clinics from KHASDA Model Clinic. In last quarter 44 clinics has taken vaccines supplies. In this quarter 36 clinics has taken vaccines supplies

#### Children Immunized through OPP-KHASDA Model and other Clinics to Dec'05 to Feb'06

Month	No. of Clinics	BC G	DPT I	DPT II	DPT III	Measl.	TT I	TT II	TT Bos	HAB	Total Rs.
Dec'05	11	283	144	128	145	174	121	141	30	129	1200
Jan'06	12	245	150	143	151	180	161	13	100	136	1100
Feb'06	13	276	146	147	122	90	133	126	82	129	1050
Total	36	804	440	418	418	444	415	280	212	394	3350

#### Cumulative Jan 1984 - Feb'06

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	H.B	Total Rs.
7384	51190	45176	7462	3605	23596	17970	159641	33549	3823	15596	1628	137036

We are providing the information of vaccination program since the starting of vaccination. Programme in Orangi from month January years 1984 to Feb'06. The cumulative figures of vaccination program will confirm the fully immunised children and T.T. vaccination in child bearing age girls and women.

Sindh local govt. has started to give limited vaccines vials of Hepatitis B for 3 months complete course in the children of newly born to 2 years age only since Sep'02. KHASDA has started this in its model clinic only since Sep'2002 contineouly uptill now. Feb'06.

### Family Planning Contraceptives:

#### Family Planning Contraceptives supplied to Orangi clinics: Dec'05 to Feb'06

Total 130 clinics have been taking F.P supplies, these clinics also refer Orangi women for IUCD, tubal ligation and injection to KHASDA Model clinic. In last quarter 34 clinics has taken F.P. supplies and 10 clinics has taken both supplies of F.P. & vaccines. In this quarter 36 clinics has taken F.P supplies and 12 clinics has taken both supplies of F.P. and vaccines.

#### F.P. supply through clinic Dec'05 to Feb'06

Month	No. of Clinics	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Dec'05	10	-	15	1	10	24	-	-	700
Jan'06	14	-	9	2	10	13	-	-	650
Feb'06	12	-	50	3	40	51	1	-	950
Total	36	-	74	6	60	88	1	-	2300

#### F.P. supply through TBAs Dec'05 to Feb'06

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Dec'05	3	-	6	-	4	4	1	-	110
Jan'06	4	-	5	1	4	5	1	-	150
Feb'06	5	-	5	-	-	-	-	-	50
Total	12	-	16	1	4	9	2	-	310

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to Feb'06. The cummulative figures of supplies to meet the target of Birth Control.

The approx. population of Orangi is about 1200,000

MWRA = (Married Women of reproductive age)

Total population % 14 = MWRA in the target population 85714.28.

Total MWRA in Orangi uptill Feb'06. = 85714.28

#### Cummulative

No. of Clinics	No. of TBAs	Condom Unit	O.plis Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
7628	1247	5320	36742	5582	17075	7682	640	-	170199

Rs. 170199 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 2610/- have been received from contraceptive supplies & services.

Significant note about F.P. program

Drop out rate in F.P. program specially in I.U.C.D's Injactable contraceptive is hardly .5% only

**6) CLINIC VISITS FOR EXTENSION:**

Now total health outlets in Orangi are 877. In this quarter 150 clinics has been visited.

SUPPLY TO CLINICS Dec'05 to Feb'06

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	6	6	-	2	2	-	-
Aligarh	2	2	-	2	2	-	-
Bismillah	8	8	-	2	2	-	-
Banaras	6	6	-	2	2	-	-
Bijlee Nagar	4	4	-	2	1	-	-
Faqir Colony	4	4	-	2	3	-	-
Frontier Colony	10	10	-	1	-	-	3
Gulshan-e-Ghazi	4	4	-	-	-	-	-
Gulshan-e-Behar	3	3	-	3	3	-	-
Gulshan-e-Zia	2	2	-	-	-	-	-
Mominabad	5	5	-	2	1	-	3
Qasba	10	10	-	2	-	-	-
Sec. 1D	4	4	-	3	1	-	-
Sec. 8	3	3	-	1	1	-	-
Sec. 10	5	5	-	1	2	-	-
Sec. 1-A	2	2	-	2	1	-	-
Sec. 6/E	3	3	-	2	1	-	-
Sec. 7/E	3	2	-	3	1	-	-
Sec. 13	5	5	-	2	2	-	-
Sec.-15	6	6	-	1	2	-	-
Sec. 14	7	7	-	1	-	-	-
Sec. 11	7	7	-	1	3	-	-
Sec.-12/L	3	3	-	-	2	-	-
Tauheed Col.	3	3	-	-	2	-	-
Chisti Nagar	3	3	-	3	2	1	-
Sec. 11 ½	7	7	-	2	2	-	-
Ghaziabad	6	6	-	-	-	-	-
Ittehad Town	9	9	-	2	-	-	-
Sh. Waliulla Nagar	6	6	-	-	-	-	-
<b>Total Visits</b>	<b>150</b>	<b>150</b>	<b>-</b>	<b>36</b>	<b>36</b>	<b>1</b>	<b>6</b>

OLD CLINICS OF LAST QUARTER SEPT' 2000 TO NOV'2005

TOTAL 340 CLINICS TABLE OF CONTRACEPTIVE SUPPLIES & SERVICES:

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- depo	IUCD C.T. ML	TL	NOR
KHASDA-OPP	232	1135	2349	555 - 500	124	21	-
GREEN STAR F.P.S.M.P	7	750	262	1114 - 380	200	12	-
MARI STOP SOCIETY	52	103	430	117 - 32	16	11	17
PASBAN	48	120	224	120 - 10	30	1	-
KEY CONTRACP.	26	50	-	200 - -	-	-	-

NOTE:

- 1) 33 Clinics has taken supplies only from KHASDA-OPP.
- 2) 350 Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 350 Clinics 64 Clinics refused to give the exact figures of supplies. They take supplies but do not keep the record of sale to their Clients.

NEW CLINICS OF THIS QUARTER SEP TO DEC'05 TO FEB'06

NOTE:

In last quarter 10 clinics were contacted for the progress. in this quarter 7 new clinics were contacted for the program

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- Nor. Depo	IUCD C.T. ML	TL
KHASDA-OPP	10	20	-	10 - 20	3	1
GREEN STAR F.P.S.M.P	6	15	50	50 - -	10	-
MARI STOP SOCIETY	-	-	40	---	-	4
PASBAN	-	-	-	10- 20	-	-
KEY CONTRACP.	-	-	-	30	-	-

**7) BENEFISHARIES THROUGH/TOTAL SUPPLIES FIGURES APPROX. From Jan'1995 to Feb'2006**

PROGRAM ONE FAMILY = APPROX. 6 FAMILY MEMBERS BENEFISHARIES

S#	Name of work program	Total Beneficiaries 1994-Feb'06
	Health education through model clinics of KHASDA & through TBA's & Health outlets	84776
	Family planning users	88856
	Child immunized + TT vaccine	69014
	Training of TBAs + refresher course+followup meeting	1177
	Vaccination trainig + follow up meeting	614
	Reproductive health education training	452
	Family planning training (Male and Female)	170

TABLE OF Benefisharies Dec'05 to Feb'06

Month	FP	Vaccine	Training	Health Education
DEC'05	150	600	1	160
JAN'06	200	550	-	180
FEB'06	220	590	-	150
Total	570	1740	1	490

### 8) REPRODUCTIVE HEALTH EDUCATION PROGRAM

KHASDA started Reproductive health education program since 2001. KHASDA find out the lack of RHE knowledge in community so KHASDA decided to provide the education among Orangi's youth and adult. KHASDA provide RHE training at four levels.

- 1- Adolesent (Secondary class school girls)
- 2- Adult women target groups.
- 3- School teachers
- 4- TBA's (Dais)

#### Reproduction Health education in adolescent

Table	Name of school	Address	No. of training	No. of trainee	Result before training	Result after training
i	Al Faisal	Sector 10, Orangi	1	12	30%	95%
ii	Ureshia Public	Sector 8, Orangi	2	32	35%	90%
iii	Streamline	Sector 16, Orangi	1	12	25%	80%
iv	Farah Model	Sector 1, Orangi	3	56	30%	90%
v	Rose Girls	Gulshan-e-Behar	1	12	25%	85%
vi	Aziz Public	Sector 11, Orangi	1	15	20%	80%
vii	Shagufta Public	Sector 12, Orangi	1	20	35%	95%
		TOTAL	9	159	35%	95%

In this quarter 20 girls training completed at Farah Model School. In Farah Model school it is 4<sup>th</sup> meeting in new adolescent girl students.

#### Reproductive health education in Adult Women

Date	Meeting	Women
Jan'06	1	20
Total	1	20

#### Commulative July'02 to Feb'06

Meeting	No. of Women
11	164

#### Reproductive Health Education in TBA's Training

KHASDA has decided to add the RHE in TBS's training by KHASDA health team. Since the month of Sep' 2002. No new TBA batch is trained in this quarter hence no RHE training in TBAs trainee

#### Sept'02 to Feb'05

BATCH	TBA's
3	44

#### Reproductive Health Education in Lady Teachers in School of Orangi

KHASDA-OPP has decided to start RHE training in Lady teachers of Orangi schools. Health team has contacted in various school. RHE this first training will be started in Urashia Public School sector

8 Orangi in the month of June 2003. Now second training start in Urashia Public School in the month of Oct'0 is completed. 12 teachers completed their RHE training in school teachers will be after a detail meeting at L block "DIL PROJECT" school Orangi. Inspite of persistant efforts and contact no. RHE training has been held in school teachers in this quarter.

#### 9) A) IMPACT & RESULT OF COMPARATIVE SURVEY OF F.P. PROGRAM.

Impact and result of comparative survey of Family Planning Program.

- i) In 1000 house holds of project area over whelming majority about 91% has got awareness of Family Planning.  
However, in 1000 house holds of non project area only 61% of house holds has got any knowledge about F.P.
- ii) In project area the level about the contraceptive and types of F.P. methods are quite high than to the non project area. The difference in the levels of knowledge clearly indicates that KHASDA-OPP project has been successful in creating Family Planning awareness and adopters among the communities.
- iii) In the 1000 household of project area, about 66 percent reported practicing F.P. The CPR (the number of currently married women who are using family plan method between the age of 15 to 49) for the project area according to the study finding is 66 percent.

This is higher then the CPR rate for Pakistan, 18 percent (SDP 1999). According to the social development in Pakistan Annual Review 2000 use of family planning is 17 percent (with urban at 28 percent and rural at 12 percent).

In comparison only 12 percent of the 1000 households in non project area were practicing F.P. in the CPR (the number of currently married women who are using F.P. method between the age 15 yrs to 49 yrs.) for the non project area according to the study finding was only 12 percent.

In project are 1000 households out of 66% I.U.C.D. 38% pills 24% injections 23 of were the most common F.P. methods used followed by condoms 9% and withdrawal 4%.

In the non project area 1000 households 12% currently practicing F.P. pills was the most popular method. This was followed by I.U.C.D., injections and condoms.

- iv) From project area 69% discussed the method of using F.P. with others. In non project area households 12% very limited F.P. discussion positive and very encouraging.  
This shows the impact of KHASDA-OPP F.P. community participation oriented program approach and methodology.

#### 10) REPLICATION OUTSIDE ORANGI: Dec'05 to Feb'06

Through the help of OPP-RTI and NGOs/CBOs, the OPP-KHASDA model is being replicated in several goths and katchi abadis in the vicinity of Karachi. Highlights are as follows:

KHASDA-OPP Helath & F.P. program has been replicated in 15 Katchi Abadis of Karachi as follows:

- 1) Welfare Colony 2) Yousuf Siddiq and Rahim Goth 3) Rehmanabad 4) Islamia Colony no. 1 5) Islamia Colony no. 2 6) Shahrasool 7) Baloch colony 8) Goharabad 9) Pirbukhari Colony 10) Bilawalshah Noorani Goth 11) Rajput Colony Gulshan-e-Iqbal 12) Manzoor Colony 13) Rehman Colony 14) Mawaj Goth Baldia Colony 15) Sultanabad Manghopir Road.

In last quarter 36 clinics were visited 10 clinics has taken F.P. supplies. 6 clinics has taken vaccines supplies. In this quarter 35 clinics were visited, 12 clinics has taken F.P. supplies, 7 clinics has taken vaccines supplies.

**11) FINANCIAL GRANT & CONSTRAINT**

- a) The programme has got enormous demand in other Katchi Abadis of Karachi especially F.P. and reproductive health education but the main constraint is lack of funds and shortage of staff especially for evaluation and documentation of the said program.
- b) Infaq Foundation grant for the Year 2005 to 2006 received with thanks Rs. 6 Lacs for the program and Rs. 7 Lacs for KHASDA New Suzuki Jeep.
- c) Orix leasing Pakistan LTd M.D Mr Humayune Muard has very kindly donated Rs 200,000/ for KHASDA year 2005 to 2006.
- d) Mr. Iqbal Khaimani donated Rs. 1,50,000/- in July 2005
- e) Director OPP-KHASDA has made hard efforts to manage financial assistance/grant for KHASDA. In this regard ORIX Leasing Pak Ltds, Chief Executive Mr. Humayun Murad has very kindly approved 200,000/- financial grant for OPP-KHASDA for 5 years w.e.f. 1<sup>st</sup> July'05 to June'2010.  
Director KHASDA has contacted various organization and send documents to donor agencies for financial assistanc eto OPP-KHASDA.

**12)** KHASDA-OPP executive board meeting was held on Thursday 27 Dec'2005 in which 103<sup>rd</sup> QPR was discussed. KHASDA Audit report ended 30<sup>th</sup> June'2005. Now KHASDA-OPP Executive Board meeting will be held in April'06.

**13) UNICEF PROJECT**

UNICEF mother and child care" project for remaining 2 months i.e. Nov. Dec'2005 has been completed and report and accounts are prepared for submission to UNICEF.

Table of Mother and Child Healthcare meeting in Nov. & Dec'2005:

Health Team I

S.no.	No. of meeting	No. of women	No. of vaccines	Education
1	24	391	93	1) Portable drinking water 2) Prevention of disease 3) Preparation of Nimkol 4) Immunization 5) Advice on mother child care (safe motherhood)

Health Team II

S.no.	No. of meeting	No. of women	No. of vaccines	Education
1	24	386	118	1) Portable drinking water 2) Prevention of disease 3) Preparation of Nimkol 4) Immunization 5) Advice on mother child care (safe motherhood)

**14)** Sindh NGOs Network on HIV/AIDS membership assigned to KHASDA-OPP (SANHA) in their board meeting dated 12<sup>th</sup> Nov'2005. Miss. Shagufta Naqvi nominated by Director KHASDA for training. She attended HIV/AIDS "Tameer Project" training w.e.f. 26<sup>th</sup> Dec. to 30<sup>th</sup> Dec'05

**15) REPRODUCTIVE HEALTH EDUCATION REVISED PACKAGE**

KHASDA has made certain innovative changes in the program from June'2005 to expand its program in new directions to involve community in more better Health education to improve health environment by starting women meetings at RHE activists residence including in the reproductive health education package of advice, the primary health education, demonstration of Nimkole to prevent Diarrhoeal diseases in children and adult.



### 16.1) Budget and Expenditure

RECEIPTS	BUDGET 2005-06	ACTUALS Jul-Feb'06
OPP/INFAQ FOUNDATION	600000	622000
ORIX LEASING	200000	200000
FAISAL KHAMANI	250000	150000
UNICEF	0	205800
MEMBERSHIP FEE	1000	0
TRANSPORT	500	0
MEDICAL FEE	40000	11952
PROFIT ON INVEST.	10000	0
<b>TOTAL</b>	<b>1101500</b>	<b>1189752</b>

EXPENDITURE	2005-06	Jul-Feb'06
DIRECTOR/DR SZK	224752	149433
MANAGER /AYESHA	107874	72147
LHVS- SHAGUFTA	96106	64211
LHVS-SHAGUFA	98306	65811
SO/ANJUMAN	105724	70724
DRIVERS-2	149623	102163
CENTRAL OFFICE SALARIES	80370	49638
SUBSTITUTE	15000	8743
EOBI	9000	7050
POL JEEP/VAN	108000	74895
S&R-JEEP/VAN	56000	29106
INSURANCE/VAN	20000	18171
SATIONERY/POST/P.COPIES	10000	9898
ELECTRICITY AND GAS	18480	21395
WATER BILL	10450	10552
TELEPHONE/FAX	12000	4540
AUDIO VISUAL	4000	1664
MAINTENANCE	20000	8886
AUDIT FEES	7000	7000
MISC	5815	0
MEDICAL ITEMS	5000	2000
CONTRACEPTIVES	5000	-1389
TRAINING/WORKSHOP	20000	2665
MEETING	7000	6062
PUBLICATION	25000	8363
RAMZAN ALLOWANCE	21000	21000
<b>TOTAL</b>	<b>1241500</b>	<b>814728</b>

**16.2) Receipt, Expenditure and Asset – Audited Figures (in Rupees 1989-2005)**

<b>Year</b>	<b>Receipt (in Rs)</b>	<b>Expenditure (in Rs)</b>	<b>Assets (in Rs)</b>
1989-90	424379	418040	6339
1990-91	406797	404086	9050
1991-92	421086	429192	944
1992-93	722697	516025	207616
1993-94	613222	559580	261258
1994-95	424387	475987	209658
1995-96	593952	586901	216709
1996-97	583936	610359	190286
1997-98	715763	608540	297509
1998-99	719663	660145	357027
1999-2000	716092	669932	403187
2000-2001	565000	729424	463763
2001-2002	1031756	780642	489877
2002-2003	1516690	972886	1033681
2003-2004	970259	1071298	932642
2004-2005	1015496	1112640	835498

## VI. ORANGI PILOT PROJECT – ORANGI CHARITABLE TRUST (OPP-OCT)

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## OPP –OCT Micro Credit Program

### **1. Background**

OPP-OCT discovered that this growing settlement of Orangi was full of the enterprising spirit. The most impressive demonstration of the spirit of enterprises is the creation of employment everywhere in the lanes; inside the homes there are around twenty thousand family units, shops workshops, peddlers and vendors. In response to the dual challenge of inflation and recession, the residents have invented working family, modifying homes into workshops, promoting the women from more dependents to economic partners and wage earners, abandoning the dominant patriarchal pattern with surprising speed.

OPP's research revealed two significant factors; first, there was unlimited demand for products and services of these family units. Second, the family units were extremely competitive (on account of very low overheads and very cheap and docile labor). The working family units of Orangi were completely integrated with the main Karachi markets. In fact many units are supplying goods to famous firms, who just put their labels and make big profits. What is required is to support their initiatives.

Research further revealed that the production and employment in urban as well as rural areas could easily be increased provided the credit is accessible, as there was no shortage of market demand or productive labor. But credit at reasonable rate was not available, because banks were inaccessible to the poor. The absence of bank credit forced them to buy raw materials at exorbitant prices while they had to sell their products at depressed prices and forego expansion.

On the basis of the research findings, Orangi Pilot Project (OPP) decided to arrange access to credit to these micro enterprises. For this Orangi Pilot Project – Orangi Charitable Trust (OPP – OCT) was established in 1987 as an independent and autonomous institution in Orangi, a low income settlement of over one million people. The main objective is to support people's effort in their economic development by providing credit in urban and rural areas.

### **2. OPP-OCT Model**

OPP – OCT started micro credit in Orangi in 1987 and was confined to Orangi until 1990. This program was developed as a viable model of micro credit in 1990 and received request from several NGOs/CBOs outside Orangi and Karachi for the replication of the program.

On the basis of Micro Credit model developed in Orangi, OPP-OCT supported the local existing institutions in term of training, line of credit and small core funding to support its own credit program rather setting up OPP-OCT's branches.

### **3. Micro Credit Program**

#### **3.1 In Orangi**

OPP-OCT is implementing micro credit in Orangi to existing micro enterprises to enhance production/sale with simple procedure and without collateral at 18% service charges.

The total loan disbursed in Orangi between 1987 – Feb.2006 is Rs. 146,995,184 to 8,734 units in trading, manufacturing and services. Total 7,410 units are closed and 1,324 units are open. Total recovery is Rs. 161,301,319. Recoveries as principal are Rs.135,184,593 and recoveries as service charges are Rs.26,116,726.

### **3.2 Outside Orangi**

OPP-OCT is replicating its Micro Credit Program by supporting NGOs/CBOs to undertake Micro Credit. The main concept in extension is the replication of institution rather than program. Local CBOS/NGOs/Local Action Groups (LAG) have been identified. Three types of support is being provided to interested and potential organisations; a) Training and Guidance (Orientation, Concept, Methodology, Implementation on site), b) Core funding support for operational expenses (Staff, transport, office expenses) and c) Line of credit (at reduced service charges).

The total loan issued outside Orangi through 47 NGOs/CBOs until Feb.2006 is Rs.211,210,624 to 17,217 units. Total 10,613 units were closed and 6,604 units are open in 423 areas/villages. Total recovery is Rs. 186,115,278. Recoveries as principal are 162,118,579 and service charges Rs.23,996,699.

## **4. Lessons Learnt**

### **4.1 Lessons Learnt from Orangi**

- Low-income people have initiatives and are engaged in economic activity. They need social, technical and financial support in terms of credit.
- Micro credit program is not a welfare-oriented activity. Therefore cheap credit should not be available to the community.
- Credit to be provided to promote existing business, not to start new business.
- Credit to start up is of great risk. It should be accompanied with business management, skill to produce goods and marketing.
- Provision of credit enhances production that creates gainful employment and thus poorest of the poor are absorbed.
- Credit to be given for production only. Consumption loan or non-productive loan is of great risk.
- Higher the loan size - greater the risk of default.
- Right selection of borrowers ensures recovery.
- Loan disbursement is easy but recovery on time is difficult.
- On time recovery should be the priority item.
- Delinquent loans should be considered as the weaknesses of organization not the fault of borrowers.
- Recovery of delinquent loans are time consuming and expensive.
- Loan portfolio should be reviewed every 6 months.
- Bad debt should not be kept hidden in the community.

- Local community groups/CBOs/NGOs should be identified, trained and supported for extension of program rather than setting up of own branches.
- Program should be based on 'action research' and modified as per objective conditions.
- Extension of program is easy with simple products.
- There is enormous demand but the main constraint is the lack of capacity within the institutions.
- Micro Finance Institutions (MFI) needs austerity and simplicity compatible with the sociology and economics of low income community.
- Low cost overheads are pre-requisite to develop sustainable institution.

#### **4.2 Lessons Learnt from Replication through NGOS/CBOs**

- It is necessary to understand the nature of organization and its system.
- Successful replication is possible with organization having development approach. Welfare oriented organization take long time to change charity mentality.
- Existing institutional capacities and financial management system must be reviewed before initiating the replication of the program.
- Donor's support as seed money is required to initiate the program.
- Donor driven project/activities develops dependency and does not lead to sustainability.
- NGOs/CBOS relationship with community is the key to success of program.
- Team work ensures success.
- Proper documentation of work paved the way for understanding of issues related to organisation and program.
- Weekly Staff meetings assist in self monitoring and achieving the target.
- Board members of different thinking and approach creates conflicts within organisation.
- Clearly defined policy avoids confusion.
- Multiple programs with out developing teams/ institutions management problem.
- Large scale funding and ambitious projects, which are beyond the capacity and capability of NGOs, weaker the NGOs and further reduce the capacity and capabilities.
- OPP model needs to be adjusted to local conditions rather than adopted as it is.
- Limitations of the institution should be looked at before expansion of program.

- Efficient accounting system, reporting and monitoring is essential for the success of NGOs/CBOs.

#### **4.3 Lessons Learnt from Donors**

- Donors and small NGOs/CBOs have no access to each other. Big and middle level NGOs may play an intermediary role to link them up.
- Donor's driven program is the main obstacle in growth of local initiatives and new ideas.
- Donor's support with flexibility help to attain the sustainability of an organization.
- 3 – 5 years continuous support from donor is required to make an NGO/CBO sustainable.

#### **5. Basic Policies of the Program**

Following are the basic policies of OPP – OCT's micro credit program;

- a) Loan for enhancement of on-going economic activities.

In the urban area loan is available only for existing micro enterprises, involved in manufacturing, trading or service sector, to enhance their business and generate more employment opportunities. In the rural areas loans were provided to small farmers for agricultural production.

This program does not directly address to the poorest of the poor. They are benefited from 'trickle down affect'. It has been proved that increase in production generates employment in neighborhood. Thus the poorest of the poor are absorbed. The data showed that the credit of Rs. 14,000 – 15,000 in the manufacturing sector creates one employment in the neighborhood.

The reason of the credit to only existing business not for setting up new business is that only finance does not ensure success. Other factors i.e. a) Business management, b) Skill to produce/sale goods and c) Marketing is required.

Due to the limitations of the institution. OPP-OCT limited itself only to facilitate credit for existing business.

- b) Credit without collateral

No collateral is required for credit. Only the personal guarantee from 2 neighborhood entrepreneurs is required as social collateral.

- c) Credit to be given at 18% service charges at declining rate.

- d) OPP-OCT would borrow from Pakistani banks instead of depending on foreign funds.

- e) OPP-OCT is neither the custodian of depositors nor profit makers for shareholders.

- f) Saving is not compulsory in the credit program

The on going small enterprises have been set up by the entrepreneurs with their own savings and they keep on expanding their business by further investment through savings/profits.

In addition in the low income settlements in Pakistan, especially in urban community, there is a traditional saving system known as "committee" (Roska/chit fund) system (20 or 30 men or women

formed a committee and every member pays a certain amount and the total amount is utilized by one member and it continues till the last member).

- g) The operational cost of the institution has been kept low to make the institution sustainable.
- h) Nothing is kept secret. All information along with bad debt and write off amount are mentioned in the quarterly report which is available to the community, NGOs and donors.

## **6. Methodology**

Loan Process at present (2000 onwards) is an improved version of what was adopted in 1987-92, 1992-95 and 1995-2000. We keep on evaluating the method, identifying the weaknesses and rectifying it.

From 1987-92, social organisers/supervisors were responsible for selection and recovery of loan in Orangi. 1993-95 extension agents for Orangi had been introduced for loan appraisal. 1996-99 instead of extension agents, good clients were made responsible for identifying the borrowers. 2000 onwards methods of re-verification has been introduced and loan committee was strengthened. This improved method ensured almost 100% recoveries.

### **6.1 First Phase; Loan thru Social Organisers/Supervisors (1987-92)**

#### **Loan appraisal process**

Supervisors were used to recommend loan application after a quick visit of borrowers' enterprise. Director, Joint Director and supervisors used to approve loans by conducting meeting after receiving 2-3 loan applications. Director had the discretionary power of accepting/rejecting the loan on recommendation of area supervisor. In practice, loan solely approved on supervisors' report without any scrutiny or check. Manual accounting system was in practice.

#### **Weaknesses identified**

- There was no loan appraisal system and distribution of responsibilities among workers was missing.
- Program started for whole of Orangi having one million populations. It was beyond the capacity of supervisors resulting weaknesses in selection of borrowers and recovery.
- In few cases the loan was given to borrowers even out of Orangi.
- Recovery of loan was difficult as it needs frequent and quick contact with borrowers, which was not possible for supervisor to carry out in large areas.
- Maximum loan limit and recovery period was not defined. Loan more than required amount to enterprises, caused delay and default.
- Due to manual account keeping, it was difficult to get detail information on time.

### **6.2 Second Phase; Loan thru extension agent (1993-95)**

#### **Improvement made**

Evaluation of program identified the weaknesses and following improvements were made in the program;

- Program divided into four section as follows;
  - a) *Loan section*



This section deals with issuance of loan application form, collection and checking of loan application, preparing individual file for every loan applicant, disbursement of loan application to area supervisor for verification and to organise loan committee meeting for approval of loan.

b) Account system

Account section deals with loan disbursement, accounting for loan program and operational expenses, preparing of annual budget, monthly report of receipts/payments(i.e. over all) and budget(i.e. head wise), dealing with bank transactions and financial dealing with organisations outside Orangi.

c) Recovery section

This section monitors the recovery of loan. This keeps up date record of loan disbursement and recovery of loan. All record keeping was changed to computerized from manual system.

d) Training & Extension section

This section deals with training and extension of program with NGOs/CBOs outside Orangi.

- Maximum loan size and recovery period was defined and implemented.
- Credit was confined to Orangi only due to limited capacity of Orangi supervisors.
- Accounting system was computerized.
- Agents had been selected from good clients for selection and recovery of over due loan.
- Disbursement through cross cheque was introduced.

### **Impacts**

Following impacts were observed in program;

- Clear division of work and responsibilities was defined that helped in collective decision making process.
- Weaknesses in selection of borrowers were overcome. Enforcement of implementation of selection criteria and improved the selection of potential borrowers with ensured recovery.
- On time access to information improved the monitoring system.
- Default rate has gone down. Recovery rate arose to 95%.

In 1995, the program was further reviewed. It was found that few loans wrongly recommended by the extension agent on the basis of nepotism and self-gain.

- Good clients as agent selected by supervisors did some wrong selection of borrowers in few cases.
- There was enormous demand for loan and it was not possible to meet by few agents due to their time constraint as they had to look after their own business.
- Interaction of borrower with organization was not much strong.
- The payment in 20 installments was not suitable to OPP-OCT as well the borrowers had to pay more service charges due to longer period..

### **6.3 Third Phase; Loan thru Good Clients (1996-99)**

On the basis of review, further improvements were made which are as follows;

- Instead of selecting few agents, all good clients were offered to recommend two borrowers from their neighborhood.
- Monthly meetings with good clients, borrowers and local entrepreneur were started. In the beginning they were reluctant. But from 3rd quarter of 1996 the tide began to turn and extension through good clients improved the quality of loan.
- A formal loan committee was formed, to take decision on applications through consensus
- Number of installments reduced to 10 months for more efficient recovery and to reduce service charges on clients.

### **Impacts**

Following improvement in program was observed;

- The program expended without any additional cost.
- Monthly meetings with clients and local entrepreneurs developed confidence between themselves and with OPP – OCT.
- Loan appraisal and approval process became further transparent and systematic.
- Involving good clients in program made it possible to select potential and honest borrowers.

In the year 2000 the following problems were identified;

- In meetings, clients suggested that 10 month period for loan recovery is too short and they are facing problem to repay the loan.
- Enormous demand can not be met only by selection of good clients.

### **6.4 Fourth Phase; Revivification – An additional check (2000 –Sep. 2002)**

Following improvements were made;

- Loan recovery period extended to 15 months on clients' suggestion.
- To meet increasing demand, it is decided that loan can also be provided on the guarantee from two local entrepreneurs. But this step needs an additional check. Therefore besides field verification by the supervisor, re-verification was introduced in loan appraisal process to ensure the credit to be risk free.

### **Impacts**

Following improvements were observed in the program;

- Clients became satisfied in repayment of loan in 15 installments.
- Check and balance system reduced the risk of default.

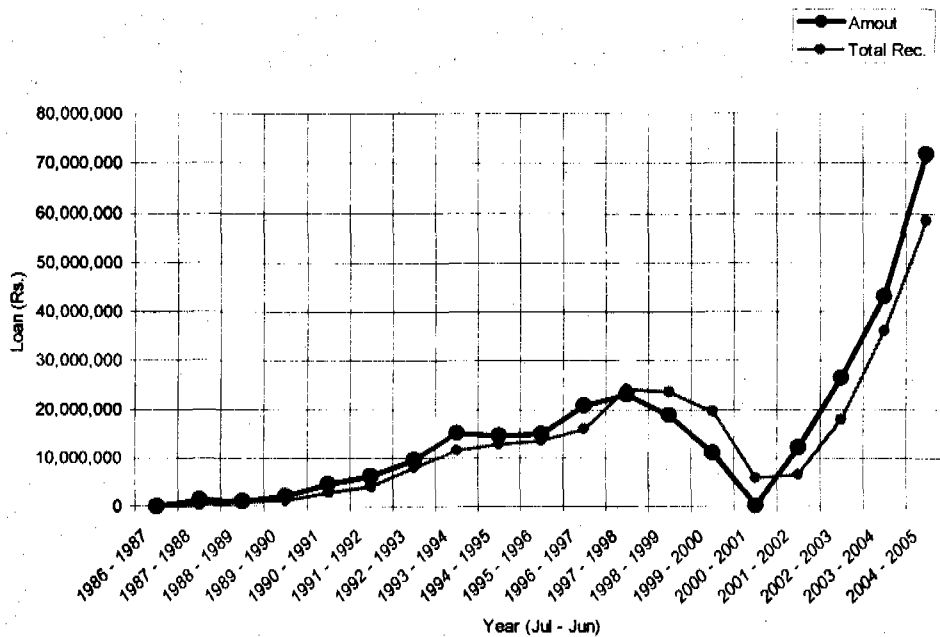
## **7. Loan Recovery & Service charges**

The issue of loans increased from Rs. 1.1 million for 107 units in 87-88 to Rs. 16 million for 793 units in 94-95. From 1987 till Feb. 2006 is Rs. 348.20 million was loaned to 25,951 units. Total 18,023 units are closed. Open units are 7,928. Total recovery of principal is Rs. 297.39 million and recoverable balance is Rs. 60.90 million. Total Mark up received Rs. 50.11 million.

### OCT's Annual Analysis Feb 2006

Heads	86-02	02-03	03-04	04-05	05-06	Total
Total Loan (Rs.)	155,426,910	26,522,500	43,218,300	71,823,403	52,953,665	349,944,778
Total Units	7,865	1,874	3,143	7,036	5,182	25,100
Actual Recovery	125,198,102	15,772,167	29,638,441	51,054,493	47,267,804	268,931,007
Balance	17,127,230	27,145,482	35,249,173	55,660,237	61,161,450	61,161,450
Actual S. Charge	25,865,091	2,110,916	4,598,894	7,493,017	7,200,750	47,268,668
Baddebt (Prin.)	13,101,578	732,081	5,476,168	357,846	184,648	19,852,321
Baddebt (S. Charge)	1,830,607	22,824	227,189	54,887	4,819	2,140,326
Baddebt Units	1,695	45*	141	43	49	1,973

Total Loan and Actual Recovery



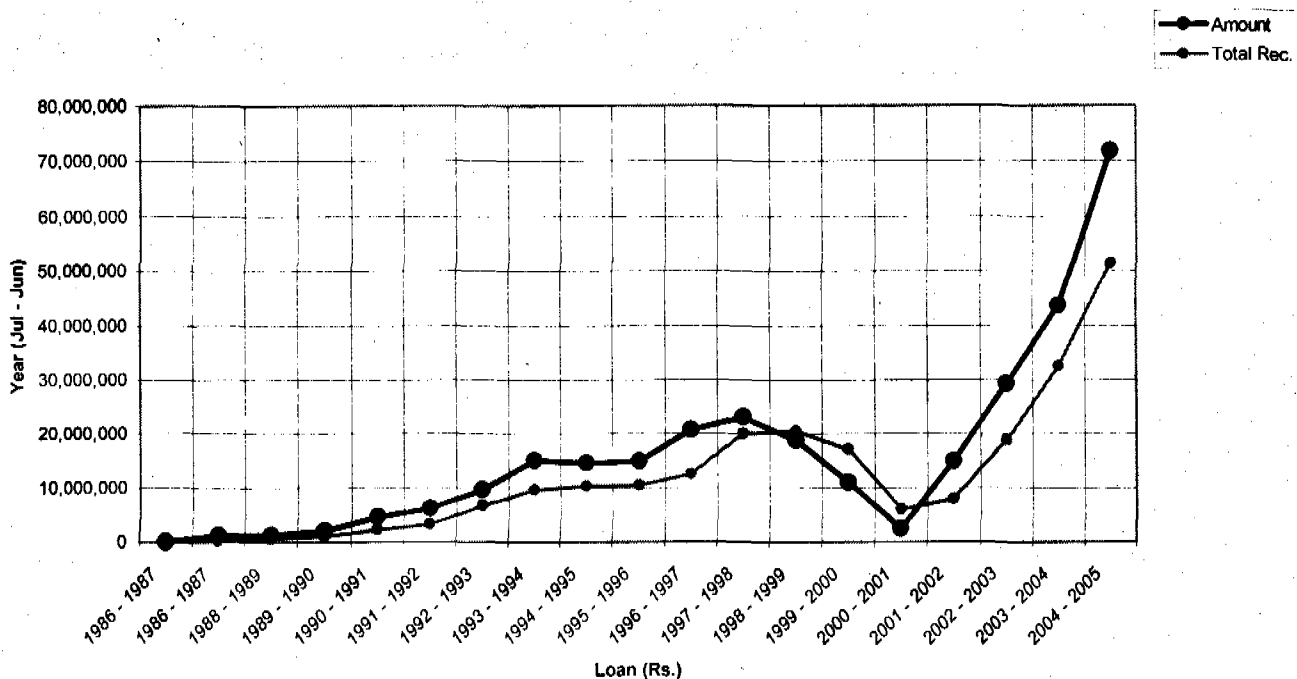
### MCT's Annual Analysis Feb 2006

Heads	00-02	02-03	03-04	04-05	05-06	Total
Total Loan (Rs.)	5,016,950	2,834,000	410,000	0	0	8,260,950
Total Units	530	276	45	0	0	851
Actual Recovery	3,127,908	3,082,341	1,525,443	292,166	32,632	8,060,490
Balance	1,884,420	1,624,581	398,462	79,723	38,805	38,805
Actual S. Charge	469,193	509,333	230,987	38,182	12,141	1,259,836
Baddebt (Prin.)	4,622	11,498	110,676	26,573	8,286	161,655
Baddebt (S. Charge)	62	212	10,897	2,601	2,933	16,705
Baddebt Units	2	7	32	11	2	54

### Total Annual Analysis (OCT + MCT) Feb 2006

Heads	86-02	02-03	03-04	04-05	05-06	Total
Total Loan (Rs.)	160,443,860	29,356,500	43,628,300	71,823,483	52,953,665	358,205,808
Total Units	8,395	2,150	3,188	7,036	5,182	25,951
Actual Recovery	125,026,010	18,854,508	31,163,884	51,346,659	47,300,436	273,691,497
Balance	22,311,650	32,070,063	38,947,635	59,040,040	64,500,335	64,500,335
Actual S. Charge	26,334,284	2,620,249	4,829,881	7,531,199	7,212,891	48,528,504
Baddebt (Prin.)	13,106,200	743,579	5,586,844	384,419	192,934	20,013,976
Baddebt (S. Charge)	1,830,669	23,036	238,086	57,488	7,752	2,157,031
Baddebt Units	1,697	52	173	54	51	2,027

Total Loan and Actual Recovery



### 8. Types of Loan

Table 1  
Types of loan/ Amount 1987 – Aug 2005

Profession	Total Units	Total Amount(Rs.)
Manufacturing	4,456	64,771,872
Trading	9,369	123,407,705
Services	2,640	39,987,027
Clinic	162	3,538,400
School	638	18,622,981
Thalla	119	2,154,600
Framer/Fisher folk	7,466	96,035,723
Live Stock	1,101	9,687,500
<b>Total</b>	<b>25,951</b>	<b>358,205,808</b>

### **8.1 Loan to schools**

There are over 750 schools in Orangi. These are categorised as three levels i) School educating more than 500 students and are sustainable ii) Mid level schools educating 200-500 students iii) Small schools less than 200 students and are at subsistence level.

Therefore two types of credit has been introduced in Orangi; a) Loan with service charge for physical up-gradation and teachers' training to mid and higher level schools. There are 638 schools provided loan amounting to Rs.18,622,981.

Loan without service charges to small schools provided to 57 schools amounting to Rs.1,054,710 for physical up-gradation. 6 units are open. Recovered amount is Rs. 1,001,610.

### **8.2 Loan to manufacturers**

OPP – OCT provided loan to 357 Banarsi Weavers, 24 Carpet Weavers, 45 Die Makers, 272 Embroidery workshops, 36 Flower Makers, 92 Furniture Makers, 485 Garment Factories, 33 Kite Makers, 118 Leather works, 208 Molding, 50 Paint-Brush Makers, 85 printing presses, 192 Repair Shops, 401 Shoe Makers, 109 Steel Fabricators, 1018 Stitching Center, 59 Women Work Centers, 125 Wood workers, 620 workshops(automobile spare parts).

### **8.3 Loan to traders**

OPP-OCT provided loan to 372 Bakery shops, 127 butchers, 511 cloth shops, 134 cold drink shops, 3,783 consumer stores, 214 cosmetic shops, 99 crockery shops, 503 electrical shops, 108 Hardware Shops, 81 Jewelers, 124 Junk Dealers, 352 medical stores, 455 pan shops, 700 small businesses, 233 stationary shops, 201 Spare parts shops, 509 Thelas and 257 Vegetable Shops.

### **8.4 Loan to Service Providers**

OPP – OCT loan provided loan to 163 Decoration, 201 Hair Dressers, 419 Hotels, 65 In House Staff, 85 Packing Shops, 338 Suppliers, 261 Taxi/Motorcycle, 252 Transporters, 27 Typing Institute, and 355 Video Shops.

### **8.5 Loans to upgrade "thallas"**

93% of Orangi's 250,000 houses have been built with financial and technical assistance from the local building-component manufacturing yards, operated by entrepreneurs. These yards exists in all neighborhoods and are known as *thallas*, their owners' takes on house-building contracts or supplies masons to those wishing to do the unskilled work themselves. The *thallawala's* intervention has improved housing quality in Pakistan's informal settlements, but the problem is, his materials, house designs and technical advice tend to be substandard. So OPP-RTI has assist to upgrade the *thallas* by offering skills training to the masons and carpenters. OPP-OCT provided loan to mechanize the block-making to introduced mechanized block making machines, prefabricated roof and floor slab elements which make cheaper, stronger and better quality houses. With loans from OPP-OCT, 64 *thallas* have now been upgraded, and have increased their staff by 300%. These *thallawallas* have also increased their income and the income of those they employ, mainly because their upgraded *thallas* now exporting blocks, lintels and pre-cast roofing elements to the rest of the city.

### **8.6 Loans to women entrepreneurs**

About 18% of OPP-OCT's loans have been made to women entrepreneurs, to expand 275 stitching centers, 167 provisions shops, 97 informal schools, 47 embroidery workshops, 26 dairy cattle operations, 23 clinics, 10 beauty parlors, 19 women work cent.

### **8.7 Loans to farmers and fisher folk**

Although the Government of Pakistan runs all kinds of agriculture credit programs, there is still a huge need for credit by the majority of small farmers and fisherman who cannot access those loans. OPP-OCT provided 7,466 loans amounting to Rs. 96,035,723 to farmers and fishermen. These loans are mostly through farmers' collectives and NGOs for the purchase of seeds, fertilizer pesticides, tractor hire and to survive from sowing to harvesting. The loans are mostly repayable after sowing and the amounts are based on how many rupees per acre per seasons required for faring rice, vegetable, cotton, wheat etc. So depending on what they are growing and how big their fields were, the farmers are given the loans. Most farmers who have taken loans have repaid them and borrowed again the next season. Loans have also been given for paving water channels, installing motorized pumps to drain water-logged farmland and setting up fish farming.

### **8.8 Loans to Clinics**

There are 348 clinics in Orangi. OPP-OCT provided loan to 162 clinics for equipments, deep freezer for vaccines, construction of maternity homes and furniture. This enables them to deliver better services to Orangi community.

## **9. Bad Debts – Nature and Volume**

OPP-OCT anxiously monitored the nature and extent of default to establish as a self sustained institution for small entrepreneurs. From the very beginning OPP-OCT determined to prevent stealing and shirking inside institution and by setting an example, create a circle of honest and loyal clients.

Cases of irrecoverable defaults were promptly written off as bad debts twice a year. Bad Debts are classified in 2 categories i.e. 1. Discount cases, 2. Failure cases

## **10. Self Sufficient**

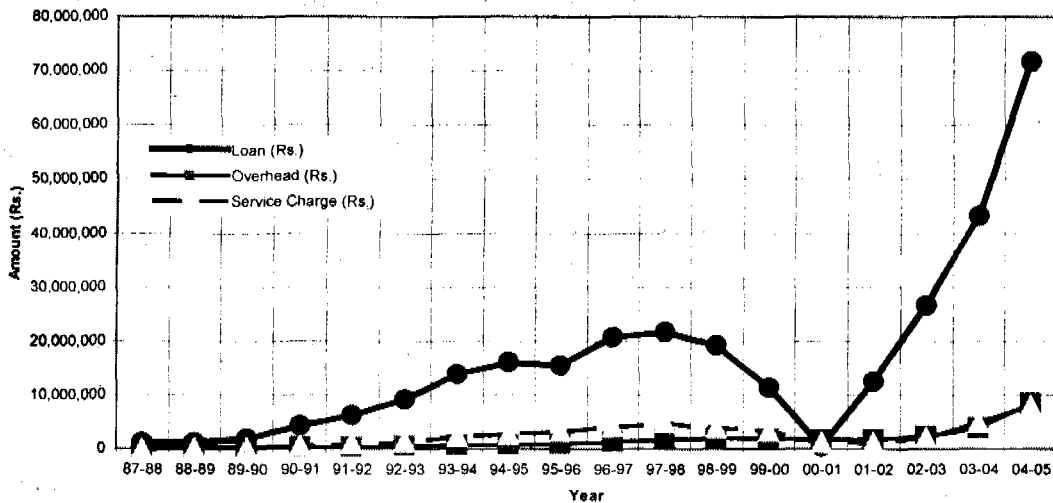
OPP-OCT did not aim to make profits like commercial banks. At the same time OPP-OCT did not want to be dependent on mainly on foreign and local donor. Sooner or later it wanted to be self-sufficient.

In 3<sup>rd</sup> year after its inception (i.e. 1990-91) OPP-OCT reached at break even point. The ratio of mark up to overheads rose to 128% in 1990-91 and 355% in 1994-95.

**TABLE 2**  
**RATIO OF OPERATIONAL EXPENSES TO LOANS AND service Charges**  
**SEP 87 TO FEB 2006**

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Service Charge (Rs)	% Of Overheads
87-88	1,175,475	141,573	12.04	40,969	28.94
88-89	1,117,450	186,655	16.70	131,232	70.31
89-90	1,892,900	368,849	19.49	186,045	50.44
90-91	4,374,980	382,052	8.73	492,560	128.92
91-92	6,162,500	453,525	7.36	904,027	199.33
92-93	9,231,822	575,726	6.24	1,315,652	228.52
93-94	13,940,040	733,907	5.26	2,308,257	314.52
94-95	16,025,950	779,593	4.86	2,771,206	355.47
95-96	15,457,273	962,474	6.22	3,402,094	353.47
96-97	20,763,090	1,461,405	7.03	4,100,133	280.56
97-98	21,705,180	1,675,723	7.72	4,859,939	290.02
98-99	19,238,750	1,991,396	10.35	3,890,574	195.36
99-00	11,307,200	1,999,894	17.68	3,253,218	162.66
00-01	345,000	1,813,201	525.56	1,240,907	68.43
01-02	12,475,100	1,777,781	14.25	1,089,552	61.28
02-03	26,522,500	2,281,527	8.60	2,194,423	96.18
03-04	43,218,300	3,877,942	8.97	4,849,315	125.04
04-05	71,823,483	8,421,292	11.72	8,108,193	103.86
05-06	52,948,665	8,317,027	15.70	7,220,046	86.81
<b>TOTAL</b>	<b>349,725,658</b>	<b>38,201,542</b>	<b>10.92</b>	<b>52,358,342</b>	<b>137.05</b>

Loan, Over Heads, Service Charge



## Reasons for Low overheads

Low overheads are due to;

- Computerised accounts facilitate monthly monitoring for recovery.
- 30 groups facilitate OPP-OCT in selection and recovery.
- 38 affiliated NGOs performing the functions of supervision efficiently at minimal cost to OPP-OCT.

## **11. Replication**

OPP – OCT is a support organisation. It does not implement the program itself outside Orangi but supports the existing local organisations to replicate the viable model of micro credit.

OPP – OCT identifies the existing CBOs/NGOs/Local Community Action Group (LCAG) working in poor communities in urban and rural areas, imparts training and provides line of credit for disbursement of loan by themselves in their own communities. OPP – OCT also arranges small core funding to CBOs/NGOs/LCAG from OPP-OCT and other donors to match their operational cost.

### **11.1 Support to NGOs/CBOs for Replication**

OPP-OCT believed on replication of institutions rather than only replication of program. Also OPP-OCT observed that there are activists groups/CBOs/NGOs exists everywhere at local level and these can be upgraded as effective institution if they are provided training and guidance.

Three types of support are needed as follows;

#### **a) Training/Guidance**

- Orientation of program.
- Concept and methodology of the program
- Extensive practical training at OPP-OCT on selection, recovery, monitoring and account keeping.
- On site training/guidance

#### **b) Core Funding Support**

- An average Rs. 100,000 annually needed to CBOs/NGOS as core funding.
- Financial support has been provided by a) OPP-RTI thru Cordaid budget and b) OPP-OCT from its own resources.

#### **c) Line of credit**

Trained CBOs/NGOs have been provided line of credit to support the micro enterprises in their community.



**Table 3**  
**Training to NGOs/CBOs**

Year	No. of Groups	Participants
1992	04	17
1993	42	332
1994	44	252
1995	23	146
1996	64	337
1997	57	435
1998	21	113
1999	15	91
2000	20	262
2001	17	191
2002	14	73
2003	35	77
2004	13	28
2005	36	58
<b>TOTAL</b>	<b>405</b>	<b>2412</b>

**Table 4**  
**NGOs/CBOs supported by OPP-OCT**

S.No	No. of Org./Areas	Sindh	Punjab	NWFP	Balochistan	Total
1	No. of NGOs/CBOs	31	14	1	1	47
2	No. of Areas/Villages	255	153	3	12	421

**Table 5**  
**Loan Recovery & Markup In Orangi & Outside Orangi From 1987 to Feb. 2006**

Details	Orangi	Outside Orangi	Total
Loan (Rs)	146,995,184	211,210,624	358,205,808
Total Units	8,734	17,217	25,951
Closed Units	7,410	10,613	18,023
Open Units	1,324	6,604	7,928
Repaid Principal (Rs)	135,184,593	162,118,579	297,303,172
Balance (Rs)	11,810,591	49,092,045	60,902,636
Service Charges Paid (Rs)	26,116,726	23,996,699	50,113,425

### **11.2 Replication issues**

- Organisations were identified which were competent, honest and replicated the program successfully.
- An agreement was made with these organisations to define the responsibilities.
- Loan at service charge @ Rs. 0.45/ Rs.1000/day to local organisation and organisation may charge Rs.0.65/1000/day to borrowers to meet their overheads for operational expenses.
- It is decided to provide line of credit in batches with reference to recovery rate.
- Quarterly visits are made to partner NGOs/CBOs..
- Prior selection of new organisation, visit was made to understand the organisation, its activities, issues and to explain micro credit program and its replication.

### 11.3 Some replications

#### a) **On going partners**

##### 1) Sindh Rural Support Program (SRSP), Shah Pur Chaker, Sindh

OPP-OCT has been supporting SRSP since its inception, 1995. support has been provided in training and guidance, line of credit and small core funding for operational cost.

NRSP grant Rs.300,000 was canalized through OPP-OCT for the first two years. Later on OPP-OCT provided grant for operational cost from its own resources and corded grant through OPP-RTI. Later on SRSP also supported by TVO and PPAF.

So far credit has been given to 1,022 borrowers amounting to Rs.21.93 million in live stock 100 units, micro enterprises 292 units, agro input 713 units and land development 17 units.

SRSP started with individual loan in villages. In 2002, SRSP introduced group lending and saving credit in villages. The programme has been extended to 5 villages and 3 small towns.

##### 2) Raees Taj Group, Gijju Thatta, Sindh

This is a group of farmers, which came in contact with OPP in 1993. Got Sumki have 500acres agriculture land with a population of 250. Vegetable, wheat, rice, sugar cane and fodder are the crops here. Group leader Raees This group is facilitating loan in 3 areas i.e. Gijju, Goth Sattar Dinu and Goth Kabal Bathero.

Ghulam Qadir is a farmer of Pir Putho near Thatha with a population of 500. Total agriculture land of this village is 500 acres. Ghulam Qadir and his brothers own 200 acres of land. He cultivate sugar cane, wheat, rice, banana, papaya, bair, and vegetables.

**Table 16: Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principals	Service Charges	Total		Units	Amount
1993	63	2,900,000	0	2,900,000	510,318	3,410,318	0	-	-

Note: Loan continued thought RDT (Refer RDT report)

##### 3) Pak Social Welfare Society (PSWS), Hyderabad, Sindh

PSWS established in 1977 and was registered with social welfare Department, Government of Sindh in Dec.78. Basic aim of organistaion is to make efforts for providing basic facilities to the residents of Sardar Colony and Al – Waheed Colony. The activities are related to health, family planning, technical training to women for income generation, sold waste management and micro credit program for micro enterprises.

This group was assisted with loan from OPP-OCT. OPP-OCT assisted for 236 loans which amounted to Rs.2,768,000. Loans recovered with principal is Rs.2,174,689 and mark up is Rs.356,478.

4) Pakistan Fisher Folk Forum (PFFF), Khudda, Karach, Sindh.

PFFF is organising fishermen in all over Pakistan to get their rights. The major issues are arrest of fishermen in neighbor countries specifically by India, deep sea fishing by foreign trawlers causing damages to different kind of fish, sewage disposal with our treatment in water bodies, contract system introduced by Govt. allocating areas like canal and lake to private contractor and efforts to get facilities for fishermen residential areas. There is no fishery policy in Pakistan. PFFF is making effort to prepare a policy draft to present it to Govt. for acceptance. PFFF have 7,000 members mostly in Sindh and Balochistan. PFFF work with local fishermen organisations and formed its unit. OPP – OCT is supporting in one fishermen area in Lyari, Karachi known as Khadda where PFFF is working with local organisation known 'Khadda Muslim Welfare Khidmat Committee' (KMWKC).

KMWKC established in 1973 but did not function for several years. Later some area youth joined the organisation and activate it again in 1998 specially working in education, health and welfare activities.

Micro Credit

OPP – OCT supported line of credit in Jun,2002 through PFFF. The operational area for micro credit is Khadda, Lyari.

**Table19 : Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	55	439,000	31	309,837	72,032	381,869	129,163	-	-

5) Local Development Committee (LDC) Essa Nagri, Karachi, Sindh

Micro credit program initiated with support from OPP - OCT in 2002. The operationla area for micro credit is Essa Nagri.

**Table 20: Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	81	1,041,000	41	676,234	187,884	864,118	364,766	-	-

6) Sindh Rural Partners Organisation (SRPO), Mirpurkha, Sindh

SRPO was established in 2002 in Mirpurkhas by a group of social activist. OPP-OCT provided training, on site guidance and line of credit to SRPO. It started with savings programme in the villages in the periphery of Mirpurkhas. Village Organisations (VO) was formed in 65 villages of 3 sub-districts of Mirpurkhas. Out of 65 VO male, female and mix VOs are 45, 50 and 15 respectively. Total members of the saving groups in 65 VOs are 963. Average members per group are 16. Every saving group meets once in a month. Rs. 50/member/month is collected by a group leader in the monthly meeting.

### CREDIT FROM SAVINGS:

Rs. 173,620 is the total saving of the VOs and has been kept in SRPO back account. Members have access to credit for consumption loan from the savings. Rs. 92,000 has been given as consumption loan to 13 members. 25% flat service charge 12.5% to be returned to VOs. The group/VO select the borrowers and responsible for recovery.

### MICRO CREDIT FROM OPP-OCT

Apart from training and guidance OPP-OCT supported line of credit for Dec. 2002.

In the first batch OPP-OCT provided credit to SRPO for 50 members to 14 VOs for goat trading as Eid Package for 3 months. Selection is made first by the VOs groups and approved by SRPO. VOs/group is responsible for recovery.

From Dec. 2000 – Feb 2006, Rs. 7,566,500 has been given as loan to 870 members on live stock, agro input and small shops.

#### 7) Bhitai Welfare Association (BWA), Hyderabad, Sindh

BWA established in 1991 in Jhundo Khoso, a rural area 10 Km from Hyderabad. which organised health camps and education for school children. Jhundo Khoso and neighboring villages' farmers were facing shortage of irrigation water since 70s. These villages are irrigated through Rahuki Minor, one of the three canals emanating from the Hyderabad Branch Canal at the Hoosri Regulator. This minor commands 24,000 acres and give rise to 52 water courses. Before 70s canal functioned satisfactory when it was maintained by local landlords. Since 1970 onwards when government irrigation department started to administer the system, the local farmers especially at the tail end faced shortage of irrigation water. The farmers of this area approached Abdul Hakim Khoso, President of BWA. They formed a network as Rahuki Tail Abadgar Association (RTAA). RTAA collected the evidence and filed the case in Human Rights Court of Pakistan. The court decision was in favor of farmers based on Article 9 of Pakistan's Constitution, which ensures the right to life and the security of a person linked with the supply of water as a basic human right and ordered the districts officials to ensure the required flow (70 cusec) of water to the community.

This group was assisted with loan from OPP-OCT. OPP-OCT assisted for 572 loans amounted Rs. 9,491,300. Loans recovered with principal Rs. 5,401,078 and mark up Rs. 871,456.

OPP – OCT supported line of credit to BWA from Dec.2002.

**Table 29: Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	572	9,491,300	219	5,401,078	871,456	6,272,534	4,090,222	-	-

#### 8) Ishaq Khooh Kohistan Social Welfare Association (IKKSWA), Kohistan, Sindh

IKKSWA was established in 1984 in Ishaque Khooh village located in arid zone. The organisation formed by Mr. Ali Murad Jokhio a villager who is working in Pakistan Steel Mill. This village had no basic facilities like water supply, education, electricity and road. The organisation working is Village Ishaq Khooh Kohistan.

- Establish Kohistan Education complex and community center in 1986 with financial assistance from CIDA, National Council of Social Welfare, District Education Fund and Community contribution.
- Construction of 8 Km link road from village to Jahngshahi with assistance of C & S department Govt. of Sindh.
- Electricity provision for village with assistance of I & PD.
- Girls School building in 4 villages with assistance of ZAZAD.
- Installation of 6 tube wells, 29 deep wells hand pumps and 22 shallow hand pump in different villages with the assistance of ZAZDA-RDD/UNICEF and community contribution.

After availability of water, IKKSWA made effort to initiate income generation activities. They organised workshops to motivate villagers for live stock farming. In Nov.2000 Two groups consisted of 5 members formed for live stock farming as pilot basis. First group initiated with 3 buffaloes and 4 cows. In Jun.2002, this group had 15 Buffaloes and 6 cows. Second group initiated with 1 buffaloes and 2 cows. In Jun 2002, this group had 5 buffaloes and 6 cows.

In Apr.202, IKKSWA came into contact with OPP-OCT through Mr. Munir Ahmad Chandio of Sindh Rural Workers Cooperative (SRWC), Thatta. After discussions and visit of village, |OPP-OCT agreed to support line of credit. They requested loan for feed, shed and store room for cattle farming as with increasing number of cattle.

Micro Credit program was initiated in Sep2002.(Refer RDT report).

#### 9) Soan Valley Development Program (SVDP), Khoshab, Punjab

SVDP was established by Mr. Gulbaz Afaqi, a journalist from this area in 1987. He was inspire by Dr. Akhter Hameed Khan and Orangi Pilot Project ( OPP ). He left his profession and returned back to his homeland, Soan Valley. The main activity of the organization is small credit and awareness campaign for sustainable development. Recently, they just started to monitor Govt. literacy program (Informal Education for non-school going kids).

Soan Valley is located in North Central Punjab salt range. Sub District Naushahra is the central town of valley, in Khoshab district. Population of valley is 325,000. There are 28 villages in this valley. Total area is 2,36,737 acres, while irrigated area is 10,000 acres. There is no river or canal here. Rainfall is major source of water. Seasonal watershed exists. Ground water is main source for irrigation and drinking water. Avg. land holding is 10acres.

SVDP is working in following 18 villages, Anghar, Pallar Wal, Latif Khan, Khora, Kufrali, Khwari Wadi, Mohalla Ahwal, Uchali, Ughali, Chatta Wadi, Lari Adha, Mohalla Zarsaal, Noshehra city, Jahngghay Wala, Dhohur, Mohalla Ajwan, Mohalla Dr. Wali Masjid and Manzoorabad.

OPP - OCT supported micro credit program from Mar.97. OCT supported 924 units amounting Rs.17,068,250. Total 831 unit closed. 93 units are open. Recovery of loan with principal Rs.16,217,858 and mark up Rs. 1,866,806. Total 10 unit were written off. Outstanding balance is Rs. 1,404,543.

**Table32: Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1997	924	17,068,250	93	16,217,858	1,866,806	18,084,664	850,392	10	225,280

10) AI – Falah Development Organisation (ADO), Rawalpindi, Punjab

ADO established in Jan.02. Earlier ADO work as 'Anjuman Falaho Behbood' (AFB). AFB activities are education, teachers training and micro credit. ADO is working Mazharabad, Railway scheme colony, Melad Nagar, Siesel Colony, Dhock Matakal, Dhock Hasoo, Dhock Ratta, Meharabad, Gulshan Data and Carriage Factory Colony.

AFB initiated micro credit program in Jun. 97 with support from OCT. Total 37 units were supported with Rs. 415,000. All units closed with 100% recovery of principal Rs. 415,000 and mark up Rs. 59,480. AFB faced internal organisational crisis and credit program stopped in Jan. '00.

Micro credit program was initiated with support from OPP - OCT in Jan. 02. Total 1,040 units supported with Rs. 18,518,000. 652 units are closed. 388 open units. Recovered loan with principal Rs. 13,986,236 and service charges Rs. 1,649,227. Out standing balance is Rs. 4,531,764.

**Table34: Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	1040	18,518,000	388	13,986,236	1,649,227	15635,464	4,531,764	3	37,121

11) Development Vision, Haripur, NWFP

DV established in 2000 and registered under Trust Act in 2001. DV is working in Haripur for Sewerage and Sanitation, Reproductive Health, Voter Education, Labor Education, Child Rights and Micro Credit Programs. DV is working in Hattar City, Shadi Village and Kamal Pur.

**Table36: Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
2002	44	540,000	28	204,694	64,228	268,922	335,306	-	-

b) Organisations became independent from OPP-OCT

1) Orgnisation for Participatory Development (OPD), Gujranwala, Punjab

OPD was established in 1992. The main objective is to raise quality of life of low-income community people living in 22 localities of Nowshera Raod (Main target group is women and children). OPD activities are formal school, health, training for health and education and micro credit.

Micro credit program was initiated in May, 1993 with support from OCT. In 6 years, 228 loans amounting to Rs.3,435,500 million were disbursed. All loans recovered with 100% principal Rs. 34,35,500 and mark up Rs. 6,86,389. OPD micro credit program covered both urban and rural area. Rural credit was given to the farmers to purchase seed, fertilizer and pesticides. Than OPD accumulated its own revolving fund and now they are continuing their micro credit program.

**Table38 : Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1993	228	3,435,500	0	3,435,500	686,389	4,121,889	0	26	129,015

2) Community Development Concern (CDC), Sialkot, Punjab

Micro Credit program was initiated in Jul. '94. OCT assisted 106 units amounting to Rs.13,97,000. All 106 units closed. Recovered 100% principal Rs.1,397,000 and mark up Rs. 3,06,254.

**Table40: Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1994	106	1,397,000	0	1,397,000	306,254	1,703,254	0	17	82,068

3) Youth Commission for Human Rights (YCHR), Lahore, Punjab

YCHR established in 1989 by fresh graduates from Punjab University. YCHR initiated home schools, health, sanitation and micro credit program. YCHR engaged a large staff on high salaries. Also community participation level was low. Later ACHR close its programs and initiated solid waste management program.

OPP also supported to initiate credit program in Jun. '93. OCT supported 252 units amounting to Rs. 3,218,980. All units closed. Loan recovered with principal Rs. 3,086,980 and mark up Rs. 7,50,655. Total 14 units write off with principal Rs. 1,32,000 and mark up Rs. 22,541. Micro Credit Program ended in Feb. 99 because OPP-OCT withdrew support from YCHR due to increasing number of default cases and improper account management.

**Table42 : Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1993	252	3,218,980	0	3,218,980	773,196	3,992,176	0	86	313,917

c) **Micro Credit Program discontinued**

1) Soofi Shah Inayat Shaheed Sughat (SSISS), Faridabad, Dadu, Sindh

SSISS established in 1980 for development of Faridabad, Dadu. Population of this area is 500. About 98% population directly or indirectly related with agriculture. Women work in farms. Also they are making rope at home and get additional income of Rs.25-30 per day for around 2 kg of rope. The activities are health, girls education, Library and micro credit.

SSISS initiated micro credit program in 1996. Since than 3 phases was completed until Aug.2002. OCT assisted 31 units amounting Rs. 5,02,900. All loan required with 100% principal (Rs.5,02,900) and mark up (Rs. 82,074).

Due to shortage of water for irrigation in Faridabad Daddu, local organisation not proceeding loan and waiting for better situation regarding water. After this they will continue the micro credit program.

**Table44 : Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1996	51	722,900	22	519,740	85,871	605,611	203,160	1	9,995

2) Naujawan Social Welfare Association (NSWA), Bijari, Sindh

Goth Bihari Sharif have a population of 1500. 80% are engaged in agriculture, 15% are laborers and employ, while 15% have small businesses. This is perennial area. Main crops are Rice, Wheat, Sugar Cane and Sunflower. Average land holding is 20 acres.

NSWA initiated micro credit program for farmers to increase their productivity with support from OPP. Due to lack of management skills, NSWA not able to recovery of loan and OPP withdraw its support.

OPP - OCT supported micro credit program to NSWA from 98. OPP - OCT supported 77 units amounting to Rs.2,853,900. Total 76 units closed. 1 units are open. Total loan recovered with 100 % principal Rs. 2,808,900 and mark up Rs.187,976. Out standing balance is Rs. 45,000.

**Table45 : Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1998	77	2,853,900	1	2,819,900	187,976	3007876	34,000	-	661,362

3) Anjuman Samaji Behbood(ASB), Faisalabad, Punjab

ASB was established in 1964. This was and welfare oriented organisation working to assist students in fees, funeral arrangements, marriage of children without parents. Also ASB lobbied with government and invited politicians to get basic facilities from government. Mr. Nazir Ahmad Wattoo the founder of ASB visited OPP in 1987. He visited continuously 6 years, which changed his whole attitude towards development and than ASB adopted OPP concept and methodology.

Micro Credit program initiated in Sep.'94. OCT assisted 277 units amounting to Rs. 4,351,500. All units closed. Loan recovered with 100% recovery of principal Rs. 43,51,500 and mark up Rs. 740,553. Micro credit program stopped in Sep.'00 because ASB want to take some time to analyse its microcredit program.

**Table47 : Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1994	277	4,351,500	0	4,351,500	740,553	5,092,053	0	37	214,850

4) Anjuaman Islah – e - Moashira (AIM), Jehlum, Punjab

AIM established in 1985. AIM is working for education, health, rural development, industrial home and public library. AIM established project comities to manage different projects. In Pind Dawan Khan, 85% people are engaged in agriculture and small businesses. While 15% are employ in private and government organizations, like pharmaceutical companies, cement factory, and fertilizer company.

In Mar. 97, AIM initiated micro credit program with support from OCT. OCT assisted 90 units amounting Rs. 18,15,000. 89 unit closed with 100% recovery of principal Rs. 18,08,300 and mark up 2,62,842. One unit open with out standing balance of Rs. 6,700 as principal. Main activists of organisation now involved in union council or not active due to sickness. Furhter extension for assistance will be decided after recovery of total loan by considering present status of organisation.



**Table49: Summary of Loan, Recovery and Write Off**

Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance	Write Off	
				Principal	Service Charges	Total		Units	Amount
1997	90	1,815,000	0	1,815,000	266,199	2,081,199	0	-	-

## 12. Research/Publications

Following researches has been completed;

- Women Work Centre – story of five years 1984 – 1989 by Akhter Hameed Khan: Nov.1989.
- Profiles of 49 Women Entrepreneurs of Micro Enterprise in urdu: Dec.1991
- Working with Community – Some principles and Methods by Perween Rehman and Anwar Rashid: Jan.1992.
- Case Study of Orangi and OPP by Akhter Hameed Khan: Nov.1992.
- What I learnt in Comilla and Orangi by Akhter Hameed Khan: Sep.1993.
- Orangi Pilot Project Programmes by Akhter Hameed Khan: Jan.1994
- Micro Enterprise Credit Program as a means of empowerment by Anwar Rashid: Jan.1995
- Micro Enterprise Credit – Sept.1987 to Feb.1990, Orangi Charitable Trust (OCT) by Akhter Hameed Khan: Mar.1996
- Profile of Good Borrowers in OCT by Mohammad Jawaid Baig in Urdu – Series# 1 Dec.1998 (also in English), series# 2 Apr.1999, series# 3 Sep.1999 and series# 4 Oct.2001.
- Competent and Honest Role Models by Akbar Khan – Series#1, Rice Farmers of Bijari, Mar.1999 and Series#2 Baloach Eid Cattle Traders, Apr.1999.
- Orangi Pilot Project – Institutions and Programs in Urdu and English: Jun.2000.
- Market Research for Micro Finance Mohammad Javed Baig and Abdul Sattar Dehri – Aug.2002
- Process of Loan Disbursement by Mohammad Javaid Baig – Sep. 2002
- Methodology of Micro Credit Program to improve micro enterprises in Orangi by Mohammad Javaid Baig: Sep.2002
- Social Impacts and Constraints of Micro credit in the Alleviation of Poverty: *A Qualitative Study of the Micro Credit Program Orangi Pilot Project - Orangi Charitable Trust, Karachi* by Naheed Rehman, Mar. 2003
- The Impact of Micro-credit on Urban Livelihood: Experiences from Karachi by S. AKBAR ZAIDI – Mar. 2003.
- The Micro Credit Program of OPP-Orangi Charitable Trust by Aquila Ismail – Sep. 2005.
- Khajji Co-operative Society one of the OPP-OCT partners in Sindh by Anwar Rashid – Sep 2005.

### In Progress

- The process of Micro-credit model building through learning by doing: Changes in process and directions from 1987 to 2002 by Hari Ram Lohano.
- Entrepreneurship in Orangi and OPP-OCT's Micro Credit Program by Aquila Ismail.

## 13. Donors

OPP-OCT initiated program by obtaining over draft facility from National Bank, Orangi. From the second year many generous donors began to give annual grants for overheads and donations for revolving funds, which made OPP-OCT less dependent on donors.

Chief donors are; 1) OPP society channelized Infaq Foundation grant Rs.35.5 million as revolving fund for loan, 2) World Bank Rs.8.95 million, 3)CEBEMO Rs. 0.5 million, 4) SNPO Rs. 5.28 million.

**TABLE 50**  
**REPLICAION OF CREDIT PROG. IN SINDH. Feb.2006**

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Startin g Year	No. of Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charge	Total	
1	Shah Abdul Latif Bhitai Welfare Association.	Mussrat Hussain	Larkana	1994	4	40,000	0	40,000	12,696	52,696	0
2	Rais Taj / G. Qadir	Ghulam Qadir	Thatta	1993	63	2,900,000	0	2,900,000	510,318	3,410,318	0
3	Village Welf. Ass. (Tharecha)	Dr. Liaquat Abro	Larkana	1994	7	75,000	0	75,000	12,078	87,078	0
4	Aamir Hussain	Aamir Hussain	Gijjo	1994	9	155,000	0	155,000	16,849	171,849	0
5	Pak Social Welfare	Ghaffar Sherani	Hyderabad	1994	236	2,768,000	105	2,174,689	356,478	2,531,167	593,311
6	Nojawanani Welf Ass.	Fathah Mohd.	Bijari	1998	77	2,853,900	1	2,836,900	187,976	3,024,876	17,000
7	Anjuman Falah-o-Behbood	Mubashar	Golarchi	1999	70	2,711,000	0	2,711,000	154,173	2,865,173	0
8	Young Star Welf.	Sikandar Ali	Dadu	1997	2	25,000	0	25,000	9,453	34,453	0
9	Sofi Shah Inayat Shah Sangut	Rafiq Mustafa	Dadu	1996	53	722,900	22	519,740	85,871	605,611	203,160
10	Bhittai Welf. Asso.	Manzor Mirani	Larkana	1994	31	339,000	0	339,000	66,133	405,133	0
11	Bukhari Shah Welf. Asso.	Saleem Jaisar	Larkana	1993	76	1,052,820	0	1,052,820	149,039	1,201,859	0
12	Samaj Sudhar	Zulfiqar	Larkana	1993	7	62,000	0	62,000	14,028	76,028	0
13	Thur Rural Develop. Prog.	Dr. Sonu	Tharparker	1997	3	75,000	0	75,000	20,435	95,435	0
14	Sind Rural Support Prog.	Sattar	Sanghar	1998	1,022	21,934,000	97	19,445,193	2,361,531	21,806,724	2,488,807
15	National Rural Support Prog.	Rasool Bux.	Badin	1996	52	551,000	0	551,000	94,509	645,509	0
16	All Sindh Rind Welf.	Ghafoor Shah	Hyderabad	1991	82	1,390,000	0	1,390,000	331,025	1,721,025	0
17	Ittehad Welf. Asso.	Shamsuddin	Dadu	1993	3	25,000	0	25,000	22,183	47,183	0
18	Khuda ki Basti	S. Shahid	Hyderabad	1995	28	492,500	6	409,706	139,698	549,404	82,794
19	Ilyas Group	M. Ilyas	Hyderabad	1993	59	1,080,000	0	1,080,000	316,800	1,396,800	0
20	Falah-o-Behbood	Abdul Rehman	Khairpur	1997	1	10,000	0	10,000	2,132	12,132	0
21	Welfare Deh Gujhro	Mehboob Shah	Karachi	1996	6	95,700	0	95,700	6,078	101,778	0
22	Anjuman-e-Tajiran	Babu Rahim	Qasba	1997	13	140,000	0	140,000	24,233	164,233	0
23	Sujak Samudi	Yousuf / Ali M.	E. Hyderi	1993	213	11,879,755	0	11,879,755	2,589,548	14,469,303	0
24	Sehat Samaj Sudhar	Lal Jan	Gadap	1990	41	775,500	0	775,500	50,054	82,554	0
25	Koragni Credit Soc.	Arshad Yaqoob	Karachi	1994	19	360,000	0	360,000	171,851	531,851	0
26	Pakistan Fisher Folk Forum	M. Ali Shah	Lyari	2002	55	439,000	31	309,837	72,032	381,869	129,163
27	Local Development Committee	Mukhtar Bhutti	Karachi	2002	81	1,041,000	41	676,234	187,884	864,118	364,766
28	Bhitai Welfare Ass.	A.Hakim Khoso	Hyderabad	2002	572	9,491,300	219	5,401,078	871,456	6,272,534	4,090,222
29	Sindh Rural Partners Org.	Zhida Detho	Mirpkhas	2002	870	7,566,500	448	5,446,436	411,388	5,857,824	2,120,064
30	Al - Mudad Foundation	Mohd. Rafiq	Azam Busti	2003	52	711,000	0	711,000	43,800	754,800	0
31	Distagir C. C. C. Society	Aslam Pervaz	Karachi	2004	40	570,000	31	251,569	92,683	344,252	318,431
32	Punno Aqil Welfare Forum	Rafiq Sumro	Punno Aqil	2003	140	1,752,000	68	1,051,273	211,542	1,262,815	700,727
33	Khaji Cooperative Society	Qurban Ali	Khairpur	2003	1933	15,464,850	1011	9,548,723	1,679,946	11,228,669	5,916,127
34	Marvi Rural Dev. Organization	Sughra Solangi	Khairpur	2004	758	7,443,000	282	5,882,109	442,324	6,324,433	1,560,891
35	Sind Development Society	Ghaffar Malik	Hyderabad	2004	260	2,868,000	121	1,844,730	365,240	2,209,970	1,023,270
36	Goth Seengar Foundation	Nazir Ughan	Khairpur	2004	2358	6,165,648	373	4,439,113	237,938	4,677,051	1,726,535
37	Trust For Rural Development	Zaffar Junejo	Hyderabad	2004	242	3,088,000	200	1,318,004	256,536	1,574,540	1,769,996

38	SAHARA		Karachi	2004	41	480,000	35	198,587	40,195	238,782	281,413
39	Sorath Samaji Taraqiyati Tan.	Najma Mallah	Hyderabad	2005	183	1,850,000	89	1,205,007	154,481	1,359,488	644,993
40	Sahkar Development F.	Sattar	Sanghar	2005	219	2,493,500	164	1,244,723	169,691	1,414,414	1,248,777
41	Marvi Social & Cultral W. A.	Tanveer Ahmed	Sanjhor	2005	317	2,834,000	265	1,181,041	192,628	1,373,669	1,652,959
42	SHEDS	Dr. Zahid	Hala	2005	131	848,500	124	353,372	67,162	420,534	495,128
43	Shah Sachal Sami W. A.	Lala Arshad	Nawabshah	2005	414	3,977,000	414	1,185,400	266,900	1,452,300	2,791,600
44	O.W.P.R.A.	Sibtain Ali	Jhol	2005	88	1,198,000	69	440,044	66,056	506,100	757,956
45	Young Samaji Tanzeem		Dadu	2005	277	2,566,000	277	508,335	127,665	636,000	2,057,665
46	Milap Development Org.		Karachi	2005	15	150,000	15	66,000	0	66,000	84,000
47	HWA Foundation	Hafiz Manzoor	Ghotki	2005	132	1,263,000	74	562,018	67,044	629,062	700,982
48	Shadab Rural Dev. Org.	Mukhtiar Ali	Shadabpur	2005	205	1,491,000	205	127,432	28,718	156,150	1,363,568
49	Al-Mehran Rural Dev. Org.	A. Jabbar	Matiari	2005	106	714,000	106	23,312	7,066	30,378	690,688
50	Community Based Edu. Soc.	Jamil Ahmed	Tando Jam	2005	1	20,000	1	4,000	0	4,000	16,000
51	Mehran Education Wel. Soc.	Nazar Channa	Khairpur	2005	91	813,000	91	35,282	8,818	44,100	777,718
52	Village Welfare Society				42	419,000	42	18,733	4,267	23,000	400,267
53	Al-Mehran Rural				223	1,496,000	223	260,620	68,280	328,900	1,235,380
54	Indus Community Dev.				99	875,000	99	65,929	18,571	84,500	809,071
55	Shama Roshan				35	136,000	35	10,233	2,767	13,000	125,767
56	Saath Development Society				23	240,000	23	19,465	4,535	24,000	220,535
				Total	12,074	132,263,373	5,301	93,494,330	14,138,874	107,633,204	38,769,043

**TABLE 51**  
**REPLICAION OF CREDIT PROGRAM IN PUNJAB. Feb 2006**

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charges	Total	
1	Soan Vellay Dev.	Gulbaz Afaqi	Khushab	1997	924	17,068,250	93	16,217,858	1,866,806	18,084,664	850,392
2	Anjuman. Islah-e- Moashira	Ch. Riaz	Haranpur	1997	90	1,815,000	0	1,815,000	266,199	2,081,199	0
3	Sudhar	Fawad Usman	Kusur	1996	40	463,000	0	463,000	84,124	547,124	0
4	Awami Committee	Asif Rasheed	Multan	1997	15	251,000	0	251,000	2,915	253,915	0
5	Omeed	K. Zia Siddiqui	Multan	1997	52	580,000	0	580,000	85,486	665,486	0
6	Anjuman Samaji Behbood	Nazir Ahmed	Faisalabad	1994	277	4,351,500	0	4,351,500	740,553	5,092,053	0
7	Youth Commission Human Rght	Shazia Khan	Lahore	1993	252	3,218,980	0	3,218,980	773,196	3,992,176	0
8	Organisation for Participatory Development	Qurban Raza	Gujranwala	1993	228	3,435,500	0	3,435,500	686,389	4,121,889	0
9	Community Dev. Concern	A.Shakoor Mirza	Sialkot	1994	106	1,397,000	0	1,397,000	306,254	1,703,254	0
10	Boo Ali Sina Welf.	Waseemullah	Muzafagar	1996	13	159,000	0	159,000	3,818	162,818	0
11	Anjuman Falah-o-Behbood	Hameedullah	Rawalpindi	1997	37	415,000	0	415,000	59,480	474,480	0
12	Tanzeem Falah-o-Behbood	Zafar Iqbal	Kotli Lohar	1996	28	440,000	0	440,000	11,741	451,741	0
13	Credit Wel. Asso.	Robina Tariq	Rawalpindi	1997	16	250,000	0	250,000	7,753	257,753	0
14	Al-Falah Dev. Org.	Shazia Almas	Rawalpindi	2002	1,040	18,518,000	388	13,986,236	1,649,227	15,635,463	4,531,764
15	Org. PAN Environment	Mehr Islam	Gujranwala	2003	547	6,690,000	269	4,557,432	872,704	5,430,136	2,132,568
16	ASASHA	Tabinda	Lahore	2004	792	10,978,000	284	8,820,888	913,666	9,734,554	2,157,112
17	Kaynat Foundation	Dr. Midhat	Bhawalput	2004	94	896,100	0	896,000	99,871	995,971	0
<b>T O T A L</b>					<b>4551</b>	<b>70,926,330</b>	<b>1034</b>	<b>61,254,494</b>	<b>8,423,264</b>	<b>69,677,758</b>	<b>9,671,836</b>

**TABLE 52**  
**REPLICAION OF CREDIT PROG. IN N.W.F.P. Feb.2006**

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charges	Total	
1	Development Vision	Bukshish Illahi	Taxila	2002	44	540,000	28	204,694	64,228	268,922	335,306

**TABLE 53**  
**REPLICAION OF CREDIT PROG. IN BALOCHISTAN Feb.2006**

S. No	Name of NGO's / CBO's	Contact Person	Working Area	Starting Year	Total Units	Total Loan	Open Units	Recovery (Rs.)			Balance Amount
								Principal	Service Charges	Total	
1	Save The Poor	Iqbal Pani	Quetta	2005	242	968,000	242	635,140	86,300	721,440	332,860

**TABLE 53**  
**TOTAL BAD DEBT CASES SEP 87 TO FEB 2006**

Year	86-02	02-03	03-04	04-05	05-06	TOTAL
<b>Total Loan</b>						
Total Units	8,164	2,139	3,215	6,951	5,482	25,951
Loan Amount (Rs)	156511860	29,638500	44,073,800	73,156,083	54,825,565	358,205,808
<b>Principal</b>						
Recovery (Rs)	223118555	28,067,987	39,096884	60,609,064	15,078,698	365,971,188
Bad Debt Principal (Rs.)	18,772,085	70,337	23,109	0	0	18,865,531
Bad Debt Principal % of Total Principi	8.41	0.25	0.05	0.00	0.00	5.15
<b>Service Charge</b>						
Recovery (Rs)	29,092,562	3,837,899	6,230,575	8,188,487	2,762,902	50,112,425
Bad Debt Service Charges (Rs)	2,721,467	9,007	3,477	0	0	2,733,951
B.D. Srvce Charges % of Total Service Charges	9.35	0.23	0.05	0.00	0.00	5.45
<b>Total Units</b>						
Total Bad Debt Units	2,001	16	1	0	0	2,018
Bad Debt Units % of Total Units	24.51	0.74	0.03	0.00	0.00	7.77

**TABLE 54**  
**PROFESSIONS OF BORROWERS - LOANS AND REPAYMENTS SEP 87 TO FEB 2006**

PROFESSION CATEGORIES	Total Units	Loan Amount(Rs.)	Principal Repaid(Rs.)	Service Charges(Rs.)	Total Payment(Rs.)
Agriculture	5679	47169898	30708186	3509932	34218118
Agro Machinery	11	935000	396419	40520	436939
Bazat Bazar	26	392000	325800	75014	400814
Bakeries	372	4658500	3634525	745557	4380082
Banarsi Weavers	350	4423500	3949720	947729	4897449
Bangle Shop	1	5000	5000	370	5370
Butchers	127	2004000	1798190	288999	2087189
Cable Network	22	294000	222565	38461	261026
Cap Maker	20	300000	256626	50668	307294
Carpet Weavers	24	277500	268455	47183	315638
Clinics	162	3538400	3245147	630360	3875507
Cloth Shops	511	8158000	6906473	1146895	8053368
Cold Drink Shops	133	1751000	1540141	242750	1782891
Computer Technology	83	119300	79100	0	79100
Computer Centre	32	471500	260675	71057	331732
Consumer Stores	3783	48873000	39273163	6657104	45930267
Cosmetic Factories	207	2399100	1912167	387659	2299826
Crockery Shops	99	1473500	1186679	233383	1420062
Dairy Cattle	539	11974740	11890426	2021700	13912126
Decorators	5	55000	49241	9308	58549
Decoration	158	2540000	2241641	394751	2636392
Die Makers	45	627000	554368	133471	687839
Dry Grass	26	300000	247363	35584	282947
Electric store	503	7618100	6612131	1310696	7922827
Embroidery workshops	272	3373600	2999879	632566	3632445
Fishery	187	11028215	11028215	2343819	13372034
Fishing	36	374000	273937	57976	331913
Flower Makers	36	455000	448337	98649	546986

Fruit Shop	161	1978500	1302269	164059	1466328
Furniture makers	92	1382600	1192963	236915	1429878
Garment Factories	485	9365200	8443543	1537308	9980851
Gas Filling Centers	20	355000	330580	56277	386857
Gift Centre	6	75000	75000	10845	85845
Glass Work	19	315000	256096	42224	298320
Hair Dressers	201	2116000	1518750	264576	1783326
Hardware	108	1813000	1602781	272113	1874894
Hotels	419	5054450	3922971	675446	4598417
Ice Factories	10	535000	523341	100878	624219
Ice Shop	1	10000	10000	1685	11685
In-House Staff	65	3723026	3723026	746422	4469448
Industrial Homes	8	170000	151710	38793	190503
Jewellers	81	1015000	831264	137753	969017
Junk Dealers	124	1705500	1284196	223741	1507937
Kaj / Button Shop	18	218000	174247	30519	204766
Khaji Cooperative	143	1801950	1797018	288612	2085630
Kite Makers	33	407200	391047	60497	451544
Laundries	49	478000	324501	51987	376488
Leather Works	118	2082500	1928375	349459	2277834
Marble Works	8	133000	46132	11787	57919
Live Stock	1101	9687500	5600110	815335	6415445
Locksmiths	3	25000	25000	6076	31076
Medical Stores	352	5344500	4563562	750134	5313696
Milk Shop	227	3120000	1900445	281779	2182224
Moulding shops	208	2813500	2496028	551395	3047423
Nurseries	3	57000	57000	12656	69656
Oil Depots	36	445000	299474	48622	348096
PCO's	197	2634500	1840658	302053	2142711
Packing shops	85	1216000	1124516	209863	1334379
Paint Brush makers	50	615500	537863	104607	642470
Pan Shops	455	4520200	3632857	594951	4227808
Paper Bag	7	85000	69369	9809	79178
Paper Cone	19	340000	306314	44661	350975
Photo State	32	515000	386653	69699	456352
Poultry Farm	37	421000	320168	50079	370247
Printing Presses	85	2142000	1992369	367317	2359686
Milk - Tea Shop	2	30000	30000	4812	34812
Radio / TV Shop	2	20000	16646	3924	20570
Repair Shops	190	2412900	2029859	340892	2370751
Safai Kamai Bank	2	130000	40000	3602	43602
Schools	638	18622981	16412595	2635960	19048555
School Bags	21	415000	324841	74024	398865
Shoemakers	401	5487300	5073528	976374	6049902
Shoe Shop	43	659000	335263	61947	397210
Small Business	700	10765380	10765380	2130012	12895392
Spare Parts	201	3411000	2879627	437265	3316892
Stationery Shops	233	3517000	3159989	538315	3698304
Steel Works	109	1730000	1461631	284761	1746392

Stitching Centers	1018	12871801	11018840	2459233	13478073
Studios	23	307000	220622	49270	269892
Suppliers	338	4732500	4117255	802850	4920105
Surgical Centre	1	15000	15000	1367	16367
Sweet Shop	2	20000	20000	3379	23379
Taxi-Motorcycles	261	5601251	4867933	726152	5594085
Tea Store	26	427000	384686	44592	429278
Thallas	119	2154600	1863624	389808	2253432
Thelas	509	3611425	3326280	641103	3967383
Tooth Powder makers	23	288000	231762	34597	266359
Transporters	252	3964000	2843166	356216	3199382
Typing Institutes	27	686000	591832	218249	810081
Vegetable Shop	257	2614000	1549837	218077	1767914
Video Shops	355	4742500	3789229	690856	4480085
Water & Land Dev	871	22751920	22672699	2693959	25366658
Wholesalers	1	40000	40000	8837	48837
Women Work Centres	59	1127971	1127971	144881	1272852
Wood Workers	125	1564800	1227575	198199	1425774
Workshops	620	9126000	7513737	1258122	8771859
Zari Centre	7	55000	55000	8697	63697
<b>TOTAL</b>	<b>25951</b>	<b>358205808</b>	<b>297303172</b>	<b>50113425</b>	<b>347416597</b>

**TABLE 55**  
**Rural Loans, Recovery and Bad debts upto 28 FEB 2006**

Year	Loan Amount(Rs.)	No. of Units	Repaid Amount(Rs.)	Bad Debt Amount (Rs.)	B.D Units	% Of Amount	% Of Units
90-91	556,000	27	556,000	41,359	6	7.44	22.22
91-92	1,052,000	52	1,052,000	171,302	13	16.28	25.00
92-93	1,939,000	93	1,939,000	114,286	15	5.89	16.13
93-94	4,432,040	231	4,432,040	396,112	40	8.94	17.32
94-95	6,252,320	241	6,252,320	702,265	73	11.23	30.29
95-96	3,677,690	130	3,677,690	432,302	44	11.75	33.85
96-97	1,813,000	125	1,813,000	219,600	22	12.11	17.60
97-98	460,000	12	460,000	23,863	2	5.19	16.67
98-99	6,190,550	174	6,190,550	1,404,031	34	22.68	19.54
99-00	4,112,650	137	4,112,650	1,776,362	51	43.19	37.23
01-02	3,622,500	212	3,420,403	18,443	1	0.51	0.47
02-03	9,806,500	855	8,583,032	12,856	3	0.13	0.35
03-04	26,523,500	1,847	16,462,385	173,318	29	0.65	1.57
04-05	26,934,900	2,439	17,852,136	61,795	16	0.23	0.66
05-06	16,402,065	2,122	4,980,016	0	0	0.00	0.00
<b>Total</b>	<b>113,774,715</b>	<b>8,697</b>	<b>93,375,982</b>	<b>5,547,894</b>	<b>349</b>	<b>4.88</b>	<b>4.01</b>

**TABLE 56**  
**Loan Recovery Service Charges And Bad Debts**  
**Female Entrepreneurs - Sep 87 To Feb 2006**

Year	Loan Amount (Rs.)	No. of Units	Repaid Amount (Rs)	Bad Debt Amount (Rs)	B.D Units	% Of Amount	% Of Units
87-88	74,600	9	74,600	32,240	4	43.22	44.44
88-89	288,000	13	288,000	38,550	3	13.39	23.08
89-90	160,600	17	160,600	43,194	6	26.90	35.29
90-91	1,563,580	121	1,563,580	470,013	53	30.06	43.80
91-92	1,700,400	110	1,700,400	547,709	53	32.21	48.18
92-93	2,016,447	129	2,016,447	449,771	37	22.31	28.68
93-94	1,900,000	139	1,900,000	202,219	30	10.64	21.58
94-95	2,240,950	146	2,230,950	583,051	47	26.02	32.19
95-96	2,125,230	197	2,125,230	235,520	39	11.08	19.80
96-97	2,139,250	125	2,108,611	242,831	22	11.35	17.60
97-98	2,315,000	113	2,256,000	291,877	23	12.61	20.35
98-99	1,266,000	57	1,238,871	80,593	11	6.37	19.30
99-00	638,500	26	638,500	52,806	5	8.27	19.23
01-02	386,000	22	386,000	2,737	1	0.71	4.55
02-03	1,342,000	92	1,154,421	0	0	0.00	0.00
03-04	1,899,000	180	1,094,249	3,285	1	0.17	0.56
04-05	4,055,000	339	2,727,680	7,078	1	0.17	0.29
05-06	1,959,000	117	163,972	0	0	0.00	0.00
<b>TOTAL</b>	<b>28,069,557</b>	<b>1,952</b>	<b>25,796,891</b>	<b>3,306,651</b>	<b>337</b>	<b>11.78</b>	<b>17.26</b>

**TABLE 57**  
**RATIO OF OPERATIONAL EXPENSES TO LOANS AND service Charges**  
**SEP 87 TO FEB 2006**

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Service Charge (Rs)	% Of Overheads
87-88	1,175,475	141,573	12.04	40,969	28.94
88-89	1,117,450	186,655	16.70	131,232	70.31
89-90	1,892,900	368,849	19.49	186,045	50.44
90-91	4,374,980	382,052	8.73	492,560	128.92
91-92	6,162,500	453,525	7.36	904,027	199.33
92-93	9,231,822	575,726	6.24	1,315,652	228.52
93-94	13,940,040	733,907	5.26	2,308,257	314.52
94-95	16,025,950	779,593	4.86	2,771,206	355.47
95-96	15,457,273	962,474	6.22	3,402,094	353.47
96-97	20,763,090	1,461,405	7.03	4,100,133	280.56
97-98	21,705,180	1,675,723	7.72	4,859,939	290.02
98-99	19,238,750	1,991,396	10.35	3,890,574	195.36
99-00	11,307,200	1,999,894	17.68	3,253,218	162.66
00-01	345,000	1,813,201	525.56	1,240,907	68.43
01-02	12,475,100	1,777,781	14.25	1,089,552	61.28
02-03	26,522,500	2,281,527	8.60	2,194,423	96.18
03-04	43,218,300	3,877,942	8.97	4,849,315	125.04
04-05	71,823,483	8,421,292	11.72	8,108,193	103.86
05-06	52,948,665	8,317,027	15.70	7,220,046	86.81
<b>TOTAL</b>	<b>349,725,658</b>	<b>38,201,542</b>	<b>10.92</b>	<b>52,358,342</b>	<b>137.05</b>



**TABLE 58  
GRANTS AND DONATIONS  
SEP 87 TO FEB 2006**

YEAR	GRANTS	DONATIONS	TOTALS
87-88	0	1,975,102	1,975,102
88-89	511,925	237,205	749,130
89-90	493,067	521,957	1,015,024
90-91	393,053	1,823,750	2,216,803
91-92	251,399	2,970,000	3,221,399
92-93	519,500	4,857,500	5,377,000
93-94	468,265	6,158,529	6,626,794
94-95	145,678	4,877,060	5,022,738
95-96	849,300	8,741,842	9,591,142
96-97	1,245,000	8,889,045	10,134,045
97-98	1,581,278	6,879,331	8,460,609
98-99	750,000	5,000,000	5,750,000
99-00	580,000	1,250,000	1,830,000
00-01	422,528	19,584	442,112
03-04	2,422,793	0	2,422,793
04-05	919,436	0	919,436
<b>TOTAL</b>	<b>11,553,222</b>	<b>56,261,455</b>	<b>67,814,677</b>

**TABLE 59  
DONATION - INFAQ FOUNDATION**

YEAR	FEMALE ENTERPRISE	RURAL	MALE ENTERPRISE	INFAQ-OPP-OCT COLLABORATION	TOTAL
1990-91	600,000	300,000	0	0	900,000
1991-92	1,050,000	1,100,000	0	0	2,150,000
1992-93	1,667,000	1,327,500	0	0	2,994,500
1993-94	1,581,500	3,008,500	783,500	0	5,373,500
1994-95	1,391,060	1,667,000	1,819,000	0	4,877,060
1995-96	863,350	1,429,670	613,095	0	2,906,115
1996-97	274,000	285,000	1,148,550	1,975,075	3,682,625
1997-98	0	0	0	6,379,331	6,379,331
1998-99	0	0	0	5,000,000	5,000,000
1999-00	0	0	0	1,250,000	1,250,000
2000-01	0	0	0	19,584	19,584
<b>TOTAL</b>	<b>7,426,910</b>	<b>9,117,670</b>	<b>4,364,145</b>	<b>14,623,990</b>	<b>35,532,715</b>

**TABLE 60  
DONATION WORLD BANK**

YEARS	DONATION	GRANT
1992-93	1,863,000	0
1993-94	785,029	0
1994-95	0	353,000
1995-96	4,016,064	353,000
1996-97	2,426,420	1,059,000
1997-98	0	353,000
1998-99	0	0
1999-00	0	0
<b>TOTAL</b>	<b>9,090,513</b>	<b>2,118,000</b>

**TABLE 61  
CHIEF DONORS - GRANTS**

YEARS	CEBEMO	SNPO	TOTAL
1988-89	111,925	200,000	311,925
1989-90	80,000	200,000	280,000
1990-91	80,000	200,000	280,000
1991-92	0	139,500	139,500
1992-93	80,000	439,500	519,500
1993-94	80,000	388,265	468,265
1994-95	80,000	466,200	546,200
1995-96	0	496,300	496,300
1996-97	0	539,000	539,000
1997-98	0	584,000	584,000
1998-99	0	550,000	550,000
1999-00	0	530,000	530,000
2000-01	0	397,400	397,400
<b>TOTAL</b>	<b>511,925</b>	<b>5,280,165</b>	<b>5,792,090</b>

**TABLE 62  
LINE OF CREDIT FROM BANKS**

BANK	LOAN	REPAID
National Bank	27,977,939	27,977,939
First Women Bank	811,000	811,000
Allied Bank	59,700,737	60,869,909
City Bank	1,447,237	1,447,237
Habib Bank	23,552,473	23,552,473

**TABLE 63  
RESERVE FUND**

ALLIED BANK (TDR)	0
NATIONAL BANK (TDR)	0
SAVING CERTIFICATES	21,300,000
<b>TOTAL</b>	<b>21,300,000</b>

**TABLE 64  
BUDGET AND ACTUALS OF CURRENT YEAR 2005 - 2006**

RECEIPT	BUDGET	ACTUAL
	2005-2006	JULY TO FEB 06
<b>GRANTS</b>		
P.P.A.F	3,455,313	1,441,116
P.F.S.S.R.P. PROJECT	0	21,375,000
<b>SUB TOTAL</b>	<b>3,455,313</b>	<b>22,816,116</b>
PROFIT OF INVESTMENT	13,640,000	0
S.CHARGES	9,259,574	7,220,046
RECOVERIES FROM LOAN	70,895,384	47,206,922
RECEIVED BAD DEBITS	1,500	10,500
OTHER INCOME	20,000	69,705
AGREEMENT FEES	170,000	83,800
RISK MANAGMENTS (CHARGES)	80,000	28,600
APPLICATION FORM	25,000	8,405
SALE OF ASSETS	1,000	0

SALE OF BOOKS	1,000	1,650
INCASHMENT OF INVESTMENT	4,000,000	0
<b>SUBTOTAL</b>	<b>4,298,500</b>	<b>54,629,628</b>
<b>LOANS</b>		
ADVANCE FROM RDT	-	8,000,000
ADVANCE FROM MCT	-	1,870,000
LINE OF CREDIT OPP -RTI	-	0
LINE OF CREDIT OPP -EWEF	-	0
LINE OF CREDIT PPAF	-	7,000,000
LINE OF CREDIT ABL ORANGI	20,000,000	0
LINE OF CREDIT PPAF SINDH	50,000,000	10,000,000
<b>SUBTOTAL</b>	<b>70,000,000</b>	<b>26,870,000</b>
<b>GRAND TOTAL</b>	<b>171,548,771</b>	<b>104,315,744</b>

**TABLE 65**  
**OPP-OCT EXPENDITURES BUDGET & ACTUALS 2005-2006**

OVERHEADS	BUDGET 2005-2006	ACTUAL JULY 05—FEB 06
<b>1. STAFF</b>		
Director /Anwer Rashid	236,700	157,808
Joint Director /Naila Ghayas	172,572	115,048
Chief Accountant	120,000	80,000
Accounts Officer Zehra Rizvi	156,396	104,272
Jt.Dir Monitring Reco / Ashfaqe Ahmed	183,996	122,656
Accountant/Samina Naeem	129,636	86,408
Asst. Rec. Officer /Javaid Baig	137,616	91,768
L. Manager/Wajihuddin	116,796	77,880
Field Officer /Rafique Huner	109,380	72,928
Field Officer/Qamar Sultana	99,336	70,476
Field Officer /Haneef Arain	113,496	75,664
Field Officer/ Saeed Khan	121,488	80,984
Field Officer/Ayaz Ahmed	91,260	60,856
Field Officer/Farhan ALI Khan	86,388	57,592
Field Officer/ Sharfuddin	86,388	57,592
Field Officer/ Hyder Khan	83,988	55,984
Field Officer Mohd Ajmal	81,984	54,632
Field Officer Rashid Akhter	81,984	54,632
Asst.Acc. Officer / Mohd Shabbir	124,644	72,723
Comp. Officer/Kehkashan	108,420	72,288
Asst.Documant / Mr Riaz Ahmed	78,300	52,192
Mr.Nazim	69,960	46,640
Miss Shazia Ghazal	71,700	51,871
Seema Liaquat	-	26,000
Mr. Arshad	44,916	28,932
Driver - 1/Mohd Shamim	80,544	53,688
Driver - 2/ Mohd Raheem	80,664	53,760
Driver - 3/ Mohd Abdullaha	71,208	47,464
Driver - 4/ Mohd Hafeez	52,260	34,840
CONSULTANTS AMAN	90,000	60,000
CONSULTANT ABRAR KHAN	40,800	27,200
CONSULT KAMRAN ADIL	26,400	17,600
CONSULT RIZWAN UL LAH	30,000	20,000
LEGAL ADVI / S.M.ZIA ALAM	48,000	32,000
RTI.CENTRAL OFFICE	250,000	185,408

OVER TIME	20,000	13,920
<b>SUB TOTAL STAFF SALARY</b>	<b>3,497,220</b>	<b>2,373,706</b>
<b>BENEFITS</b>		
STAFF BENEFITS	150,000	60,415
EDUCATION ALLOWANCE	-	0
DEARNESS ALLOWANCE	-	0
PENTION	18,000	12,000
OLD AGE BENEFITS	53,040	35,360
SOCIAL SECURITY	16,800	11,200
EID ALLOWANCE	3,000	49,500
<b>SUBTOTAL</b>	<b>240,840</b>	<b>168,475</b>
<b>2 OPERATIONAL COST</b>		
HONORARIUM	-	0
HONORARIUM Mrs. Khan	180,000	135,000
DONATION OTHERS	70,000	118,884
DONATION UNITS	150,000	18,934
RISK MANAGEMENT	170,000	117,209
LEGAL EXPENSES	85,000	20,000
SUPPORT TO NGOs & CBOs	400,000	991,095
MANAGEMENT COST TO PARTNERS	2,500,000	1,761,237
TRAINING OCT	200,000	90,546
STAFF TRAINING	200,000	102,535
COMMUNITY TRAINING	350,000	310,529
STATIONARY	50,000	45,780
POSTAGE	50,000	29,817
PHOTO COPY	20,000	16,991
COMPUTER SUPPLIES	70,000	45,126
COMPUTER MAINTENANCE	15,000	3,870
MISCELLANEOUS	5,000	1,632
MEETING	25,000	18,047
C.D.N.Meeting	30,000	39,200
Office MAINTENANCE	100,000	25,932
TELEPHONE	100,000	83,349
WATER BILL	32,000	31,656
ELECTRICITY	50,000	64,184
RESEARCH / PUBLICATION	200,000	277,237
PRINTING	35,000	25,370
BOOKS & JOURNAL	25,000	8,500
QUARTER PROGRESS REPORT	100,000	9,857
LOAN AGREEMENT PRINTING + STAMP	60,000	30,000
AUDIO VISUAL	15,000	5,550
AUDIT FEES	20,000	20,000
BANK CHARGES	100,000	50,018
INSURANCE for VEHICLE	60,000	67,334
TRAVEL ALLOWANCE	40,000	17,171
POL/ VAN C.k. 9178	40,000	34,671
S&R/VAN C.k.9178	24,000	13,892
POL/ HI LEX CB 0843/CIVIC J-2967	50,000	26,184
S&R /HI LEX CB 0843/CIVIC J-2967	60,000	86,205
POL/ VAN - 7855	25,000	25,240
S&R/VAN -7855	20,000	34,055
POL/ VAN - 6377	21,600	19,691
S&R/VAN -6377	10,000	11,868
REPAIRING (motor cycle)	18,000	0
Dr.A. H. K.DEVELOPMENT FORUM	80,000	100,345

CAPITAL EXPENDITURE	200,000	482,450
ADVANCE	-	39,458
ADVANCE STAFF SALARY	-	15,300
HYDERABAD OFFICE	350,000	295,397
MEMBERSHIP FEES	30,000	0
ZAKAT DEDUCTION	-	0
Computer Software	-	22,000
POL & S/R Mr. Tasneem	-	35,000
<b>SUBTOTAL</b>	<b>6,438,600</b>	<b>5,824,346</b>
<b>TOTAL OVERHEADS</b>	<b>10,176,660</b>	<b>8,366,527</b>
INVESTMENT	-	0
LOANS OCT	50,000,000	21,956,165
LOANS PPAF 1	-	8,672,000
LOANS PPAF 2	20,000,000	7,580,000
LOANS PPAF SINDH	50,000,000	16,053,000
<b>SUB TOTAL LOANS</b>	<b>120,000,000</b>	<b>54,261,165</b>
BAD DEBTS	-	189,467
LOAN LOSS RESERVE	1,669,092	16,942
ADVANCE TO M.C.T.	-	0
ADVANCE TO R.D.T.	-	10,500,000
LINE OF CREDIT TO OPP-RTI	7,500,000	0
LINE OF CREDIT TO OPP-OEWEF	1,600,000	0
REPAYMENT OF LOAN PPAF 1	3,230,300	3,230,300
REPAYMENT OF LOAN PPAF 2	10,728,331	5,540,000
REPAYMENT OF LOAN PPAF SINDH	14,250,550	9,250,000
MARKUP PAYMENT OPP- RTI	450,000	450,000
MARKUP PAYMENT OPP- OEWEF	80,000	80,000
MARKUP PAYMENT PPAF 1	90,000	53,756
MARKUP PAYMENT PPAF 2	710,774	488,040
MARKUP PAYMENT PPAF SINDH	1,063,064	436,358
<b>SUB TOTAL</b>	<b>39,703,019</b>	<b>30,234,863</b>
<b>GRAND TOTAL</b>	<b>171,548,771</b>	<b>92,862,555</b>

**TABLE 66**  
**INCOME, EXPENDITURE, ASSETS & LIABILITIES**  
**AUDITED FIGURES - 1987 - 2005**

AUDITED FIGURE S - 1987 - 2005 YEARS	INCOME	EXPENDITURE	ASSETS	LIABILITIES
87-88	1,990,101	162,985	2,012,321	185,204
88-89	771,964	346,649	2,939,836	687,404
89-90	1,106,306	667,588	3,753,469	1,062,319
90-91	2,573,830	932,405	5,813,520	1,480,945
91-92	3,877,206	1,297,584	8,162,804	1,250,607
92-93	5,840,170	826,145	13,017,312	1,091,090
93-94	7,913,564	968,158	19,691,628	820,000
94-95	7,624,809	1,541,138	25,755,650	800,351
95-96	11,452,898	2,641,407	33,766,821	32
96-97	15,182,813	5,298,843	43,650,759	-
97-98	9,150,898	2,202,616	50,714,273	115,232

98-99	6,902,203	2,649,602	54,940,643	89,001
99-00	3,266,753	2,287,620	55,837,635	6,860
00-01	1,049,467	2,658,845	54,251,143	29,746
01-02	1,435,381	4,557,443	52,076,151	976,816
02-03	3,152,350	3,856,165	59,979,383	9,583,863
03-04	9,624,388	8,114,938	71,648,750	19,222,113
04-05	25,714,160	11,292,680	1,659,346	24,914,388
<b>TOTAL</b>	<b>118,629,261</b>	<b>52,302,811</b>	-	-

**Orangi Pilot Project  
Rural Development Trust  
(Progress Report to Dec. to Feb.'06)**

**Contents**

1. Introduction
  - 1.1 Background
  - 1.2 Objective
  - 1.3 Phases
    - 1.3.1 First Phase
    - 1.3.2 Second Phase
    - 1.3.3 Third Phase
    - 1.3.4 Fourth Phase
    - 1.3.5 Fifth Phase
  
2. Research

**Table**

- Table 1: PHASE 1 SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO FEB.2006
- Table 2: PHASE 2 SUMMARY OF LOANS & RECOVERIES TO FEB.2006
- Table 3: PHASE 3 SUMMARY OF LOANS & RECOVERIES TO FEB.2006
- Table 4: PHASE 4 SUMMARY OF LOAN & RECOVERIES TO FEB.2006
- Table 5: ABSTRACT Phase 1,2,3,4
- Table 6: Budget & Actual 2005-2006

## **Rural Development Trust**

### **1. Introduction**

#### **1.1 Background**

Rural Development program was initiated in 1992 in the neighborhood villages of Karachi.

RDT discovered that small farmers are facing problem of scarcity of water, for both irrigation and drinking. In arid zone, water table is going down up to its limit. While in perennial zone, along with shortage of water there is a problem of water logging and salinity. These both kinds of situations are reducing cultivable land year by year. There is lack of information about availability of good quality seeds, fertilizer and pesticides to farmers. Also due to weak financial capacities of small farmers, they have to buy these things by taking loan from money-lender or from supplier on high rates. Small farmers also forced to sell their crop on cheaper price. Due to small production they have less bargaining capacity. Resulting, increasing un-employment in rural areas, forcing more rural-urban migration and burdening more on cities.

RDT initiated Rural Program with introducing innovative technologies like water and land development, animal husbandry, windmills, biogas plant and drip/sprinkler irrigation as 'turn key' operation. These innovative technologies were not accepted by farmers. Because farmers did not consider them as a solution for their priority issues, as well as these were not according to their social, technical and financial capacities, but they accepted use of Farm Yard Manure as the alternate of chemical fertilizer. Because they were already familiar with this. Similarly, loan for water and land development and for buying of seeds, fertilizer and pesticides helped them for a better crop and made them independent from suppliers and money-lenders. RDT now proceeding towards research and demonstration to overcome scarcity of water, on farm water management and alternate crops, increase in income. through better water resource management.

#### **1.2 Objective**

In Jun. 96, RDT registered to enhance the productivity of peasant proprietors by turning them into commercial producers through technical assistance and credit.

#### **1.3 Phases**

RDT went through different phases. Which are as follows;

##### **1.3.1 First Phase (Jan. 93 – Mar. 96 )**

The main concept was to introduce innovative technologies to farmers to increase their production by taking advantage of big assessable market of Karachi to develop *entrepreneur ship* in use value producers to change them as *commercial producers*. Villages in the periphery of Karachi were selected as target area, which is linked with potential market of Karachi.. Innovative technologies were windmill, biogas plant, feed mill and drip irrigation. They have plenty of land, which was uncultivated due to shortage of water, weak financial capacity and they have earning from other sources like live stick and dairy farm. It was assumed that innovative technologies will bring better agriculture production and Karachi market will be available for better returns. This will develop entrepreneur ship in to these farmers.

At the end of the first phase, it was observed that it was not possible to change them in entrepreneur. It is concluded that main cause of failure was due to lack of capacity i.e. social and technical with OPP-RDT.



**Table 1**  
**PHASE 1 SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO FEB..2006**

S. NO	DEMONSTRATION	NO. OF UNITS	LOAN AMOUNT	REPAID PRINCIPAL	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	8	813853	813853	773613	0
2	COMPETENT & HONEST	4	491150	491150	204050	0
3	COMPETENT & DISHONEST	4	121459	121459	92814	0
4	INCOMPETENT & HONEST	12	505055	505055	165541	0
5	INCOMPETENT & DISHONEST	12	523828	523828	383788	0
	<b>TOTAL</b>	<b>40</b>	<b>2455345</b>	<b>2455345</b>	<b>1619806</b>	<b>0</b>

### 1.3.2 Second Phase (Apr. 96 – Sep. 98 )

In second phase, experiments and introduction of innovative technologies and selection for honest and competent farmer remained continue to change them as entrepreneur. Also efforts made to work with commercial producers in rural Sind and Punjab. Additionally, farm yard manure (FYM) and alternate crops like paan introduced to farmers.

At the end of this phase it is concluded that innovative technologies are capital intensive and is a slow process to make it acceptable for farmers. Also introduction of paan as alternate crop did not give encouraging results. But FYM was accepted by farmers. Similarly, credit for seeds, fertilizer, pesticides and water and land development showed success as 100% principal recovered from ...uits. Which showed importance and potential of agro input in terms of credit. In phase-2 NGOs were also identified, which were working for rural development. Additionally, one group of progressive farmers also identified.

**Table 2**  
**PHASE 2 SUMMARY OF LOANS & RECOVERIES TO FEB. 2006**

S. NO	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS B/DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	6	470565	470565	342280	0
2	COMPETENT & HONEST	37	3679955	3679955	596175	0
3	COMPETENT & DISHONEST	8	717491	717491	554221	0
4	INCOMPETENT & HONEST	3	373750	373750	80750	0
5	INCOMPETENT & DISHONEST	7	306825	306825	199533	0
	<b>TOTAL</b>	<b>61</b>	<b>5548586</b>	<b>5548586</b>	<b>1772959</b>	<b>0</b>

### 1.3.3 Third phase (Oct.98 – Nov. 2000 )

In phase 3, more focus was given on credit for;

- buying seeds, fertilizer, pesticides to avoid high mark up of money lender and high cost from supplier.
- on farm water management, for example lining of water channel or laying of pipe for irrigation.
- water and land development.

Also experimentation continued at lesser extent and did not give encouraging results.

It is concluded that agro input in terms of credit have more potentials. RDT have lack of technical skill to modify innovative technologies as per acceptable for farmers. It is also concluded that recovery had been issue due to lack of management capacity, which needs to be improved.

**Table 3**  
**PHASE 3 SUMMARY OF LOANS & RECOVERIES TO FEB. 2006**

S. NO	IC NO	START DATE	NAME & LOCATION	TYPE	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	107	OCT.98	CHAK 5GP2 SUNFWR 8	WLD	730000	730000	0	0
2	108	OCT.98	CHAK5GP3.GOATS 5	ANH	63000	0	0	63000
3	109	DEC.98	BIJARI.GPR 1,FYM.10	WLD	494200	476000	0	18200
4	110	DEC.98	BIJARI.GPR 2.GAS 20	SPL	40000	40000	0	0
5	111	DEC.98	CHAK 36,GPR1,SUNFL,5	WLD	100000	100000	14000	0
6	112	DEC.98	CHAK 36,GPR2,GOATS 4	ANH	20000	20000	0	0
7	113	FEB.99	ANEEL 3,KINJHAR	WLD	121000	0	0	121000
8	114	FEB.99	SAIBAN,WINDMILL	R&D	78800	78800	0	0
9	115	FEB.99	JUMBO GRASS	R&D	47500	31540	0	15960
10	116	APR.99	AFB CHAK 5 SEMNALA	WLD	75000	0	0	75000
11	117	MAY.99	IMAM BUX GRP	WLD	200000	0	0	200000
12	118	SEP.99	ISFS,BIJARI(BIOGAS LATRIN)	R&D	100000	69000	0	31000
13	119	SEP.99	FATEH MD.TRANSF. BIJARI	SPL	100000	0	0	100000
			<b>TOTAL 13 DEMOS</b>		<b>2169500</b>	<b>1545340</b>	<b>14000</b>	<b>624160</b>

#### 1.3.4 Fourth Phase (June2000 – upto Feb 06.)

On the basis of the lessons learnt from first phase to third phase. OPP-RDT improved the credit methodology and selection and focussed only on credit for agro input. OPP-RDT identified CBOs, provided training which enabled them for better selection and recoveries. Credit has been given for infrastructure development like lining of irrigation channel and water resource development. In the end of fourth phase, OPP-RDT has become a viable institution for rural development.

**Table 4**  
**PHASE 4 SUMMARY OF LOAN & RECOVERIES TO FEB. 2006**

S. NO	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID	MARKUP	ASSETS O/H B/D	BALANCE AMOUNT
				PRINCIPAL			
1	GH.QADIR PIR PATHO	142	7,100,000	6,600,000	1,432,551	0	500,000
2	SATTAR (SRSP)	227	4,625,000	4,625,000	444,355	12520	0
3	RAFIQ ABBASI(SUFI SHAH)	20	458,500	458,500	58,210	11079	0
4	ANJUMAN ISLAH-E-MOASHRA	43	1,050,000	548,744	112,972		501,256
5	SVDP KHUSHAB	20	360,000	360,000	46,769		0
6	IKKSWA,KOHISTAN	23	1,130,000	713,659	291,588		416,341
	<b>TOTAL</b>	<b>475</b>	<b>14,723,500</b>	<b>13,305,903</b>	<b>2,386,445</b>	<b>23599</b>	<b>1,417,597</b>

### 1.3.5 Fifth Phase

Interventions continued on the same focus and with same strategy as phase 4. Credit for agro input continued. Also credit for infrastructure was provided to farmers.

Now RDT is exploring possibility for technical input for infrastructure development like irrigation channel, land leveling and water resource development.

**Table 5**  
**ABSTRACT Phase 1,2,3,4**

NO.	PHASE NUMBER	UNITS	LOAN	PRINCIPAL	MARK-UP	BD/ASST.	BALANCE
1	TOTAL PHASE 1	40	2455345	2455345		1619806	0
2	TOTAL PHASE 2	61	5548586	5548586		1772959	0
3	TOTAL PHASE 3	13	2169500	1545340		14000	624160
4	TOTAL PHASE 4	475	14723500	13305903	2386445	23599	1417597
	<b>GRAND TOTAL ALL4 PHASES</b>	<b>589</b>	<b>24896931</b>	<b>22855174</b>	<b>2386445</b>	<b>3430364</b>	<b>2041757</b>

## 2. Research

OPP-RDT is now conducting research for new interventions. These interventions are related to scarcity of water and water resource management. A visit has been made to Soan Valley Development Project (SVDP) in Khoshab, a rain fed area. This valley is facing problem of shortage of water. Ground water is depleting due to;

- Less rain falls since few years.
- Farmers are producing cash crops specially collie flower, which needs bulk amount of water for irrigation.
- Deforestation for commercial and fuel purposes, resulting less rain falls.

Shortage of water is on such extent that villagers are buying water for even daily consumption. Research on the following are being undertaken;

### Check Dam

To deal with issue of shortage of water in Soan Valley, this is an immediate need to recharge aquifers and storage of water. Discussions with community and experts indicated check dams as most suitable and low cost option for this purpose. Research is in progress for a low cost and durable design of check dam.

### On farm water management

In both perennial and rain fed areas, a bulk amount of water waste due to unlined pattern of irrigation system on farm. This water can be conserve and use to irrigate more land. Due to weak financial capacity and lack of technical knowledge farmers are reluctant to carry out on farm water management. OPP-RDT is willing to find out low cost and low tech options for on farm water management. This includes lining of farm channels, use of different pipes and technologies like sprinkler.

### Irrigation Channels

In perennial areas, unlined canal and tributaries are causing water logging salinity due to seepage of water. This lose also creating shortage of water at the tale end. Lining of irrigation channels have

dual affects as prevention from water logging and salinity and reduction in wastage of water due to seepage. OPP-RDT is being making effort to find out options for low cost and low tech designs of irrigation channels.

### **Availability of quality seeds**

Farmers are facing problem related to availability of quality seeds. In market lower quality seeds mix with high quality seeds are available on high quality seeds rate. It needs to identified suppliers/institutions where high quality seeds available and to develop linkage between farmers and supplier/institutions to ensure availability of high quality seeds.

### **Alternate Crops**

Mostly farmers engaged in producing cash crops as these crops give better returns. These crops need bulk amount of water for irrigation. There is a need to introduce alternate crops, which can give same/better income with lesser use of water.

### **Market Research**

Unstable market is a major issue for farmers. It needs a market research to understand the market mechanism and to identified the crops which have continues demand and stable market rates.

### **Drinking water**

It is observed that in rain fed areas, the enormous depletion of water is not only generates shortage of irrigation but also of drinking water as well. Similarly, drinking water is also problem for the perennial areas where canal closes from tow to 5 months. It needs storage of water for the time period of canal closure. Pond was traditional way to store water in the past. Later concrete tanks introduced as reservoirs. These tanks ca ensure more hygienic conditions but high cost. OPP-RDT is trying out to find options for tank reservoir/pond by considering hygiene, low cost and low tech factors appropriate for local conditions.

**Table 6**  
**Budget & Actual 2005-2006**

Items	Budget 2005-2006	Actual July.'05-Feb.'06
<b>Receipts</b>		
Grant OPP	0	0
RECOVERY	2,500,000	1,667,877
MARKUP	500,000	0
ADVANCE FROM OCT	-	10,500,000
ADVANCE FROM OPP-RTI	-	20,458,042
<b>Total Receipts</b>	<b>3,000,000</b>	<b>32,625,919</b>
<b>Expenditures</b>		
<b>A. Salaries</b>	-	-
J. Director/ Ashfaq	-	-
Mr. wajihuddin Ansari	-	-
Driver/Rahim	-	-
Driver/Abdullah Khan	-	-
Accounts/Samina	-	-
Spec.Allow./Qamar Sultana	-	-
Dearness.Allowance	-	-
Edu.Allowance	-	-
<b>SUB TOTAL</b>	-	-
<b>OPERATIONAL COST</b>		
Printing	1,500	-
Stationary	1,000	-
Telephone	0	-
Bank Charges	1,000	5,832
Postage	1,000	-
Telephone	0	-
Audit Fees	8,000	8,000
Photo copying	1,000	-
Documentation	1,000	-
Quarterly Progress Reports	10,000	4,432
Advance	0	-
Touring & Entertainment	10,000	757
D. OVERTIME	4,000	-
Pol Jeep	-	-
S&R Jeep	-	-
POL SUZUKI HIROOF	-	-
S/R.POL SUZUKI HIROOF	-	-
Relief Fund	-	22,868,042
Misc.	-	-
<b>SUB TOTAL</b>	<b>38,500</b>	<b>22,887,063</b>
<b>TOTAL OVERHEADS</b>	<b>38,500</b>	<b>22,887,063</b>
B/DEBTS	600,000	-
DONATION	1,500	-
DEMONSTRATION	30,000	-
F.Capital Exp.	5,000	-
ADVANCE TO OCT	-	2,000,000
LOAN	2,325,000	-
INVESTMENT	0	2,500,000
<b>SUB TOTAL</b>	<b>2,961,500</b>	<b>4,500,000</b>
<b>GRAND TOTAL</b>	<b>3,000,000</b>	<b>27,387,063</b>

## MICRO ENTERPRISE CREDIT PROGRAM - IN ORANGI



OCT partners in a workshop jointly organized with European Commission.



Representatives of SHEDS, Hala are guide on need assessment.



Sindh partners monthly meeting at OCT's Hyderabad office.

**HEALTH PROGRAM**



A family planning adopter of sector 5-A Qasba colony.



Director KHASDA attending a seminar on "Safe Mother hood".



KHASDA member participated in a work shop organized by HIV Aids Consortium.

**EDUCATION PROGRAM**

Orangi school teachers attend a workshop titled "Science teaching techniques".



Orient Grammar School in Site Town has been supported with a grant for furniture.



Little Angel School in Orangi has been supported in the provision of computers.





**LOW COST HOUSING PROGRAM**



Technical guidance is provided to an Orangi School.



TTRC mobilizing masons for improved construction.



Technical support for housing in Orangi.

**EARTHQUAKE - SUPPORT TO PEOPLE'S EFFORT**



Partner CBO Baghwan facilitates distribution of tin sheets for shelter in Batagram.



Shelters constructed with tin sheet roofing in Bagh AJK.



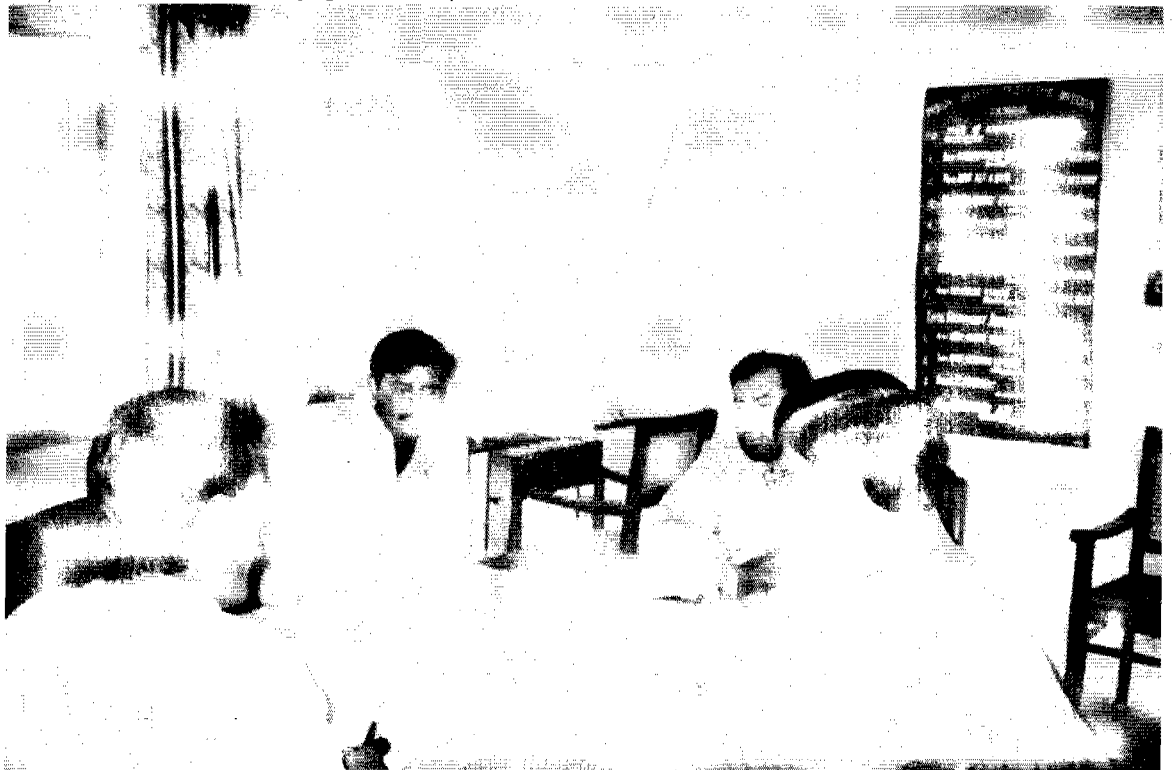
Partner NGO Sungi welfare Society organizes work.

**SHAHPUR CHAKAR:**

SCWS being advised on the preparation of the sewerage master plan for the UC.



Team members of SCWS present the sewerage plan to the government officials.

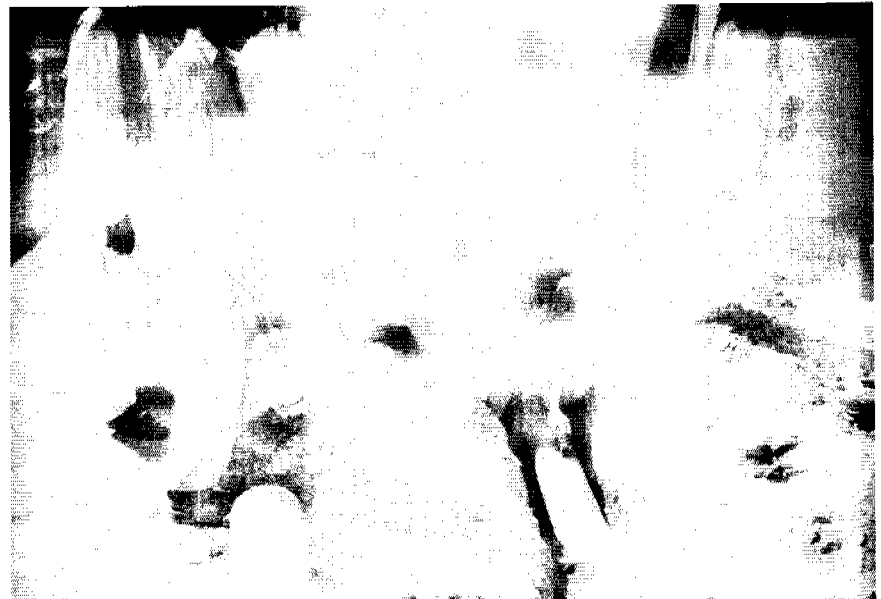


**LODHHRAN:**

Discussions with Community members on village sanitation.



Construction of underground sewer.  
Work on site is being checked  
by the community.



**GUJRANWALA:**

Work on self help lane sewer, OPE  
technician provides technical support.



**REPLICATION OUTSIDE KARACHI**

**UCH SHAREEF:**

CDN meeting organized by partner CRC in Uch Shareef.



**LAHORE:**

To facilitate the self help lane sewerage Muawin team is supervising the external sewerage work being carried out by WASA in Dars Bare Main.

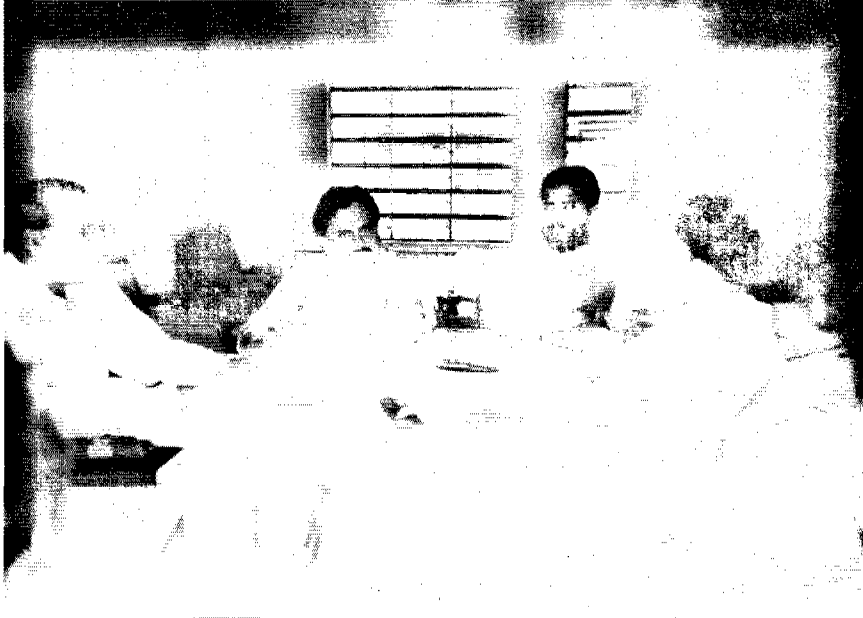


NGOs/CBOs from nearby towns of Sheikhpura and Okara are being trained to undertake work in their areas.



## DEVELOPMENT OF NALAS AND DRAINAGE CHANNELS IN KARACHI

Regular discussions are held with senior CDGK officials on the development.



Mujahid Colony nala in Gulshan Town is being surveyed.



Discussions with community, while undertaking level survey of Mianwali Nala Site Town.



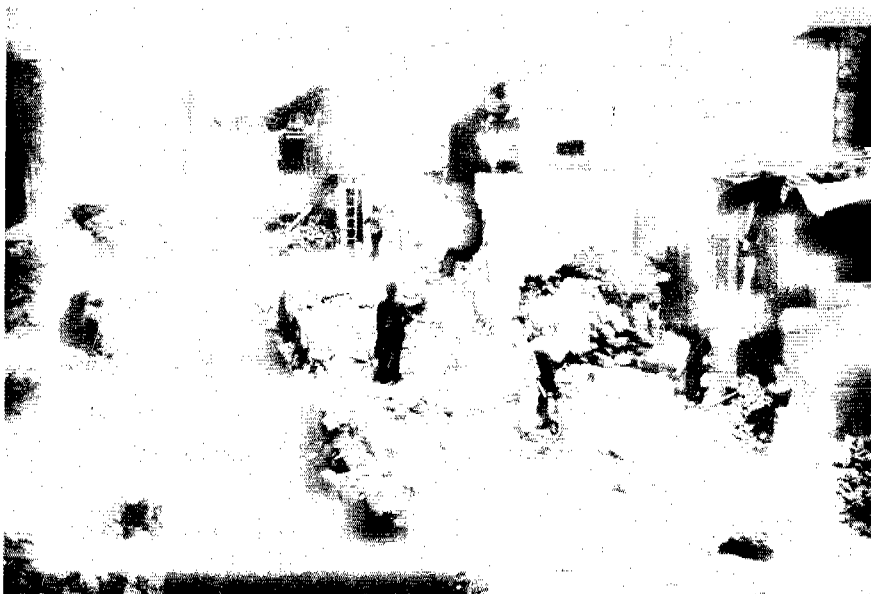
## DEVELOPMENT OF NALAS AND DRAINAGE CHANNELS IN ORANGI



Weekly meeting of City Govt. engineers and OPP-RTI to monitor the quality and progress of work



Construction of "L" block nala, is supervised on site.



Residents undertake voluntary demolition of houses to make space for the development of Islam Nagar nala.

**LOW-COST SANITATION - WORK IN ORANGI**



In Gulshan-e-Zia laying of self help under ground sewer is being guided.



Meeting with Community Organizations.



Nazim of UC-13 discusses mapping and nala development.

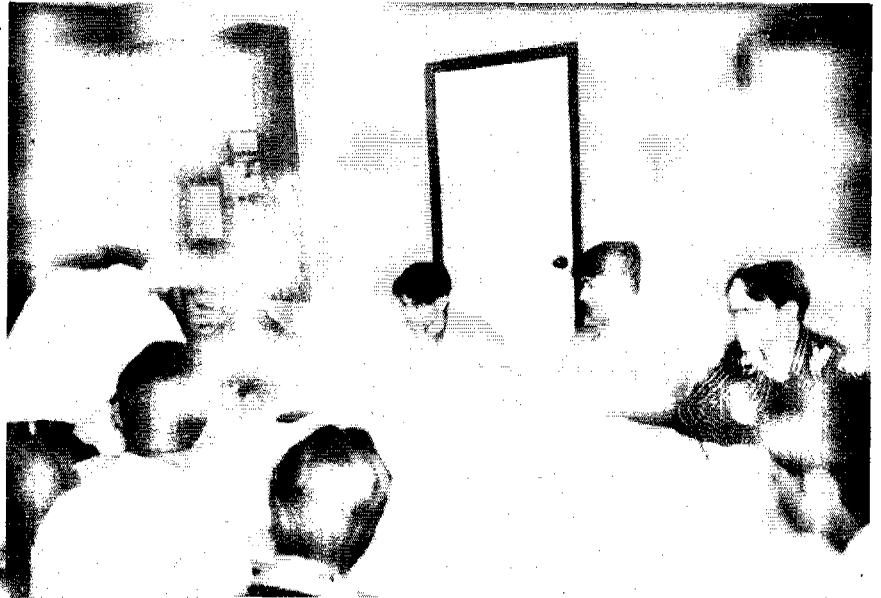


## YOUTH TRAINING - MAPPING/DOCUMENTATION

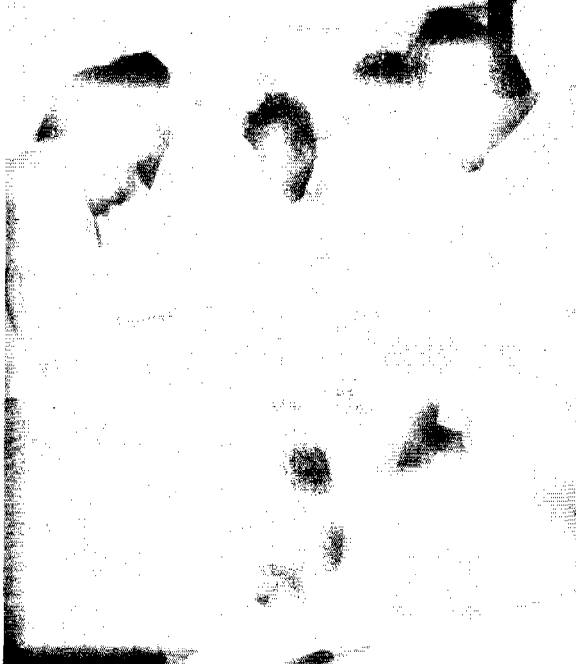


Senior members of the youth training program discussing their work on mapping with Kathi from Water Aid.

Work is regularly discussed and guided.



Sindh mapping initiative: Youths from partner NGOs in Hyderabad and Khairpur map villages, TTRC guides the work.



Trainees from NIPA, Karachi.



Senior Govt. Officials from Administrative Staff College Lahore.



Representative of NGO's from Baltistan.



**VISITORS & TRAINING GROUPS**



Mr. Koshida research from Japan discusses his research on water.



French Journalist, Marie Franc discusses program.



Nazims of UC-8 Site Town and UC-1 Orangi discuss developments and support.

## PUBLICATIONS

1. **Quarterly Progress Report 1<sup>st</sup> to 105<sup>th</sup>**
2. **OPP's Low Cost Sanitation & Housing Programme (Collection of Arif Hasan's papers) Oct, 1996.**
3. **Gradual Development of Sectoral Sewerage Plan. The story of Mujahid, Alfatah Colony, Sector 5 and 11-A: Oct. 1986.**
4. **Role of Thalla (building component manufacturing yard) in Housing by Perween Rahman, Hafeez Arain: Dec. 1986.**
5. **Repair and Rehabilitation: Aftermath of the December 1986. Riots by Aquila Ismail and Perween Rahman.**
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