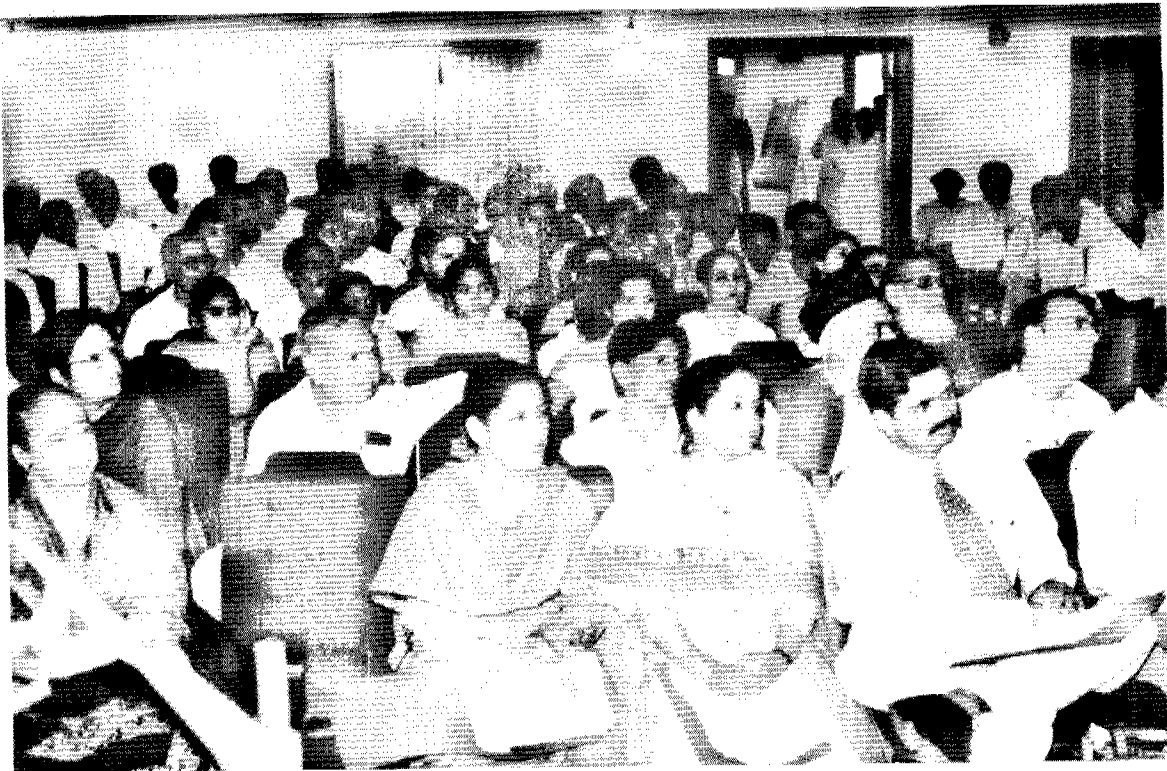


ORANGI PILOT PROJECT Institutions and Programs

84th QUARTERLY REPORT
OCT, NOV., DEC 2000



Participants of the First Dr. Akhtar Hameed Khan Memorial
Forum held on 10th October 2000 in Karachi

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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 1988
 - Health & Family Planning**- started in 1985
 - Women Entrepreneurs**- started in 1984
 - Family Enterprise**- started in 1987
 - Education**- started in 1987 stopped in 1990. New program started in 1996.
 - 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 Council: It receives funds from INFAQ Foundation and distributes the funds according to the budgets to the OCT, OPP-RTI Khasda and RDT . 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 research and training activities of OCT, KHASDA and RDT. Ms. Perween Rahman is the Director. Mr. Arif Hasan is the principal advisor. For details see page 5 to 52
 - 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 54-68
 - iv. OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the President -see receipts & expenditure and also report -page 69 to 92
 - v. OPP-Rural Development Trust (RDT) undertakes the rural program. See report - page 93 -100.
3. Replication of Low Cost Sanitation by NGOs, Govt. Agencies and Municipal Corporations is proceeding in many places - in Karachi, Faisalabad, Pindi, Lodhran, Uch and Swat. Misereor, Cordaid and Water Aid continue their support. For details see OPP-RTI report-page 5 to 26
4. This quarter the performance of OPP Rural Development Trust (OPP-RDT) was reviewed in the Council meeting. Concern was expressed on the outstanding loans amounting to Rs. 4.2 million. Effort is being made to recover these loans. The council has accepted the resignation of Akbar Khan from the post of Director. OPP-RDT has disbursed total loan amounting to Rs. 13.13 million to 224 borrowers. Financial support has been provided by SNPO.

5. OCT has till May'2000 issued credit of Rs. 142.38 million to 7216 borrowers, of which 18% are the women borrowers. In 1991 the program was extended outside Orangi and Karachi through NGOs/CBOs and local activists, both in the Urban and Rural areas. Support has been extended to NGOs/CBOs/activists in 11 cities in Sindh and 10 cities in Punjab, for extension of the credit program. For details see report pages 69-92. This quarter Loans amounting to Rs. 1,070,000/- was issued to 110 units thru the Micro Credit Trust.
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6. Oxford University press published a book by Dr. Akhter Hameed Khan "Orangi Pilot Project-remnisences and reflections", Price Rs.350/= (paperback is for Rs.175/). Urdu translation has been published by City Press, Price is Rs. 100/-.

City Press has published 5 books and a monograph i) "Working with Government" experience of OPP's low cost sanitation program. By Arif Hasan. price Rs. 100/-(available in Urdu and in English) ii) "Community Initiatives - Four Case Studies from Karachi" edited by Arif Hasan. price Rs. 200/= (available in Urdu and in English). iii) "Akhter Hameed Khan and the OPP" - by Arif Hasan. Price Rs. 50/-. Available in Urdu and in English iv) "Proposal for a Sewage Disposal System for Karachi" prepared by OPP-RTI. Price Rs. 200/- v) "Ten decades of Rural Development- Lessons from India"- by Dr. Akhter Hameed Khan. Second Edition. Price Rs. 60/- vi) "Understanding Karachi - Planning and Reform for the future" by Arif Hasan. Price Rs. 245.

This quarter 2 reports were published by City Press, one titled "Land for the poor" by Arif Hasan and the other titled "Transforming Urban Settlements-The Orangi Pilot Project's Low Cost Sanitation Program" by S. Akbar Zaidi.

Two monographs printed recently by OPP-RTI are, one titled "Sewerage, drainage, treatment plants: responsibilities finances, issues and policy changes needed" by Perween Rahman and the second titled "Scaling up of the OPP programs" by Arif Hasan.

7. Reporting on Education Programme, which was stopped in 1990 has been resumed since 1996. Support has been received from Asia Foundation and Rotary club for the schools.
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8. On the First death anniversary of Dr. Akhter Hameed Khan, founder of the OPP, the "First Dr. Akhter Hameed Khan Development Forum" was held in Karachi on 10th Oct' 2000. Over four hundred and fifty members, comprising community activists, development practitioners, educationists, journalists, and government officials participated. Talks on Dr. A.H. Khan's Life and Works, Urbanization in Pakistan, Socio Economic Change and Policy Implication of OPP models were presented and discussed. Group discussions followed on the topics i.e. 1) The OPP model: potential and constraints 2) Role of professionals in the development of disadvantaged settlements 3) NGO development paradigm: strengths and weaknesses 4) Human settlements and city planning 5) Development through foreign aid and its implications
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II. RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 to 19992000)

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 52, for OCT on page 89, for OPP-KHASDA on page 68 and for OPP-RDT on page 100. 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

III. RECEIPT AND EXPENDITURE (2000-2001)

1) Abstract: of Institutions

	BUDGET	RECEIPTS JUL-NOV'00	EXPENDITURE	
			BUDGET	JUN-NOV'00
OPP Society	8700000	1800000	8700000	4955474
OPP-RTI	6950350	2236049	6950350	2615628
OPP-OCT	36518426	5033959	36518426	1786093
OPP-KHASDA	545000	260977	703000	288903
OPP-RDT	4352500	3015551	2019108	1485038

Detail of budget are given, for OPP-RTI on page 52-53, for OCT on pages 86-89, for OPP-KHASDA on page 67 and OPP-RDT on page 99. Below only the OPP Society budget is being presented.

2) OPP Society -Receipts & Expenditures- Jul – Nov'2000

RECEIPTS OPP	BUDGET 2000-2001	ACTUAL JUL-NOV'00	EXPENDITURE OPP	BUDGET 2000-2001	ACTUAL JUL-NOV'00
INFAQ FD	3700000	1800000	RESERV F	478974	0
			RAMZAN ALLW	200000	0
			REFUND LOAN	0	1679499
			GRANTS:		
			OPP-RTI	2000000	1000000
			KHASDA	500000	250000
			RDT	200000	0
			WOMEN SEC	200000	87436
			OCT	121026	88539
			MCT	0	1850000
INFAQ-OPP FOR OCT	5000000	0	OCT	5000000	0
G.TOTAL	8700000	1800000	G. TOTAL	8700000	4955474

IV ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

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- Junejo Town
- Model Colony - Malir Society
- Development of Natural Nalas/Drainage Channels
- Documentation of Natural Nalas/Drainage Channels
- Greater Karachi Sewerage Plan and Korangi Sewerage Project of the KWSB: Review and Alternative Proposal
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1. REPLICATION OF THE LOW COST SANITATION PROGRAM

1.1 The Model

The model that has evolved from Orangi is the concept of development with people and government as partners. 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 constitutes:

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

This remains like water mains the responsibility of the government.

This model of low cost sanitation in Orangi is now being replicated by NGOs/CBOs; Foreign donor agencies (UNDP); Official agencies (KMC, DMCs, SKAA and Lodhran Municipal Committee).

1.2 Advisory Services

On request advisory services are being provided to Karachi Municipal Corporation (KMC) and the District Municipal Corporations (DMCs) for external development in Karachi. Appointment continues with Sindh Katchi Abadi Authority (SKAA) for *katchi abadis* in Karachi. On request advisory services are being provided to Lodhran Municipal Committee. On request advise is being provided to NRSP for sanitation in villages in Punjab. On request advise is being provided to the local government department of NWFP for the World Bank funded "Community Infrastructure Program". Lately advise is being extended to the UNDP PLUS program for replication in three cities in Punjab.

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 approved a grant of Rs. 355,400 for support to NGOs/CBOs for the programme of water supply and sanitation. CORDAID has approved a grant of Rs 510,000 for support to NGOs/CBOs to initiate/strengthen other programmes. In addition to supporting groups and CBOs in Karachi, support for the sanitation program is being extended to ASB in Faisalabad, AFB in Rawalpindi, EPS in Swat, CRC in Uch and to LPP in Lodhran.

1.4 Some Lessons Learnt while Working with Government and NGOs/CBOs

1.4.1 Working with Government

- a) Community participation is not the problem, governments and professionals participation in peoples work is needed.
- b) In planning following is needed:

- i) Provision of a master plan/investment plan to avoid ad-hoc work.
 - ii) Consideration of the relationship within the settlement and its surroundings to avoid working in isolation.
 - iii) Documentation of existing work. So as to avoid duplication and the tendency of doing everything from scratch. 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) 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 will take time.

1.5 Working with NGOs/CBOs and Government outside Karachi

1.5.1 Anjuman Samaji Behbood (ASB) - Hasanpura/Dhuddiwala - Faisalabad:

Water Aid is providing funds for core staff to the local organisation Anjuman Samaji Behbood for water and sanitation programme. Water supply was the priority problem of the settlement. Funds of Rs 200,000 for laying of a water main to serve 1,000 houses were arranged through WaterAid. In lanes, water lines were to be laid on self help. In December 1995, 132 running feet (ft.) 6" dia AC pipe for road crossing was laid. ASB lobbied Water and Sanitation Authority (WASA) and acquired connection from the water main.

In February 1996, laying of 1,448 ft 6" dia water main in Hasanpura was completed. OPP-RTI member provided on site guidance. Later additional 477 ft. 4"-6" dia main line was laid. The total cost of main line passing through nine lanes, came to Rs 194,901. Since then in another 32 lanes 3" dia 6,585 ft. water lines have been laid on self help. 326 houses have contributed Rs. 4,68,286/- for the lane lines, Rs 97,800 for the main line, Rs 195,600 for house connections and have paid Rs 419,146 as connection fee to WASA. In two more settlements i.e. Nisar Colony and Iqbal Nagar, ASB has supported laying of water lines in 4 lanes, 1125 ft. (corrected figure) 49 houses have contributed Rs 68,520 for lane lines, Rs 29,400 for house connections and have paid Rs 57,575 as connection fee to WASA.

ASB has organised a water committee comprising of activists, selected by the residents. The committee is managing the finance and implementation of water mains. Work of laying first phase of water main was completed in two weeks, all accounts were carefully maintained. Residents are

paying back the cost of the water main. The water committee has already recovered finances from 326 houses. This amount is used for extension of main water line as well as sewer mains. In earlier stages of the work supported by the area MPA, 65 free water connections were made to the peoples financed water main. Within four months on peoples pressure WASA disconnected all these free connections. Due to the earlier frequent political interference, progress in laying the water supply lines in lanes in Hasanpura is slow.

The water committee has also mobilised residents for laying lane sewers. Since February 1996 sewer lines on self help have been laid in total 214 lanes 46,600 rft., 2,335 houses have invested total Rs.6.295 million for lane sewers, connections and sanitary latrines. 1,820 rft 12" dia Jalvi Market secondary sewer serving 35 lanes was laid. People's investment was Rs 277,305. On request ASB completed survey, plan and estimate for large secondary sewers in Kehkashan Colony. ASB held several meetings with activists in Kehkashan Colony for organisation of work. In November 1999 work of laying 3,800 rft. 12"dia secondary sewer was started. The estimated cost of the secondary sewer is Rs 703,000. So far 430 rft. sewer has been laid. Work has been temporarily stopped, as WASA is undertaking rectification work on the drain, which is the ultimate disposal of the secondary sewer. On request from Nisar Colony, a settlement of 200 lanes, ASB is providing support. Here WASA trunk sewers exist. People were mobilised to lay lane sewers to connect to the trunk sewers. However WASA sent notices to people, stopping connection into the trunk sewers. ASB and Nisar Colony activists held several meetings with WASA. After two months of effort, finally in late December 1999 WASA agreed to allow connection to the trunk sewer on payment of Rs 400 per house as connection charges. Work of laying sewers in 32 lanes has been completed. On request from Satellite Town, plan and estimate was provided by ASB. In total 15 lanes sewer lines have been laid, this quarter work was completed on three lane sewers. In seven more settlements, i.e. National, Al Najaf, Nimat Colony, Aslam Ganj, W. Town, Sindhu para and M. Ali Park work on 11 lane sewers was completed this quarter. Earlier on request from three settlements Usman Town, Rasheed Nagar and Jameel Town preparation of plan and estimates was completed. However, there is a WASA disposal works nearby but it is incomplete, there are missing links in the sewer. ASB is making efforts with WASA for completion of the scheme so lane sewers can connect. WASA is assisting ASB in program expansion by advising communities to contact ASB for support for internal development.

For construction of large secondary sewers where needed, such as in Kehkashan Colony, ASB is using a revolving fund of Rs. 500,000/- provided by Water Aid. The cost of the large secondary sewers is to be paid back by the residents as lane sewer connection charges.

Earlier ASB's capacity for survey, documentation, planning, designing and estimation was strengthened. Extensive training was provided on planning, designing and estimation. ASB is now independently undertaking planning and designing.

ASB coordinator Nazir Ahmad Wattoo is a member of the government's District Development Committee (DDC). The committee has been given the task to facilitate and monitor the work of municipal agencies and WASA. In this capacity ASB has lobbied for provision of government funds of Rs 2.7 million for WASA to complete the missing links, in the sewer trunks and disposal works scheme. Work is in progress. ASB has held several meetings with WASA and Punjab government officials, so that information can be acquired on existing water and sewerage system in Faisalabad, as this will facilitate extension of work. WASA officials do not have a map of the city with documentation of existing works. ASB is making efforts so that existing city sewerage and water supply system is documented.

Many government and donor officials, professionals, development activists, journalist, social organisations 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. Some of the visitors

were, Provincial Minister for Information, Environment, Youth and Culture, Technical Advisor to government of Punjab, Commissioner and Deputy Commissioner Faisalabad, Director-General (DG) Punjab police and Director Social Welfare Punjab.

ASB Co-ordinator is frequently invited to give presentations of his work to government officials, donors and community groups in Faisalabad and in other cities, he has presented his work in Uch, Swat, Lodhran, D.I. Khan, Multan, Mian Chunnio and Golra Sharif.

Video documentation by ASB of on going work is in progress. A video documentary on ASB work is available.

Sponsored by Water Aid, ASB's work has been documented, in a report titled "The work of ASB and the larger Faisalabad context" by Arif Hasan, Salim Alimuddin and Asiya Sadiq.

1.5.2 Anjuman Falah-o-Behbood (AFB) - Dhok Matkal and Dhok Hassu – Rawalpindi

Support is being provided to the local organisation Anjuman Falah-o-Behbood to extend the programme. With initial core funding from WaterAid, AFB has set up a team for the sanitation program.

As per AFB report, work in total 49 lanes and one secondary sewer 8,742 rft comprising 542 houses was completed. People's investment in sanitary latrines, lanes and secondary sewer has been Rs 833,539.

Last quarter a visit was made to AFB. Meeting was held with the team members. Need for team work was stressed. Effort is being made to resolve the internal conflict within the organisation. This quarter due to internal conflict within the organisation, work has come to a standstill.

1.5.3 Environmental Protection Society (EPS) – Swat

EPS an NGO has been working with communities in Swat since 1991. EPS has supported people's initiative in development by preparing maps, plans of settlement and providing advise. Drainage of sewage is a severe problem in the settlements. EPS team comprising architect, engineers, technicians and social organiser, received training at RTI. On request, since december 1998 WaterAid support for core funding continues for extension of the sanitation program.

As the settlements are along the River Swat, the sanitation program is an extension of EPS efforts at conservation of River Swat. Technical support unit setup within EPS is extending the program.

As per EPS report, on request the technical support unit has prepared map, plan and estimate for a sewage disposal system for total five villages/settlements i.e. Shagai, Amankot, Tagdarai, Chaliar and Khairabad. For one more settlement i.e. Barn survey is in progress.

In Shagai Village laying of 660 rft. main sewer, septic tank and 144 rft. lane sewers comprising 18 houses was earlier completed. Besides technical support, EPS arranged government funding for main sewer pipe and septic tank costing Rs 41,115. People's investment in lane sewers, latrines and labour for main line was Rs 56,972. On request extension of work in other lanes is in progress. One more lane sewer comprising 11 houses and a septic tank was completed this quarter.

This quarter in Amankot, on site work for lane sewers, main sewer, and septic tank has been in progress. EPS reported that work on three lane sewers 1,206 rft. and a septic tank has been completed, in one lane work is in progress. Two more septic tanks have been designed for Amankot. Mobilization for work in more lanes has been in progress. Survey of natural drainage channels

(Khwar) in Mingawara and Kalam is in progress, survey of 131,520 rft. was completed earlier, together with topographic and land use map of Kalam. This quarter, topographic and road use map of Mingawara has been in progress.

Besides support in sewage disposal systems, EPS is also providing technical support for small bridges, roads and water supply schemes.

1.5.4 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. Disposal of sewage is a major problem in the city. Technical guidance was provided to Lodhran Pilot Project, for initiating the sanitation program. For external development LPP is making efforts to strengthen municipal capacity. 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, were guided on documentation on the map, of existing sewage disposal system of Lodhran city.

LPP organised its team and office set up. A social organiser and surveyor were trained and added to the team. Municipal Committee (MC) provided its separate premises to LPP for setting up of its office.

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

On the basis of documentation, Municipal Committee identified nine projects for rectification and extension of main sewers, lane sewers to be laid by the residents.

Work on main sewers financed by Municipal Committee was started on site in March 2000. Nine projects of 8,755 rft. main sewer were completed, costing Rs 1,970,000. MC engineer Mr. Khalid supervised the work. LPP surveyor provided backup support. Due to rectification of main sewers, 60 lane sewers benefited, as these started functioning, where previously they had remained choked. Last quarter, work on one more main sewer was started by the Municipal Committee. The main sewer in Pathanwala 750 rft, costing Rs. 200,000 was completed this quarter. 10 lane sewers connect to this main sewer. Motivation is in progress. Work on 2 lane sewers on self help is complete, in 1 lane laying of sewer is in progress.

In April 2000, work on lane sewers that connect to the above mentioned main sewers began. Total 45 lane sewers, 10283 rft. have been completed. 338 houses have invested total Rs 840,230 in lane sewers and sanitary latrines (36 lane sewers have been laid in Lodhran and remaining have been laid in villages). Work on one lane sewer in Pathanwala is in progress. Motivation is in progress in 63 lanes. Mapping and documentation of seven settlements was completed. The settlements are, five *marla* scheme, Pathanwala, Thakkarwala, Baqawala, Peerwala, Bethimwala and Hafizabad. Case studies of work and profile of area activists have been regularly compiled. Plan and estimate for the lane sewers is being provided by MC engineer. LPP Social organiser is mobilising community and liaising with Municipal Committee.

Municipal Committee Lodhran has printed leaflets mobilising residents to work on self help. Mr. Dogar Municipal Officer is guiding residents to seek LPP assistance for lane sewers. Where lane sewers are being laid on self help, Municipal Committee is undertaking street paving as a policy decision. In 6 lanes likewise lane paving was completed last quarter. In a settlement there was a sewage pond, which dried up when lane sewers were laid on self help and connected to a newly laid MC trunk sewer. The land reclaimed has been filled up with earth by MC, as Administrator has notified this land as a park.

Effort is being made by MC and LPP to organise solid waste disposal, on the same pattern as the sanitation program. A main city dump site has been designated for use by the MC. Organisation for solid waste disposal is in progress.

Earlier on request and coordinated by Jahangir Tareen, a presentation on OPP work and Lodhran project, was made by OPP-RTI team to the Core Commander in Multan, Commissioner also participated in the meeting. Interest was expressed in LPP work and its efforts for preparation of a sewerage master plan and support was assured. Later MC engineer and social organiser paid a 3-days visit to OPP-RTI. Master Plan for sewage disposal for Lodhran city was reviewed. The schemes included: 1) rectification and extension of existing main sewers; 2) treatment plants for existing disposal works; 3) new sewer mains and disposal works including treatment plant. The estimates were reviewed. It was decided to phase the plan over a period of five years. In some areas not yet settled the implementation would depend upon the pace of settlement. The master plan is being finalised by the Municipal Committee.

Last quarter a visit was made by OPP-RTI team. Three projects were identified for implementation on a priority basis. Work on one project of main sewer in Pathanwala is in progress.

This quarter LPP team members, Khalid and Hafeez paid a visit to OPP-RTI. Program was reviewed and guidance was provided on organisation of support to NGO's and CBO's for expansion of program.

OPP-RTI's Arif Hasan paid a 2 days visit to Lodhran this quarter. Strengthening LPP's institutional capacity, its role as a training centre and advisory support to NRSP for rural sanitation was reviewed and guidance was provided.

LPP has extended the program in the adjacent town and villages. 1) In Juggo wala social and technical support is being provided to NRSP. (detail is given below) 2) In Dunyapur city, in one lane people have started collecting money; PHED is laying a main sewer 3) In Dunyapur chak no. 343/WB, a secondary sewer exists laid by PHED. On motivation and request LPP provided plan and estimate for 18 lane sewers. Work on 2 lane sewers 606 rft is complete, peoples investment has been Rs. 27, 350/- Motivation for more lane sewers is in progress 4) In Chak No. 341/WB, map, design and estimate has been prepared. LPP has arranged funds for external development. Being a village, the rural based NGO namely National Rural Support Program (NRSP) has taken the responsibility to organise the program with LPP guidance 5) In Dhnote Karor pucca, LPP is providing support to the local organisation namely "Young Welfare Society" for survey of area and internal development. Survey is complete, motivation is in progress for lane sewers where secondary sewers exist laid by town committee 6) In Busti Fattowala requested by the NGO namely SPO, support is being provided to the local CBO. Survey was undertaken plan and estimate was provided for 8 lane sewers and disposal works 7) In Basti Mohd. Ibrahim wala, on request from local activists, survey, plan and estimate was completed for 6 lane sewers, 886 rft. motivation and money collection is in progress. Pipes have been purchased in one lane.

LPP support to CRC in Uch Sharif. On request LPP members together with Municipal Engineer Lodhran are providing social and technical guidance to the NGO CRC (Conservation and

Rehabilitation Centre) for the sanitation program. Last quarter on site technical guidance was provided to CRC for the laying of a secondary sewer. This quarter CRC team members received training at LPP on community mobilization, technical design and documentation. CRC in turn is providing support to LPP in mapping and computerisation.

1.5.5 Juggo Village – Lodhran

Requested by Jahangir Tareen and the National Rural Support Program (NRSP) technical guidance is being provided to NRSP, for replication of the sanitation program in Juggo Village (comprising 400 houses). In this regard two NRSP engineers paid two visits to OPP-RTI for orientation and technical advise. Guidance was provided on survey, documentation of existing system and preparation of a conceptual plan. In January 2000 OPP-RTI members paid a visit to the site. Guidance on detail survey, plan, design and estimate was provided.

In February 2000 NRSP engineer spent 16 days at OPP-RTI for planning, designing and estimating of the sewerage scheme. OPP-RTI members provided training and guidance in preparing the scheme. The final design consists of 31 lane sewers 8,936 rft. costing Rs 338,898. Five secondary sewer and one main sewer 3,093 rft. costing Rs 177,947 and a treatment plant costing Rs 555,261 (including land cost). The lane sewers are to be financed by the people, main, secondary sewer and treatment plant is to be financed through external local funding.

Allah Javaya World Bank engineer spent time at OPP-RTI, guiding the design and estimation for the treatment plant. On site, the design is to be implemented in phases, depending upon the present discharge. However, land is to be acquired as per the total design requirement.

In June 2000, eight members comprising lane activists and NRSP team, spent three days on orientation training at OPP-RTI. The group studied the low cost sanitation program on site.

Consequently 4 committees were formed by the villagers for organising money collection, implementation and monitoring of work. In July 2000, on site work of laying the main sewer was started. LPP founder Jahangir Tareen arranged finances for external development.

On request LPP social organizer Hafeez Arain and MC engineer Khalid Warraich are providing social and technical guidance to the NRSP team.

Last quarter work on laying the main sewer 2,750 rft. was completed. A visit was made by OPP-RTI team. Work on site was checked. Defects in level, laying of pipes and manhole construction was identified. NRSP engineer was guided on site. 300 rft. pipe was relaid to maintain level. Full time supervision by NRSP engineer was stressed. LPP and MC engineer were guided in providing technical support and monitoring work. This quarter work on site was streamlined, NRSP engineer was available on site supervising work. The completed main sewer 2,750 rft. was finally checked thru water pressure. Work on six lane sewers was completed, home connections remain. LPP reports show that construction of first phase of treatment plant is in progress.

1.5.6 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. Disposal of sewage is a severe problem in the settlements in the city. Earlier 2 training 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 has been extended CRC team has trained six young members from the community in plan-table survey and computer mapping. Through plan-table survey the team has prepared maps of the city. Documentation of sewage infrastructure and level survey is in progress. On CRC's request OPP-RTI

is providing technical guidance for preparation of a Master Plan for sewage disposal for Uch city. Preparation of a conceptual Sewage Master Plan was completed. A visit was made by OPP-RTI member. Conceptual plan was discussed with Administrator Town Committee.

Last quarter work on a unit of one secondary sewer and 12 lane sewers began. LPP social organiser and engineer provided on site technical guidance in laying the secondary sewer. Mobilization for lane sewers is in progress.

CRC is lobbying with Deputy Commissioner (DC) for funds for the sewer mains as per the conceptual sewage master plan.

1.5.7 Community Infrastructure Program (CIP) Peshawar.

Earlier requested by local government department and coordinated by IUCN, a two days visit was made by OPP-RTI team to Peshawar. Meetings were held with the Secretary Local Government (LG) Secretary P&D Department, Administrator Peshawar Municipal Corporation (PMC) and other officials. Administrator presented PMC work, specially the sewage disposal projects, and the problems faced. He requested OPP-RTI to assist in replication of OPP model in Peshawar city. OPP-RTI made a presentation of the OPP model, specially its work in Karachi regarding *nala* development. Visits were made to the site. OPP-RTI assured its support in training and technical advise. Work plan was decided. Guidance was provided on documentation on a map of existing sewage disposal system in Peshawar. IUCN agreed to coordinate and sponsor the OPP-RTI support. IUCN member later informed that PMC has selected a segment for external development.

World Bank Funded Community Infrastructure Programme (CIP) is being implemented by the local government department in Peshawar and other areas of NWFP. The CIP approach has been that of "cost sharing" while OPP approach is of "component sharing". Due to difficulty in adopting the two approaches in the same city, the PMC and LG Department agreed to adopt the "component sharing" approach in CIP. Therefore, requested by LG Department, in June 2000 OPP-RTI members paid a visit to Peshawar. OPP model and the CIP work was discussed. Guidance was provided for the program.

This quarter a training group comprising 7 participants from CIP, PMC and LG Department received a weeks orientation training at OPP-RTI. Need was stressed for documentation of existing main sewage disposal system for the city and for detail documentation of existing sewage disposal system for the settlement. Organisational setup and work plan was guided.

1.5.8 UNDP-World Bank RWSS Programme

As reported by UNDP World Bank official the three Pilot Projects of water supply, one each in villages of Khairpur, Dadu and Thatta are complete. OPP-RTI had provided guidance. These projects have followed the component sharing concept of External and Internal development. The program is now being independently implemented by PHED in other villages.

Last quarter a visit was made by DC Lodhran Mr. Taj Mohd. Khattaq to the project in Thatta. World Bank engineer Allah Javaya showed him the project. Mr. Khataq is motivated to replicate the model and has identified two villages for the same.

1.5.9 UNDP Plus Program

Replication in three cities i.e. Faisalabad, Gujranwala and Multan has been initiated by the UNDP Plus program. This quarter the Project Director Dr. Hamid Ur Rahman received two days orientation at OPP-RTI. OPP-RTI advisory role was discussed, guidance was provided on the project's plan of action.

1.6 Working with NGOs, CBOs and Government in Karachi

1.6.1 SKAA - OPP-RTI Project

a) SKAA Policy: Sindh Katchi Abadi Authority has agreed as its policy to finance external sanitation and water mains through amount generated from lease recovery from the respective settlements.

b) Stages of work: a) Documentation of existing sanitation and water supply in the settlements, b) Identification of external sanitation/water supply for the settlements. (Community activists assist in both these stages). c) Preparation of detail design and estimates by SKAA engineers and review of these by OPP-RTI. d) Approval of project by community activists before finalisation. e) Financing and contracting arrangements by SKAA (i.e. conventional contracting/departmental work). f) Supervision of work by SKAA engineers. Monitoring on site by OPP-RTI and guidance to SKAA engineers on supervision. Monitoring of work by community activists, guidance by OPP-RTI g) On completion, cleaning and checking the line through water pressure (for sewerage works) h) NOC (No Objection Certificate) by community and OPP-RTI is sought by SKAA before final payment to contractor. i) supply of tools to the local CBO for assistance in maintenance of external development. These as well as weekly meetings between SKAA engineers and OPP-RTI and meetings as required with DG SKAA have ensured quality, time schedule and low cost.

c) Documentation of Existing Sanitation and Water Supply: Of total 59 settlements completed.

d) Identification of External Sanitation and Water Supply: Of total 35 settlements provided to SKAA. Of total 22 settlements second, third and fourth phases of work were identified.

e) External Sanitation: Detail plan and estimate of total 27 settlements were reviewed and finalised. Of total 22 settlements plan and estimate of additional phase was finalised. Work in total 22 settlements was completed by SKAA. The settlements are Islamia - I, Welfare, Mujahid, Jamali, Madinah, Umer Baloch, Burmee Sharif, Baloch Colony, Awami, Pirabad, Rajput Colony, Nishtarabad Zia-ul-Haque Colony, Bawani Chali, Khando Goth, Kauser Niazi Block F and H, Rehmatia Colony, Anjuman-e-Ittehad, Qasimabad, Shah Rasool and Wahid Colony. Total 43,920 rft. 9" to 15" dia trunk sewers and 5,227 rft covered main drain was completed. In addition 4,360 rft sewer mains were desilted. SKAA's investment has been Rs.16.43 million. In all the 22 settlements, internal sanitation comprising total 994 lane sewers 1,99, 011 rft 6"-9" dia exists, laid by people, investing total Rs.12.64 million. This quarter work in progress in Kauser Niazi F block was completed, in Pirabad and Noor Afshan Colony it was in progress. In Adam Hingoro and Khando Goth work remains suspended since last quarter.

f) External Water Supply: In 16 *katchi abadis*, i.e, Islamia, Mujahid, Jamali, Kauser Niazi, Umer Baloch, Wahid, Zia-ul-Haq, Baloch, Awami, Shah Rasool Colony, Madinah, Rehmanabad, Nishtarabad, Sultanabad, Khando goth and Welfare Colony water mains total 57,545 rft, 3"-6" dia, costing Rs 4.884 million was laid by SKAA. In these settlements out of total 785 lanes, in 420 lanes, water lines exist laid on self help. People's investment has been Rs 6.136 million. An instruction

sheet on laying water line in lanes was prepared as guide for area activists and masons. This quarter additional phases of work in Sultanabad and Rehmanabad has been in progress. In Kauser Niazi Block F phase III has been completed this quarter.

g) Demonstration of Departmental Work: For training and demonstration, SKAA's departmental work in Islamia and Umer Baloch Goth were organised and supervised. The result of departmental work was that, there was 13-31% saving in cost, time taken was $\frac{1}{4}$ - $\frac{1}{2}$ that taken by contractor and quality was 100 per cent. After this successful demonstration, in May 1995 SKAA adopted this method as its policy. Departmental work in Zia-ul-Haq, Wahid, Awami, Baloch, Shah Rasool Colony, Pirabad /Qasba, Rajput Colony, Nishtarabad, Rehmanabad, Madinah Colony, Bawani chali, Khando goth, Kauser Niazi Blk. F, Rehmatiya Colony, Anjuman-e-Ittehad, Qasimabad, Kauser Niazi Blk. H and Burmee Sharif was completed. In Noor Afshan Colony and additional phases of work in Pirabad, Sultanabad and Rehmanabad are in progress.

h) Maintenance of External Sanitation: Neither SKAA nor KMC has taken up the responsibility for maintenance of external sanitation. To assist community in maintenance of external works, SKAA agreed to provide extra manhole covers and sets of tools to local organisations. Two sets of sample tools were made, one for trunk sewers and another for covered drains. Sets were provided to area *tanzeems* in 22 settlements. Leaflet on cleaning method was prepared and distributed. To ensure proper use of the tools SKAA has been advised to hand over the tools to the local organisation in a general meeting, so residents are informed of its availability. As a sample, in six settlements use of tools for maintenance was studied. Two tools i.e. rod for cleaning pipe, and bucket was found to be available with local sweepers, so these have been replaced by a pickaxe and a trolley, as needed.

i) Training: SKAA engineers are being guided and trained to independently undertake the documentation of existing services in settlements, the identification of respective external sanitation and water supply, their design and estimate and implementation of work. However, SKAA engineers have not as yet been able to develop the capacity for documentation of existing services in settlements and identification of external sanitation, (there is the tendency to undertake internal development). OPP-RTI therefore has to provide this assistance, in addition to monitoring on site work. To ensure proper management of work, emphasis is on detail joint investigation for identification of external works and consensus on final identification. With final identification, SKAA can take up work as a whole or in phases, as needed. Defects in work have been checked on regular monitoring. This quarter four review meetings have been held, between SKAA engineers and OPP-RTI team.

In this past year 2000, pace of SKAA's development projects have been very slow. Only three new settlements have been taken up, others have been small external development works in settlements where work had been carried out earlier. Process of approval of the project has been delayed due to lack of understanding within SKAA's approval committee of the need to desilt existing mains so as to facilitate SKAA's secondary sewers. To discuss these issues a review meeting was held with SKAA team. It was decided to identify new settlements where work can be taken up this year and make efforts likewise.

1.6.2 Survey of SKAA and KMC *Katchi Abadis*

This quarter sketch map of five new *Katchi abadis* was completed together with documentation. Total 208 *katchi abadis* have been surveyed. Of these 59 belong to SKAA and 149 are KMC *katchi abadis*. Survey of 208 *katchi abadis* comprising 11,384 lanes and 109,689 houses shows that people have laid sewer lines on self help in 4,745 (41.68 per cent) lanes and water lines in 3,724 (32.71 per cent) lanes, investing Rs 117.257 million and Rs 85.200 million respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 4,643

(40.78 per cent) lanes and water lines in 3,108 (27.30 per cent) lanes. Government's investment has been Rs 59.915 million and Rs 40.388 million respectively. SKAA has recovered Rs 140.983 million and KMC has recovered Rs 324.06 million as lease charges from the settlements (SKAA report Sept 2000 and KMC report June 1999). Government and peoples investment in external development in 150 *katchi abadis* surveyed, has been tabulated of others tabulation is in progress. For detail statistics refer report in research section pages 30 to 33.

Two volumes of *katchi abadis* survey is being prepared for publication. For the first volume of 100 *katchi abadis*, maps have been finalised for printing. For the second volume maps are being prepared.

1.6.3 Orangi Project of KMC – ADB

External Development : Work of trunk sewer in 10 SPA's 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 financed KMC trunk sewers. OPP-RTI provided technical guidance.

Despite repeated request to KMC to make formal arrangements for maintenance, there has been no response. Neither KMC nor KWSB is willing to take responsibility for maintenance. However where possible people are cleaning the trunk sewers on self help and replacing broken manhole covers. For cleaning, community activists hire municipal sweepers and supervise the cleaning.

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 becomes 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 have been guided to form maintenance committees for external sanitation. In Ghaziabad, Mansoor Nagar, Gulshan-e-Zia and Gulshan-e-Behar area committees are working. Trunk mains in Ghaziabad and Gulshan-e-Zia were cleaned this quarter on self help.

Internal Development: Work on lane sewers is in progress in Ghaziabad, Gulshan-e-Zia, Yaqoobabad, Gulzar-e-Mohamaddin Colony, Mansoor Nagar and Raja Tanveer Colony. Due to shortage of water, need for construction of T-Haudi as interception chamber for house connection, is being extended. Breaking of manhole covers due to plying of water tankers is a recurring problem. Where the covers are flushed with the ground level this problem is avoided, in others where the covers are raised above the ground level there is frequent breaking of covers. Experiments on ferrocement manhole covers is being undertaken as an option.

1.6.4 Zia Colony - Korangi

Support is being provided to the local activists. Total 26 lane sewers, four secondary and three main sewer 6"-9" dia 11,613 rft. has been completed. 859 houses have invested Rs 1,222,373 in main, secondary, lane sewers and sanitary latrines. Last quarter work on three lane sewers was completed. Local activist cum mason has been trained on estimation, supervision and construction. OPP-RTI member monitors work and provides guidance as needed. This quarter, request for secondary and lane sewers has been received.

Last quarter it was observed that the quality of work was poor. The activist cum mason had started taking work on full contract, investing his finances in advance, without waiting for full collection of money by lane residents. Not being sure of full recovery of finances, he had resorted to lowering the quality of work. Meeting was held with the local organisation and the activist cum mason. To

maintain quality of work, the activist cum mason was advised to take work on labour rate contract and not to invest his finances, but to motivate people and wait for full recovery or to do work incrementally, related to recovery.

Documentation of the settlement shows that out of total 101 lanes, comprising 1,666 houses, sewers on self help have been laid in 97 lanes.

1.6.5 Manzoor Colony

Social and technical guidance was provided to the local organisation "Anjuman Falah-o-behbood" (AFB). Refer statistics for sanitation work completed. AFB has also guided laying of water lines in 137 lanes on self help.

AFB together with another CBO "Muttahida welfare organisation" has lobbied Karachi Metropolitan Corporation (KMC) for development of the natural *nala* as external sanitation. **The *nala* 11,700 ft. serves as disposal not only for Manzoor Colony but for a large part of the adjoining area including disposal of 10 MGD sewage from Karachi's treatment plant No-II.** The total catchment area for this *nala* comprises 100,000 houses of which 40 per cent belong to Katchi Abadis.

On request from community groups and DC South, KMC project design for *nala* development was reviewed. An alternative plan was prepared, assisted by AFB. The advantages of the alternative plan are a) it is 1/6th the cost of KMC project b) there is no displacement of houses (in KMC Project 850 houses were to be displaced). c) no resettlement is required d) land is reclaimed which is an asset e) the design is a permanent solution i.e a concrete covered drain (rather than just desilting as in the KMC project).

In March 1997, the alternative plan was provided to community groups. Minister Local Government and Katchi Abadis, Secretary Local Government and Deputy Commissioner (DC) South were presented the plan for implementation. Several meetings were held with the review committee, appointed by the respective Minister and KMC engineers. **Finally in September 1997 the Minister approved the alternate design of covered concrete drain and its budget. Detail project estimates prepared by KMC were reviewed. In May 1998 work was contracted by KMC at Rs 93.3 million.**

On site work began. OPP-RTI engineers paid regular site visits to guide work. Coordination meetings were held with KMC engineers. Community activists held meetings with OPP-RTI members. Guidance and designs were provided, so they could monitor work.

By July 1998, 200 rft drain wall was constructed. The approved design was not followed on site. KMC engineers were repeatedly informed. A report on the defects and lack of supervision by KMC engineers was provided to project Director KMC.

In August, work on site was stopped. The new minister advised by KMC engineers ordered that i) the drain design be made RCC ii) to cover cost, drain be made open instead of covered, as in the original design. Community activists were informed. Both community groups and OPP-RTI held several meetings with KMC engineers, in efforts to retain the original design of covered concrete drain.

However, by mid October, KMC started work on site with the changed design of RCC open drain, costing Rs 115 million. 400 rft. RCC drain was completed. Residents sent petitions, against the changed design, to Governor and held meetings with Secretary local Government and Administrator KMC. Likewise OPP-RTI held several meetings with Sec. Local Govt. and Administrator KMC. Community activists were guided in the process.

In December, Governor ordered a stop to work on site. Community activists and OPP-RTI held meetings with the Governors Inspection Team (GIT).

In March 1999, on Governor's orders KMC restarted work on site, as per original covered concrete drain, design. In its report GIT recommended the adoption of the original covered concrete drain design. Governor ordered KMC to do likewise. **Total work completed, is construction of 5000 rft. concrete drain and 4,545 rft. roof slab. Work is in progress.** Several meetings have been held with community activists, guidance has been provided for monitoring work. Both community activists and OPP-RTI are monitoring work. Regular site visits have been made and weekly review meetings held with KMC engineers. So far more than 130 house owners have voluntarily demolished parts of their houses, to make space for *nala* development. Community members have played a role, in convincing owners for voluntary demolition.

Problems in work: Consensus on alignment of drain and maintaining diversion has been a recurring problem. Last quarter again the progress of work was slow. Four area residents coopted by the Deputy Commissioner as members of the District Development Committee (DDC) have created problems. Incidentally all four are area land suppliers. They insisted that road be made on both side of the drain (in the approved design, road is on one side only), this meant demolition/eviction of hundreds of houses. Tension prevailed in the area for a month. Finally the matter was resolved by KMC administrator who firmly decided on following the approved plan. This quarter problem was created due to fresh encroachments on *nala*, in a length of 2000 rft, beyond the 5000 rft length of drain already constructed. Again the four members of the DDC created problems by supporting the encroachments. Finally after site visits by Director General (technical) KMC who ordered adherence to alignment and action by Sub Divisional Magistrate, the 4 members of the DDC cooperated in convincing the house owners on both sides of the *nala* to voluntarily dismantle their encroachments. Presently the encroachment are being cleared, a length of 300 rft is ready for work to begin.

Pace of work on site has been slow. Out of 20 slab covers of defective size 10 have been replaced.

Treatment plant where Manzoor Colony *nala* joins the sea. The Defence Housing Authority has developed a part of Manzoor Colony *nala*, as a 70 feet wide channel, where the *nala* joins the sea. Possibility of a treatment plant at this point is being studied.

1.6.6 Junejo Town

On request from the NGO Adara-e-Amn-o-Insaf (AAI) technical support is being provided to the local organisation. There has been no progress in work this quarter.

1.6.7 Model Colony - Malir Society

There has been no progress this quarter.

1.6.8 Development of Natural *Nalas*/Drainage Channels

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

As demonstration, effort is being made to develop the natural *nalas* in Manzoor Colony, Orangi and in different parts of Karachi, as box trunks i.e. main disposals for sewage and rainwater. Earlier, Welfare Colony and Pirabad *nalas* 5,505 rft were developed by SKAA as box trunks. Work on

Manzoor Colony nala is in progress as already explained. Report on development of Orangi and other nalas in Karachi is given below.

As per OPP-RTI design, KMC started work on site for the development of a tertiary nala in Orangi, i.e. Haryana nala, 6668 ft. costing Rs 8.4 million. This nala serves as disposal for 700 lane sewers comprising 14,000 houses. Work on site began in March 1998, since then construction of 3,500 ft. covered drain has been completed. OPP-RTI has monitored work, together with area activists. Total 30 houses voluntarily demolished parts of their houses, to make space for drain development. In two segments of the covered drain, community activists and youth have organised tree plantation and a solid waste disposal program. Earlier several meetings were held with KMC Administrator and DG (technical) for administrative approval, and sanction of work for the extension of nala development by 1700 ft. Administrative approval was given, work was tendered and sanctioned. This quarter several meetings were held with KMC officials and with the new DG technical, for start of work on site. The new DG (tech) is reviewing all KMC projects and has decided to retender the project of Orangi Haryana nala.

Lately the new DG (tech) Brigadier Naseem Azam Khan paid a visit of OPP-RTI office. OPP work, the proposal for a sewage disposal system for Karachi, survey of katchi abadis and nalas of Karachi were presented and discussed.

As per Governor Sindh's directives of March 1999 that " KMC would develop and upgrade main nalas/drains, as sewage and rain water drainage channels, for which budget would be allocated annually", assistance has been provided to KMC and DMC's (District Municipal Corporation) West, Central, East and Malir. Plan, design and estimates for development of total 11 nalas 41,076 ft. was provided to KMC and the five DMC's. Amount of Rs. 56 million was allocated in budget 1999-2000. Work of partial desilting of six main nalas in Karachi was undertaken by KMC, for the first time in 25 years. These nalas are Kalri, Pitchard, Cantt, Soldier Bazar, Lilly and Mehmoodabad. DMC west started work on Bukhari Colony nala in Orangi. In budget 2000-2001 amount has been allocated for nala development by KMC, DMCs West, Malir and Central. Documentation of development is in progress.

1.6.9 Documentation of Natural Nalas/Drainage Channels

60 natural nalas/drainage channels, of total length 5,50,571 ft. located in district South, West, Central, East and Malir Karachi, have been documented in maps. Catchment area survey of 41 nalas was completed. The big nalas i.e. Lyari Nadi, Gujjar, Orangi nadi, Malir, Korangi creek will be surveyed in the final phase. This quarter survey was completed of Chokor nala and Nehre-Khayyam. The latter is a main nala in Clifton (Karachi's posh area), many houses have been constructed over parts of this nala. Encroachment over the nala/drain seems to be the case all over Karachi.

A map of Karachi in scale 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.

1.6.10 Greater Karachi Sewerage Plan (GKSP) and Korangi Sewerage Project of KWSB (Karachi Water and Sewerage Board). Review and Alternative Proposal

Since 1997 a series of meetings were held with Minister/Secretary Local Govt. and Katchi Abadis (LG & KA), officials of KWSB foreign aided project and Asian Development Bank (ADB). OPP-RTI concerns were expressed on the KWSB's Korangi Sewerage Project and Greater Karachi Sewerage Plan (GKSP) and an alternative was presented.

On Minister's request site visit was made jointly with KWSB officers to the KWSB-ADB financed Baldia Project which is a part of GKSP. Connections made by the project were surveyed. It was found that out of 25000 houses only 1744 houses could be connected to the system. In most cases open drains and *nalas* were connected by KWSB to the trunk sewers. **The failure of the project was evident, it had negated the existing functional system. The natural *nalas* continued to be used for sewage disposal. More than Rs. 400 million spent on the project was wasted.**

In consequent meetings, the KWSB and ADB officials accepted the failure of the Baldia Project and assured that the existing functional system in Korangi would not be negated. However, the Korangi project PC-I and TOR of the consultants showed otherwise.

A comprehensive report titled "Proposal for a Sewage disposal system for Karachi" was prepared and published. The report presents an alternative to the KWSB Greater Karachi Sewerage Plan and the Korangi Sewerage Project. The alternative is:

In Korangi, instead of rehabilitating and extending the old non-functional Upper and Lower Landhi Trunk Sewer, the existing KMC/KDA drain disposal which carries 90 per cent of the area sewage needs to be developed as trunk mains and rain water disposal channels. These then need to be extended to connect to the treatment plant. In addition rationalizing cost estimates will result in 75 per cent savings, i.e. the project can be undertaken within US\$ 25 million as against US\$ 95.4 million estimated by KWSB/ ADB. US\$ 25 million being government's share in the project, there is then no need to acquire ADB loan.

Likewise for all of Karachi, i) the existing functional system and present use of *nalas* for sewage and rain water disposal needs to be accepted and developed as trunk mains ii) Sewage treatment plants need to be built where the *nalas* join the sea iii) Roles and responsibility needs 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* consist of 200 km. In 6 years they can all be developed with these finances. After this is completed, only the development of the main channels (Lyari, Malir, Korangi Creek) and treatment plants/outfalls will remain. These can be developed thru loans from the Federal Govt.

The presentation on the report was earlier made to the Minister Local Government and Katchi Abadis and Chief Secretary. Between Feb 1999 and April 1999 presentations were made and meetings were held with Governor Sindh. Deputy Chairman Planning Commission and Chairman Task force on municipal services. Governors decision accepting OPP-RTI's alternative proposal was received. Likewise directives were issued by the Sindh Govt. to concerned agencies for action. Facilitated by Task Force on municipal services, implementation of Governors decisions, was coordinated with KMC and DMCs. From KWSB, there was no response.

On 2nd April 1999, Governor Sindh held a meeting on KWSB's Korangi Waste Water management project. Govt. officials and NGO's participated. **Accepting the majority viewpoint Governor decided that the ABD loan of US\$ 70 million will not be availed for the project. The project will be undertaken thru local resources and expertise. A committee was formed to develop a conceptual plan for an appropriate design. However, since the decision, both ADB and Federal Govt. had put pressure on the Governor to revert the decision.**

In July 1999, several Korangi CBOs and residents sent petitions supporting Governors decision, to ADB's Inspection Committee. In a letter dated 3rd September 1999, ABD informed URC and OPP-RTI that since the Sindh Government has not fulfilled its obligations, the loan for the

Korangi project has been cancelled on 1st September 1999. Likewise the Planning and Development Department (P&D Department) Government of Sindh had informed DG, SKAA (Chairman of committee for preparation of alternate plan/design) of the loan cancellation, with a request to submit the conceptual plan with least cost option, so that the project can be undertaken with local resources.

Sindh government officials and newspaper reports informed that again there was pressure from Federal Govt. and ADB to revive the loan for Korangi Waste Water management project as cancellation of this loan had affected the ADB project portfolio.

In December 1999 presentations were made to Chief Executive of Pakistan General Pervez Musharraf, Federal Finance Minister Mr. Shaukat Aziz and Federal Minister Local Govt. and Rural Development Umer Asghar Khan. The need to adopt a low cost sewage disposal system for Karachi and to uphold Governor Sindh's decision rejecting ADB loan for the Korangi sewerage project and undertaking the project through local resources was explained and stressed.

A meeting of several Korangi CBOs, concerned NGOs and Karachi citizens was held at URC. Members reiterated Governor Sindh's decision rejecting the loan and decided to make efforts to get the alternative low cost plan implemented through local resources. **Korangi CBOs and hundreds of Korangi residents, sent a petition dated 13th December 1999 to the ADB inspection committee, upholding the rejection of loan and requesting an independent review of the project.** In a letter received on 26th February 2000, ADB inspection committee informed that the loan remains cancelled. As no on site work has been carried out, so review of the project cannot be undertaken.

Since the Governor's decision the three member committee had made repeated request to KWSB to provide the necessary on site data, needed for a conceptual plan. However, KWSB refused to cooperate. Later coordinated by P & D Dept., a meeting of the 3 member committee was held in which officials of KWSB and KMC participated. Due to KWSB's negative response to development of a least cost option, in December 1999 the Additional Chief Secretary requested the 3 member committee to develop a conceptual plan on its own. Implementation of the plan (either through KWSB or KMC) would be the responsibility of P & D Dept.

Requested by the committee, in March 2000 OPP-RTI prepared and submitted the detail conceptual plan. The cost of the project came to **US\$ 15.18 million (ADB-KWSB project estimate was US\$ 95.4 million).** In August 2000 the committee forwarded the plan to the Sindh Government for action. A Presentation of the conceptual plan was made to concerned NGOs, CBOs, and citizens in a meeting at URC. Members agreed to lobby for the implementation of the plan.

This quarter a meeting was held by the P & D dept., it was decided that instead of appointing a consultant, the KWSB would finalize the least cost option departmentally.

1.6.11 Citizen's Position Paper on Policy for Water and Sanitation for the City of Karachi

Last quarter 59 NGOs and CBOs in Karachi (including OPP-RTI) came together on a common agenda for the city's water and sanitation needs and the way forward. The position paper is reproduced below:

"On June 28, 2000, a meeting was arranged between Government of Sindh and various Karachi NGOs, CBOs and citizens on the issue of water supply and sanitation for the city. The workshop was organized by the Government of Sindh: LG; PHED; RD & KA Department in collaboration with World

Bank and was facilitated by World Bank consultants. The NGOs, CBOs and Citizens handed over a paper and walked out of the meeting for the following reasons:

- a) The government of Sindh and KWSB were not represented at this meeting by decision makers. Additional Chief Secretary, Department of Planning and Development, Government of Sindh, was supposed to chair the meeting. The citizens felt that their dialogue had to be with their government representatives and not with the Bank officials.
- b) The NGOs and Citizens had informed the organizers that they had reservations regarding the manner in which the workshop was being conducted in which individuals were making comments on behalf of various interest groups. The NGOs and Citizens had requested a panel discussion on the subject. However, the organizers did not change the format of the workshop.
- c) When community members objected to the fact that the decision makers were not there, the facilitators asked them to stay quiet and behave in a civilized manner.

However, there is a background to this conflict. In the water and sanitation sector, the KWSB has borrowed over Rs 46 billion for development purposes since 1983. It has not even begun to service the loan. As a result, this servicing is done by deducting Sindh government revenues at source, thus, increasingly depriving the province of funds for development. In addition, none of the projects carried out through these loans has been successful, except the sewage disposal project in Orangi, based on the OPP-RTI model. This fact has been confirmed by the Asian Development Bank (PAA; PAK). 19076-Project Performance Audit Report on the Karachi Urban Development Project (Loan 793-PAK[SF]) in Pakistan, December 1999.

OPP-RTI has developed low cost realistic solutions to the problems of sewage disposal in Karachi. However, these have been rejected by the KWSB, without seriously considering them or even visiting the OPP sites to see how they work. It is important to note that these very solutions have been applied to similar situation in Japan, Switzerland and other first world countries. These solutions do not require large foreign loans for implementation.

The citizens and NGOs are extremely concerned about his state of affairs and are adamant it should not continue. They insist that a review of KWSB's and the international loan giving agencies role in this disaster should take place. However, this is something the international agencies are not even willing to consider.

There are a number of changes that the NGOs, CBOs and citizens feel are required to make the loan giving process more transparent and to make it cost effective. These are:

- a) Projects identified for a loan should be part of a larger program and not isolated ad hoc interventions as they are today.
- b) Foreign consultants receive over 20 per cent of the loan amount as fees and overheads (in some cases more). They should not be employed since highly qualified local expertise is available and can work at a fraction of the cost.
- c) International tendering, which is part of the loan conditional ties raises the cost of implementation by anything between 200 to 300 per cent of the local costs. This should be done away with and local contractors be employed for implementation.
- d) Recovery of loans should be guaranteed from the benefits produced by the project itself rather than from other sources.

- e) A steering committee of interest groups should review the project at the conceptual stage through public hearings, as to the social, physical and economic viability and need before a request for a loan is made.
- f) And, above everything else, the loan should be taken if it is impossible to mobilize local resources for the project.

The Government of Sindh and Pakistan must protect the interests of the people of the province and country, and should dictate loan taking procedures and conditional ties in the larger interest of the people of Pakistan. It has to be realized that the debt trap is the biggest cause of poverty in this country and the only way out of it is to live within our means and rely upon the ingenuity and frugality of our people who have managed to survive in an extremely hostile economic environment which has been forced upon us by self seeking governments and the ruthless international market".

This paper has been sent by Urban Resource Centre to the Chief Executive, concerned Federal and Provincial ministers, Governor of Sindh, concerned Govt. Departments, External Support Agencies, Embassies, Local and International support groups and local and International Universities.

This quarter two news items appeared in the press. One was an interview of the Managing Director (MD) KWSB stating that " no further foreign loans would be taken, that KWSB and Federal and provincial govt. funds will be used for projects, that KWSB is burdened by debt and its economic situation is bad". Another gave details of a Rs. 10 billion city sewerage project chalked out by the govt and presented to the Chief Executive. The sewerage project was reviewed and found to be unrealistic, it also included the rejected (ADB financed) Korangi sewerage project.

A meeting of the water and sanitation group was held at URC. The two news items and a review of the city sewerage project was discussed. Members welcomed the MD KWSB's statement regarding "no foreign loans" but expressed concern over the unrealistic Rs. 10 billion city sewerage project. On the groups decision URC has sent letters to the MD KWSB and the planning and development deptt. govt. of Sindh, requesting detail plan, design and estimates of the projects, so these can be reviewed for feasibility, while seeking explanation for the inclusion of the rejected Korangi sewerage project

Response of KWSB to the letter sent dated 21st December 2000 is awaited.

1.6.12 Research Study

To facilitate the Task Force on municipal services, a study was undertaken on "sewerage, drainage and treatment plants - responsibilities, finances, issues and policy changes needed." Study findings are given in the research section pages 29 to 30. The study has been disseminated among govt. officials and the city water and sanitation group. This quarter the study has been translate in Urdu for publication and dissemination to a wider group in Karachi . As a sequel to this research, a study is being undertaken on the **role of Karachi Development Authority (KDA) in sewerage, drainage and water supply services in Karachi**. A case study of Surjani Township developed by KDA is in progress.

1.7 Statistics – Sewerage Construction Outside Orangi – November 2000

S. No.	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
1	Chanesar Goth	Karachi	4	450	28	0.012	-	-
2	Manzoor Colony	Karachi	153	46935	2908	2.170	4100	31.535
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	3800	0.215
17	Umer Colony 1	Karachi	26	3180	318	0.381	900	0.059
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	-	-	-	-	720	0.036
32	Kot Lakhpat/Others	Lahore	54	13473	711	1.496	180	N.A
33	Qadri Colony - I	Lahore	27	5794	308	0.730	-	-
34	Qadri Colony - II	Lahore	5	1064	43	0.125	-	-
35	Yasrab Colony	Lahore	5	1538	74	0.148	-	-
36	Farooq Colony	Lahore	3	640	24	0.078	-	-
37	National Colony	Faisalabad	5	1052	67	0.154	-	-
38	Dhuddiwala	Faisalabad	27	3573	161	0.415	-	-
39	Hasanpura	Faisalabad	51	7664	540	1.211	-	-
40	Rajada Town	Faisalabad	4	635	37	0.083	-	-
41	Al-Najaf Colony	Faisalabad	4	630	28	0.078	-	-
42	Nimat Colony	Faisalabad	8	2330	88	0.261	-	-
43	Jalvi Market	Faisalabad	14	2591	97	0.266	-	-
44	Factory Area	Faisalabad	1	310	10	0.043	-	-
45	Abdullah Town	Faisalabad	3	1668	48	0.190	-	-
46	Jalvi Trunk	Faisalabad	-	-	41	0.057	1820	0.277
47	Darusalam Colony	Faisalabad	2	300	12	0.030	-	-

CONTINUED

S. No.	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
48	Iqbal Nagar	Faisalabad	2	418	22	0.048	-	-
49	Bilal Colony	Faisalabad	1	323	178	0.520	-	-
50	Mujahid Town	Faisalabad	5	680	30	0.077	-	-
51	K.T.M. Chowk	Faisalabad	2	210	6	0.021	-	-
52	Nisar Colony	Faisalabad	32	12231	555	1.599	-	-
53	Satellite Town	Faisalabad	15	3785	142	0.463	-	-
54	Khekashan Colony	Faisalabad	-	-	-	-	*3800	0.703
55	Madina Colony	Faisalabad	5	1039	68	0.141	-	-
56	Dogar Basti	Faisalabad	4	572	34	0.084	-	-
57	Himat Pura	Faisalabad	3	470	34	0.083	-	-
58	Sohailabad	Faisalabad	2	450	30	0.077	-	-
59	Aslam Gunj	Faisalabad	2	430	27	0.068	-	-
60	W. Town	Faisalabad	1	220	22	0.046	-	-
61	Sandhu Pura	Faisalabad	1	310	6	0.031	-	-
62	M. Ali Park	Faisalabad	3	1800	52	0.191	-	-
63	American Barracks	Hyderabad	-	-	-	-	5297	1.200
64	American Quarter	Hyderabad	-	-	-	-	+4610	0.770
65	American Quarter-II	Hyderabad	-	-	-	-	+3615	0.502
66	Gujrati Para	Hyderabad	-	-	-	-	+3920	0.430
67	Mominabad	Gujranwala	16	2979	204	0.317	-	-
68	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
69	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
70	Dhok Matkal And	Rawalpindi	49	8742	542	0.833	175	0.013
71	Dhok Hassu	-	-	-	-	-	-	-
72	Rasoolabad	Muzaffargarh	-	-	-	-	277	0.015
73	Shagai	Swat	2	144	18	0.034	660	0.063
74	Aman Kot	Swat	3	1206	30	0.097	-	-
75	Lodhran	Lodhran	45	10283	338	0.840	8755	1.970
76	Juggowala	Lodhran	-	-	-	-	2950	0.663
77	Duniapur	Lodhran	-	-	-	-	496	0.022
78	Mohalla Khawajgan	Uch	-	-	-	-	500	NA
Total			1941	390108	23151	31.993	113145	57.556

* Work in progress + Work stopped

2. RESEARCH, TRAINING AND PUBLICATION

2.1 Budget and Expenditure

Research Section's Expenditures	Budget 2000-2001 (in Rs)	Actuals July - Nov' 2000 (in Rs)
Director/Rashid	137,324	55,203
Research Officer/Saifur Rahman Siddiqui	55,132	21,933
Research Officer/Rabia Siddiqui	74,176	29,235
Driver/Hameed	41,176	16,363
Driver/Ayaz	36,000	14,100
Salma Mir	58,588	23,170
Sanober Hasan	53,500	21,990
Petrol for Van	10,000	18,501
Service and Repairing of Van	15,000	10,845
Petrol for Car	20,000	9,235
Service and Repairing of Car	15,000	3,745
Transportation	5,000	1,195
Computer supplies	25,000	15,290
Computer maintenance	20,000	31,800
Surveys	10,000	0
Survey/KHASDA	7,500	8,240
Books and Journals	20,000	6,828
Stationary	5,000	0
Total	608,396	287,673
Operator/Meraj	45,712	17,551
Reports	50,000	39,565
Paper for Copier	12,000	-272
Toner	10,000	29,180
Maintenance	40,000	25,826
Total	157,712	111,850
Audio Visual Processing	10,000	3,355
Slides-Videos	10,000	160
Total	20,000	3,515

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 a) Community organisation b) Low Cost Sanitation Programme c) Techniques of Low Cost Sanitation d) Low Cost Housing Programme e) Technique of Low Cost Housing f) Health Education and Family Planning g) Micro Enterprises Credit Program h) 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 capacity of youth/activists to support community initiatives. OPP-RTI has found youth/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 proceeding pages.

A youth/activists training program on housing and sanitation is on going. The purpose of the training is to enable the youth/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 surveying, documentation, levelling, designing, estimation, construction work, on site supervision and community mobilisation. Trained activists in Islamia, Umer and Zia Colony are extending the sanitation program. For the activists the focus is estimation, construction, on site supervision and community mobilisation. Youths concentrate on surveying, documentation, levelling, designing and estimation.

11 students are undertaking survey and documentation of *katchi abadis* in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics and schools in total 208 *katchi abadis* has been completed. Sketch of 85 *katchi abadis* were also completed. Documentation of 44 natural *nalas*/drainage channels in Karachi measuring 4,74,865 rft. was completed. Of 23 *nalas*, detail catchment area survey was completed.

These natural *nalas*/drainage channels have been documented on a Karachi map. The scale of the map is 1: 10000. It is displayed on a wall of the OPP-RTI class room. The map shows a clear picture of Karachi's sewage disposal system.

Survey of 100 *katchi abadis* has been prepared for publication. Work on the remaining 108 *katchi abadis* is in progress.

2 students have been trained for plantable survey, mapping and level survey of settlements. On payment from residents and SKAA they have completed plantable survey of 11 settlements. They have also been trained on level survey. On payment they have completed level survey of three settlements. Their work has taken the form of a support unit.

The training in housing comprises of survey, designing, estimation, construction and on site supervision. The duration of this training is 90 days. Guidance continues. Under OPP-RTI guidance out of 2 students trained, one is extending services, on payment, in the settlement. His work has taken the form of a support unit, with an office set up in the settlement. He in turn is training youths who join the unit.

12 youths, one in housing, one in surveying and six in survey and documentation are under training on a 2 year fellowship. Four students have joined the OPP-RTI team for on the job training. Youths supported by the Urban Resource Centre (a Karachi NGO) continue to be part of the training programme.

There are increasing requests from youths to join the program. The program has been organised so effective training can be provided to more youth. The senior youths are being encouraged to train and guide the juniors, so dependence on OPP-RTI team is reduced.

The training is a process, whereby students get involved in the on going work of 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 two year fellowship (i.e instead of a daily stipend a fixed monthly fellowship is provided).

For those who receive the fellowship, effort is made to develop avenues for their continued association in the development work, as the case of the housing support unit and the survey/mapping support unit. With fellowships for seniors, who then progress to support units, others join in the work of documentation of *katchi abadis* and natural *nalas*/drainage channels.

Observing the success of the housing unit and of the survey/mapping unit, 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 has been high. This has been expected, as whenever a new process begins, if there is even some hope, a step is taken, later as the process continues there is clarity, so the process is streamlined.

The documentation by the students of water supply and sanitation systems in *katchi abadis* and of *nalas* in Karachi provides the base for replication of the sanitation programme, the nala development projects, SKAAs water supply projects and clarity in the replication projects in Lodhran and Faisalabad. The information has also provided the basis for review of KWSB's Greater Karachi Sewerage Plan, its Korangi Sewerage Project and its Private Sector participation programme. In the process of survey activists were identified in each settlement, this contact facilitates a wider network of development activists. The lecture series at OPP-RTI (as explained below) provides a forum for bringing people together.

Last quarter a workshop was held in which the youths presented their work, lessons learnt, issues and ways to resolve it. With reference to two case studies, they discussed their role in their settlements, specially in solid waste management and tree plantation programs, how they could support the initiatives in their settlements.

2.4 Youth initiatives:

In Sector 10, youths who are part of the training program, have successfully initiated tree plantation and solid waste management programs in the settlement. Observing their success other youths have been motivated.

Youths of the housing unit and the survey mapping unit have joined together and initiated a Technical Resource Centre (TRC). They have observed that students who graduate from Polytechnic have no viable practical course, so cannot survey or prepare map, making employment very difficult. Together with their colleagues the two youths have organised the TRC and are providing practical training to three graduates. Fees is being charged, for sustainability.

Two more youth groups one in Islamia Colony and another in Pak Colony, have come together initiating solid waste disposal and tree plantation programs in their settlements.

2.5 Youth survey

Youth survey has been initiated to ascertain direction for supporting youths. Thru discussions and interviews it has been observed that beyond secondary education (i.e. the 10th 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. Besides support to youth for technical training, effort is being made to initiate youth resource centres supporting youth as a resource base for skill training and information.

2.6 CBO Activists Forum

In partnership with Urban Resource Centre (URC), a city development forum has been organised for the activists of CBO's in Karachi. These are CBO's with whom URC and OPP-RTI have worked. 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. For the activists in Orangi a similar lecture series has been initiated at OPP-RTI. This quarter both the URC and OPP-RTI activists, actively participated in the "Dr. Akhter Hameed Khan Development Forum" held on 10th October. Urbanization in Pakistan, the socio economic changes and the policy implications of the OPP model were presented and discussed.

2.7 CBOs, NGOs Contact

12 CBOs/NGOs in Orangi and in settlements in Karachi were visited. This quarter 2 more CBOs were visited. Their work was observed. It appears that with a little peace in Karachi, people are coming together, strengthening their CBOs, to work effectively. The 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, labour education and human rights. Need is being felt to come together on a common understanding of issues, so as to address development issues affecting the poor.

Through contacts and observation the working of the CBOs visited was reviewed. Following features have emerged:

- a) **Self help and lobbying:** most organisations begin with self help work, while at the same time they lobby with govt. agencies for development. On the basis of some self help work, credibility is established, so link is created with govt. officials. Considering this link to be a power line, the CBOs then spend most time in lobbying, without much gain, thus wasting time and in some cases this leads to break-up of the organisation. The importance of self help and the relationship between self help and government support and role needs to be understood by the CBOs.
- b) **In replication role of a leader or teacher:** Organisations with successful initiatives are requested by CBOs/activists in nearby settlements for support. Most then expand as leaders i.e. use their CBO letter heads and banners or signboards with their CBO's name inscribed on it, for any activity in the other settlements. This is seen by activists of the other settlement as more a means to gain publicity and power than work, so is resented, leading to conflicts and limited expansion if any. But some have expanded their work and avoided conflicts by

playing the role of a teacher i.e. guidance and advising other groups rather than taking action on their behalf.

- c) **Media for publicity or information:** Some develop linkages with local newspapers but use it mostly for publicity rather than for providing information about development. In two cases, where the CBO's were high profile, the publicity became adverse too, creating conflicts and confrontation with political activists. Most organisations who have maintained a low profile, not seeking publicity, are steady in their work, as they are not considered a threat by political activists (this considering the violent and aggressive stance of politics in Karachi)
- d) **Alliance with political parties creates conflicts and break-up of organisation:** Political parties culture is of patronage and promises. Their dependence is on govt. departments to deliver services. The govt. departments incapacity to deliver results in hollow patronage and unfulfilled promises. CBOs associating with political parties suffer the consequences, loose credibility in the area and break-up. Considering the state of political parties, the CBOs that do not align with them, but seek the support of elected members of the area irrespective of their political affiliation, sustain.
- e) **An activist spearheads the organisation:** In most CBOs one activist shoulders the most work, from lobbying with govt. agencies to organising work for self help. Organisations view their actions on short term. There is no long term thought, so no thought is given on developing a 2nd line of activists. Now that some CBOs are involved in long term actions like solid waste management, maintaining of external sanitation, O & M of electric supply and tree plantation, thought is emerging on the need for sustained organisations. Discussion on this aspect within the organisation is needed, so that other activists can emerge.

Requests for visit has been received from 10 more organisations.

Need has emerged for a forum of the CBOs to discuss the features as explained above, as these relate to capacity building. It has been observed that replication of programs is easy but the issue is evolving a support organisation as an institution.

This quarter URC members joined the program. It was decided to jointly undertake the visits and documentation to involve more city CBOs.

A newsletter introducing the 14 CBOs is being prepared for publication, prior to the CBO forum.

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. It is a heavy burden on OPP-RTI, but it enables an important clientele to observe OPP's approach and replicate it.

Training Groups - Since 1992

Organisation	Sept – Nov' 2000		Cummulative-Nov'2000	
	Groups	Members	Groups	Members
UNICEF	-	-	28	154
World Bank	-	-	9	59
USAID	-	-	12	108
UNDP	1	1	21	109
Government agencies	2	12	97	1,272
NGOs/CBOs	3	19	390	2,785
Academic Institute	2	90	11	185
Total	8	122	568	4,672

Some of them:

- Sakina Abdullah and her 5 students from Pakistan Council of Appropriate Technology received one day training on OPP program.
- 6 members from Local Govt. Department N.W.F.P. Peshawar, received 3 days orientation on sanitation program.
- Dr. Hameed-ur- Rehman from UNDP-Plus program Lahore studied the OPP program.
- 2 members from Anjuman-e-Islah-e-Moashra, Pind Daden Khan Jehlum studied the credit program.
- 16 members NGO group from different countries i.e. India, Korea, Manila, Jakarta and Philippines studied the OPP program.
- Tariq Rafiq from Rural Development Project Dera Ghazi Khan received 13 days orientation on sanitation program.
- 70 students from Social Work Department Karachi University received orientation on OPP program.
- 20 members from National Institute of Public Administration, Quetta received orientation on OPP programs.

2.9 Visitors Since 1992

Organisation	Sept- Nov' 2000		Cumulative-Nov'2000	
	Groups	Members	Groups	Members
UNICEF	-	-	26	91
World Bank/ADB	1	1	56	161
USAID	-	-	20	43
UNDP/UN agencies	-	-	32	89
Other Donors	-	-	145	335
Government agencies	2	4	104	412
Academic institutions	1	1	107	601
Journalist (Foreign)	-	-	38	56
Journalist (National)	2	4	31	51
NGOs/CBOs	15	48	217	743
Total	21	58	776	2,582

Some of them:

- Zareen Naqvi and Zara Vishwanath from World Bank, Islamabad discussed the OPP programs.
- Mr. Jawaid Iqbal Awan D.G. Katchi Abadis Lahore discussed the OPP programs.
- Mr. Suleman Shaikh from Sindh Graduate Association and Khuram Khalil from Woodward Pakistan and Dr. Ponna Wignaraja from Sri Lanka discussed OPP programs

- Dr. Farooq Baig, Haroon Shuaib and Imran Sultan from SERENDIP production (Pvt.) Ltd. Islamabad, documented the OPP programs.
- Sister Jenine and Martina from Idara-e-Raahe Nijat Sultanabad, Karachi discussed support for housing.
- Mr. Riaz Lodhi DSP Orangi and 6 members of Orangi CBOs, discussed Govt. and CBOs partnership in maintaining law and order.
- Ms. Mellina from Church organisation, Finland discussed OPP programs.
- Mr. Shahabuddin from PROSHIKA, Mirpur Dhaka, discussed OPP programs.
- Ambreen and Renee Lariviere from LEAD Pakistan, Islamabad, discussed OPP programs.
- 14 members from NGORC, Karachi discussed credit program.
- Nasiruddin Khan, Ishtiaq Sadiq, Shafi Gul, Abubakar from SUNGI, Abbotabad, discussed research and monitoring of programs.
- Prof. Aijaz, Ali Ghulam, Shaheen Khan and Rehana from NRSP Hyderabad discussed OPP program.
- Mr. Iqbal Hasan, Ghulam Seydain and Hasan Shahid from Baltistan NGOs network, Baltistan discussed OPP programs.

2.10 Research Studies

2.10.1 A Study on "Sewerage, Drainage and Treatment Plants - Responsibilities, Finances, Issues and Policy Changes Needed" was Undertaken for the Task Force on Municipal Services

Study conclusions are:

- a) **At present KWSB is servicing only about 20 per cent area in Karachi.** Servicing means maintenance and renovation of existing system. In these areas due to the malfunctioning and defective system, as explained in report, most sewage is diverted to storm drains and natural *nalas*.
- b) **KWSB's role in sewage disposal system development has been negligible.** In the 20 per cent area of Karachi, which is serviced by KWSB, development was undertaken by KDA (Karachi development authority). The only known development project undertaken by KWSB has been, upgrading of T.P-I, T.P-II, construction of Baldia sewerage project, Lyari trunks and T.P III, which are all components of the KWSB's Greater Karachi Sewerage Plan. The functioning of these projects, costing about Rs 4 billion in foreign loans, is questionable as already shown in the case of TP-I, II and Baldia project. **In the remaining 80 per cent Karachi area, not serviced by KWSB, development has been undertaken by KDA, other development authorities, Cantonment Board, KMC, co-operative housing societies, builders and the people themselves.**
- c) **Natural *nalas* and storm drains serve as disposal channels for 90 per cent sewage generated in Karachi.** In the areas under KWSB jurisdiction, i.e. 20 pr cent Karachi area, *nalas* and drains are also being used for sewage disposal. In the 80 per cent remaining

Karachi area, (including *katchi abadis*) not under KWSB jurisdiction, the sewage disposal points are the storm drains and natural *nalas*.

- d) **Neither KWSB nor KMC/DMCs accept responsibility for maintenance/development of these natural *nalas* and storm drains. The result is the consequent overflows and breakdown of the sewerage system all over the city.** The KWSB MD and FAP office rejects the reality and persists on imposing a master plan (i.e. the Greater Karachi Sewerage Plan) which has no relation to the existing system in place. KMC's opinion is that these storm drains and natural *nalas* are sewage disposal channels. Therefore it is KWSB's responsibility to maintain them.
- e) **The KMC, DMCs and KWSB's sewerage wing (responsible for O & M) are responsive to accepting the ground reality.** KMC, DMC's have already allocated budget for *nala*/drain trunk development as per Governor Sindh's directive of 3rd March 1999. The KWSB sewerage wing accepts the ground reality but is helpless due to the KWSB policy.
- f) **For financing the sewerage wing, KWSB is dependent on KMC subsidy.** For sewerage maintenance and repair KWSB's revenue receipt 1998-99 is Rs 120 million (50 per cent share in conservancy charge) while its expenditure budget is Rs 483.4 million. The deficit is covered by subsidy from KMC of Rs 275 million. The subsidy covers establishment, maintenance and repair cost.
- g) **KWSB sewerage wing budget on maintenance and repair is mostly wasted, which means that KMC subsidy is wasted.** KWSB persists on revitalising a collapsed system, while at the same time it negates the functional drain/*nala* disposal system. It spends huge sums on renovating and maintaining lane sewers, secondary sewers, and trunk while the actual disposal is neglected.
- h) **KWSB's dependence on foreign loans for development projects is disastrous for the institution.** Both in terms of the failed projects and the KWSB's incapacity to repay the loans. Presently KWSB has a loan liability of Rs 46 billion, which it has not been able to service. The known sewerage projects executed through foreign loans (as part of the Greater Karachi Sewerage Plan), costing more than Rs 4 billion have failed to prove their usefulness.
- i) **Inability of KWSB to service the loans has a negative implication on the budget of Sindh Government and its allied organisations.** The DMCs budget allocation due from Sindh Government have been deducted at source on account of KWSB loans and their servicing.
- j) **Responsibility needs to be redefined. KMC/DMCs are viable organisations to take responsibility for sewage disposal in Karachi.** KMC/DMCs are responsive to accepting the ground reality as specified in Governor Sindh's directive of 3rd March 1999. KMC is financially viable. It has the technical and administrative capacity to take the responsibility for developing and maintaining sewage disposal systems. The maintenance and repair wing at KWSB can function under KMC/DMC. KWSB is better suited to function as a Water Board.

For the above suggestions to be implemented, no changes are needed in the SLGO (Sindh local Government Ordinance). However, a Government directive is needed as per SLGO clause, which states that "KMC - DMCs to take up any other role assigned by government."

For KWSB the Act needs to be changed.

2.10.2 A study is in progress on the role of Karachi Development Authority (KDA) in sewerage, drainage and water supply services in the city

2.10.3 A study on youth activities and support needed is in progress.

2.11 Surveys

2.11.1 SKAA/KMC Katchi Abadis

Survey has been undertaken of SKAA/KMC *katchi abadis* in Karachi, documenting the existing sanitation and water supply. Five new surveys were undertaken this quarter. Survey maps are being prepared for publication. 100 survey maps are complete for publication, the second batch of 108 maps is being prepared for a second volume.

Survey Results: November 2000

No. of katchi abadis surveyed	--	*208
Total number of lanes	--	11,384
Total number of houses	--	1,09,689

Internal Development	Lanes	Houses	Investment (Rs)
Peoples Effort:			
Sewerage:			
- Lane + Latrine + House Connection	4,745	46,287	84,995,500
- Latrine + House Connection (Govt.)	-	46,089	32,262,300
- Sewers	-	92,376	117,257,800
Total			
Water Lines:			
- Lanes + House Connection	3,724	32,338	63,452,400
- House connection (Govt. lines)	-	31,068	21,747,600
Total		63,406	85,200,000
Grand Total			202,457,800 (202.457 million)
Government Works:			
- Sewerage (Lane only)	4,643	46,089	59,915,700
- Water lines (Lane only)	3,108	31,068	40,388,010
Total			100,303,710 (100.303 million)

* 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 208 *katchi abadis* (46.84 per cent). Data on Orangi settlement is available in separate tabulation.

CONTINUED

External development			
Investment on external development by government and people has been tabulated for first batch of 150 <i>katchi abadis</i> , statistics is given below:			
	Number	Length	Investment (in Rs)
Peoples Effort:			
- Secondary sewer	41	39,544	689,452
- Secondary water lines	23	12,003	147,398
Total			836,850 (0.836 million)
Government Work:			
- Secondary sewer	260	598,092	30,415,015
- Main sewer	138	138,345	52,518,605
- Main drain	96	111,665	123,743,185
Total			206,676,805 (206.676 million)
- Secondary water lines	222	155,111	10,711,005
- Main water line	226	251,454	24,748,746
Total			35,459,751 (35.459 million)
Grand Total			242,973,406 (242.973 million)

Lease charges recovered by SKAA, by Sept 2000 has been Rs 140.983 million (information received from SKAA.)

Lease charges recovered by KMC by June 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:

- a) People have the resources (Social, Managerial and Technical) and the willingness to undertake and maintain internal sanitation i.e lane sewers, secondary sewers and sanitary latrines.
- b) The criteria is the presence of some form of disposal. Presently it is mostly in the form of natural creeks/storm water drains.
- c) People also have the resources and the willingness to undertake and maintain internal water supply lines i.e lane and secondary pipelines.
- d) The criteria is the presence of a water main.
- e) The problem in water supply is the provision of water. In many cases water lines exist but there is no water. People are willing to pay the cost of water to KWSB, because presently they are paying more for informal connections/supply. The government's responsibility is to develop the source of water, people can take care of the distribution

- f) The problem in sanitation is the provision of external sanitation i.e trunk sewer/development of natural *nalas* and treatment plants. This is the governments responsibility. In many cases it has been observed that govt. has just laid the main sewer and water main and the lane and secondary sewers and water lines have been laid by the people. Due to lack of finances govt. i.e. KMC & KWSB have practiced the component sharing approach, but a policy decision is needed.
- g) People are playing their role. There is need for government to play its role effectively.
- h) People organize, collect finances, hire a local mason to do the work. But the skills of level survey maintenance of slopes and knowledge of construction techniques particularly manhole construction is missing. There is 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 465.043 million as lease charges to SKAA and KMC. The development charge recovered within lease charge (33 per cent) can be used for the provision of external sanitation and water supply lines. This has already been proven in SKAA development projects.

2.11.2 Survey of Schools and Clinics:

In 208 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	61	148	209
Clinics	11	263	274

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

Three prepared this quarter.

2.11.4 Profiles of Educational Entrepreneurs:

Profiles of 40 educational entrepreneurs has been prepared. These are being finalized for publication.

2.12 Recent Publications

- a) Proposal for a sewage disposal system for Karachi - by OPP-RTI (published by City Press)
- b) Profiles of good borrowers of the credit program- in Urdu by OCT.
- c) Competent and House Role Models, Cattle traders by RDT.
- d) Sewerage, drainage and treatment plants – responsibilities, finances, issues and policy changes needed – by Perween Rahman.
- e) Akthar Hameed Khan and the OPP- by Arif Hasan (published by City Press) in Urdu and in English.

- f) **Planning for Karachi – Agenda for citizens and NGOs - by Arif Hasan.**
- g) **Primary Health Care and Family Planning Program in Orangi – by KHASDA**
- h) **Scaling up of the OPP programs – potential and constraints – by Arif Hasan**
- i) **Transforming Urban settlements-Orangi Pilot Project's low cost sanitation program – by S. Akber Zaidi (published by City Press)**

2.13 Statistics

	<u>Sept – Nov' 2000</u>	<u>Cumulative Nov' 2000</u>
Reports	1	84
Monographs	-	77
News Bulletin	-	25
Case Studies	15	644
Profiles	8	457
Video Cassettes	-	42
Slide Sheets	6	98
Photo Albums	7	802
Manuals	-	12

3. LOW COST SANITATION PROGRAMME

3.1 Low Cost Sanitation Programme: Budget and Expenditure

Staff	Budget 2000 - 2001	Actuals July -Nov'00
Perween Rahman, Director (OPP-RTI)	138,308	55,609
Saleem Alimuddin, Joint Director (OPP-RTI)	110,488	44,683
Rashid Khattri, Joint Director	0	0
Naushad, Manager	90,268	35,958
Ashraf, Training Draftsman	37,084	14,883
Amir, Manager	68,128	26,093
Shamsuddin, Consultant	54,000	20,000
A. Buksh, Driver	48,004	18,813
Jeep petrol	20,000	13,897
Jeep servicing and repairing	18,000	3,685
Visitors	6,000	2,850
Stationary	5,000	0
Paper	3,000	-320
Total	598,280	236,151

Orangi Sanitation:		
Nadeem, Manager	96,160	37,949
Javed, Manager	95,656	37,693
Moin, Social Organiser	65,704	25,696
Mohsin, Surveyor	55,924	21,333
Total	313,444	122,671
Demonstration:		
Sanitation	45,000	11,400
Housing	45,000	0
Others	10,000	0
Total	100,000	11,400

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. The demonstration in Orangi has attracted the attention of other NGOs, foreign agencies and local bodies. They are replicating the program in many places as described in the section on replication. Given above is the budget and staffing pattern of OPP-RTI's sanitation and housing section which is not only looking after the work in Orangi, but 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.

3.3 Statistics of Work in Orangi

3.3.1 Survey of Orangi – November 1989 Updated November 1997

	OPP Area	Non-OPP Area*	Total
Mohallas	68	45	113
Lanes	3,784	3,472	7,256
Houses	54,322	50,595	1,04,917

* 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. By 1989 OPP started working in all of Orangi.

3.3.2 Cumulative Construction: 1981 to November 2000

	Cumulative Aug'2000	Sept. to Nov'2000	Cumulative Nov'2000	Percentage
OPP Area:				
- Sewer Line	3,660	-	3,660	96.72
- Length (Rft.)	877,705	-	877,705	
- Secondary Sewer	295	-	295	
- Length (Rft.)	133,228	-	133,228	
- S. Latrine	53,574	-	53,574	98.62
Non-OPP Area:*				
- Sewer Line	2,463	11	2,474	71.25
- Length (Rft.)	652,720	2,005	654,725	
- Secondary Sewer	115	1	116	
- Length (Rft.)	33,883	130	34,013	
- S. Latrine	38,510	100	38,610	76.31
Total All Orangi:				
- Sewer Line	6,123	11	6,134	84.53
- Length (Rft.)	1,530,425	2,005	1,532,430	
- Secondary Sewer	410	1	411	
- Length (Rft.)	167,111	130	167,241	
- S. Latrine	92,084	100	92,184	87.86

3.3.4 People's Investment in Low Cost Sanitation (Cost in Rs)

	Cumulative Aug'2000	Sept. to Nov'2000	Cumulative Nov' 2000	Average
OPP Area:				
- Sewer Line	12,323,117	-	12,323,117	3,366
- Secondary Sewer	1,379,010	-	1,379,010	4,674
- S. Latrine	29,305,800	-	29,305,800	547
Non-OPP Area:*				
- Sewer Line	12,081,548	89,050	12,170,598	4,919
- Secondary Sewer	429,293	6,500	435,793	3,756
- S. Latrine	26,347,650	180,000	26,527,650	687
Total All Orangi:				
- Sewer Line	24,404,665	89,050	24,493,715	3,993
- Secondary Sewer	1,808,803	6,500	1,814,803	4,415
- S. Latrine	55,653,450	180,000	55,833,450	606
Total	81,866,418	275,550	82,141,968	

3.3.5 KMC/ADB Trunk Sewer: Construction and KMC Investment

Non-OPP Area:*	June 1994 To November 2000
Trunk Sewer	116
Length (Rft.)	120,983
Cost (Rs.)	36,294,900

These trunk sewers serve as disposal for 1,093 lanes in total 16 *mohallas*.

3.3.6 Nala Development into Box Trunks – KMC Construction and Investment

<i>Nala</i> Nos.	2 (Haryana and Bukhari Colony <i>nala</i>)
Length rft.	9,373
Cost Rs.	14.3 million

These box trunks serve as sewage and rainwater disposal for 850 lane sewers, serving 17,000 houses. These box trunks are in stages of construction.

3.4 Development of Orangi Natural Nalas: A Part of External Development

The natural nalas are the main disposal for sewage and rainwater. Design has been prepared for the development of these *nalas* into trunk mains and rainwater drainage channels.

OPP-RTI design for development of one tertiary *nala*, i.e. Haryana *nala*, 6668 ft costing Rs 8.4 million was approved by the Minister Local Govt. and Katchi Abadis and budget was sanctioned. This *nala* serves as the disposal for 700 lane sewers, comprising 14000 houses. **In March'98, work on site began. Construction of 3,500 ft. covered drain was completed. Owners of 30 houses, have voluntarily demolished, parts of their houses to make space for drain development. Last quarter plantable survey of drain was completed. Effort continues to restart work on the extension phase.** OPP-RTI role has been to monitor work and provide guidance to KMC site engineers and to community activists for supervision of work. This quarter meetings were held with KMC officials, and DG tech. for start of on site work for extension of *nala* development by 1700 ft. Work was sanctioned last quarter but KMC has lately decided to retender the project.

In two segments of the covered drain, community activists and youth have organised tree plantation and a solid waste disposal program.

Survey, design and estimate of 15 tertiary nalas and one main nadi 1,14,519 ft. was earlier completed. Total cost for *nala* development comes to Rs.291 million. KMC has again allocated funds for *nala* development in the budget 2000-2001. Effort is being made for development of another *nala* i.e. the Ghaziabad *nala* project.

Work on Bukhari Colony *nala* measuring 2700 ft. was started on site by DMC West. 1000 ft. concrete drain was constructed. Work on site has stopped since October 1999 due to non payment of dues to the contractor. Again DMC West has allocated funds for *nala* development in budget 2000-2001. Effort is being made to restart work. Community activists are lobbying for the same.

3.5 Community Initiatives in Tree Plantation, Solid Waste Management and Electrification

In the past months community organisations in six settlements in Orangi have organised tree plantation in their settlements. The District Municipal Corporation (DMC) activated by the Administrator Mr. Umer Khan, provided support to peoples initiatives. It is observed that just a little support, from municipal corporations, mobilises and strengthens community initiatives. 729 trees have been planted. In some cases DMC provided some tree saplings, in others excavated pits, provided fertilizer or just supported CBO work by visits.

In 3 settlements comprising 1000 houses, solid waste disposal has been organised since the past months, community is partnering with the DMC. The DMC is responsible for removing garbage from the neighbourhood main bin, whereas people take responsibility for house and lane level disposal. The component sharing approach, as in sanitation is applied.

Last quarter Mr. Umer Khan Administrator, DMC West, who encouraged and initiated the support to CBOs died of a heart attack. The solid waste disposal program as a consequence has suffered a set back. The DMC vans no longer regularly pick up garbage from the main bins in the three settlements. CBO activists are lobbying DMC for regular pick up of garbage from the main bins, while at the same time there is a search for an alternative to the problem of main disposal. Various options are being studied. OPP-RTI is assisting with guidance and surveys.

For tree plantation, the Director Parks KMC is continuing support to the CBO's. The support is now limited to providing tree saplings and visiting initiatives for motivation and encouragement.

In Ghaziabad organised by the CBO "Ghaziabad Falahi Tanzeem", 300 houses have organised and acquired electrification on the model of component sharing. The CBO lobbied with Karachi Electric Supply Corp. (KESC), since the past nine years, however there was no response. In the past months the CBO was able to meet the Chief of KESC. Due to financial constraints KESC agreed to provide, only the pole mounted transformers (PMTs) and poles and asked people to make arrangements for all the wiring, and the labour. Lately the 300 houses have acquired electrification. The cost per house come to total Rs. 3650/- for 1) Labour for external and internal works, 2) Wiring for main and lane line and house connection. If the work had been done by KESC it would have cost Rs. 7,300/- house besides wiring used would be of a lower quality, causing frequent fluctuations and power failures. The wire used by the people is copper wire where as that used by KESC contractor is a mixture of copper and iron. People have saved cost and maintained good quality. Maintenance is now being organised.

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.

Presently the focus of the programme is on training of masons and para-architects, so that extension of package of advise, is more effective and independent.

Research consisted of:

- upgrading the local thallas (building component manufacturing yards): improving the concrete blocks and alternative roofing components.
- evolving standard construction design & techniques
- preparing standardised steel shuttering
- writing manuals and instruction sheets
- preparing audio visual aids
- construction demonstration models

Extension consisted in:

- 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.

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 + 1st 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 has been undertaken. Total 64 units constructed within the span of 5 years have been surveyed.

The study shows:

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

In efforts to facilitate extension of techniques, the study results are being presented and discussed with masons of different areas of Orangi. Last quarter three masons meetings were held. Leaflets based on the study are being prepared for extension. Two leaflets, one on foundation and the other on wall construction were completed and are being extended.

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 was introduced. The unit comprised of a block making machine, moulds, a concrete mixture machine and water pump for curing. Ratio of concrete mix was determined, improved and cost effective aggregate was introduced. Compaction, vibration, curing and drying process was streamlined. Standard sizes of

blocks were determined. The result was, the machine made blocks were 4 times stronger than the hand made blocks but were sold at the same price. This was because mechanization trebled daily production of blocks from 700/800 (in case of the hand process) to 2000/3000. Therefore the ratio of cement could be increased. This combined with the use of better aggregates, proper vibration, compaction, curing and drying, increased the load bearing capacity of machine made blocks to 800/1000 psi.

In 1987 four private thallas were mechanized with OPP-RTI supervision and loan. The production and sale in these 4 thallas has been documented. By August'2000, Rs. 26.356 million blocks have been sold, 60% of these have been sold outside Orangi.

Following the example of the four mechanized thallas, 53 thallas adopted the machine making process without any loan from OPP (survey Dec'96). Orangi has become a centre for the production of mechanized blocks in Karachi.

In Orangi one thalla started producing hollow blocks. We studied the process to see if introduction of low cost, good quality hollow blocks is possible. One thalla, and a production company producing hollow blocks in Karachi were visited, and masons were interviewed. Data was collected on design of block and its construction method.

A comparative study was undertaken between solid and hollow block construction. Hollow block construction is 35% more expensive, because labour cost, both for production and masonry are high and there is much wastage of material. Hollow blocks are used in frame structures, to reduce the load on foundation. In our package of advise the structure is load bearing since it is cost effective and also existing structures in Katchi abadis are all load bearing. **There is need to study whether 1) hollow blocks can be effectively used in load bearing construction and 2) frame structures can be made cost effective.** This study will be taken up at a later stage.

Presently emphasis is on extension of techniques researched earlier and minimizing defects. This is being done by training youths to work as para-architects. One youth Siraj has been trained. He is working independently, however OPP-RTI guidance continues. Two more youths have completed the 90 days training in housing. Youths are being trained by Siraj to join his technical unit.

4.5 Research: Ferrocement Vaulted Panels

After the research on batten tile roof construction and T-girder tile roofing, study of a new roofing system, the ferrocement vaulted panels is in progress.

4.6 Use of Proper Design and Construction Techniques for Roofing

Extension of proper design and construction method for both tier girder and batten tile roof continues.

4.7 Construction and Demonstration

With the introduction of appropriate techniques, the construction units require careful supervision. To reduce pressure on our team, we have concentrated on training masons and youths as para-architects. Effort is also being made to educate the house owners, through leaflets and contacts. Besides houses, proper ventilation in schools is being focused.

Progress-Supervised units:

Head	Cum- Aug'2000	Sept- Nov'2000	Cum- Nov'2000
Units	214	1	215
Completed	178	1	179
Stopped	36	-	36
In progress	-	-	-

4.8 Training, Extension and Documentation

- a) **Training of para architects as extension agents:** One trained youth Siraj, has started working independently as a para architect, setting up his own unit. He has trained two youths and 2 more are under training. He completed plans and estimates for total 121 units. For 103 units he received fees from owners. On 4 projects preparation of plan and estimate is in progress. Supervision of total 39 projects was completed. Agreement has been signed with the unit for survey, plan/estimate and supervision of schools, under the Education Project School Upgrading Program. Work in 30 school projects is complete. Guidance is being provided to this unit.
- a) Masons are being trained, total trained 42.
- c) Complete record of housing units has been maintained. For school construction record is being compiled
- d) Lack of proper ventilation is a recurring problem in houses and schools. Through on site guidance, leaflets, posters, meeting with masons and house owners, the importance of ventilation is being emphasised. In total 30 schools, construction with proper ventilation, has been completed as 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 are 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'2000 we have supported the setting up/upgrading of 75 small schools. Of these 59 schools are operating and have taken the shape of formal institutions. 15 schools have dropped out and one closed due to sudden death of the entrepreneur. Of the 59 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 even 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 4 schools. Effort is being made to acquire funds for support

Statistics April'95 – Nov,' 2000:

Schools	Teachers			Students			Fees (Range)
	Tota	Male	Female	Total	Male	Female	
59	334	89	245	6783	3721	3062	Rs.10-150

Due to many requests received from small schools in Orangi and the logistics of supporting schools outside Orangi, we have decided to support for the time being, small schools in Orangi.

5.4 Stages in Expansion:

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

First: when educational entrepreneurs need small financial support, ranging from Rs.6000/- to Rs.12000/- for upgrading small schools.

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. OPP-OCT credit program provides these schools with 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- Orangi Charitable Trust (OCT) has given 379 loans for upgrading schools.

5.5 Support for Expansion:

Increasing requests are being received from educated youths for upgrading small schools. Following grants have been received for support. Efforts are being made to acquire grants for supporting more small schools.

	Receipt (Rs.)		Expenditure (Rs.)	
	St. up	Phy.Exp.	St. up	Phy.Exp.
1) Asia Foundation	536275	228725	529177	228725
2) Rotary Club Int.	-	105000	-	105000
3) Old Association of Kinniard Society	-	53000	-	53034
4) MRM Associates.	-	10000	-	10000
5) Purveen Salman Khan	14000	8500	14000	8500
6) Homeless international	12127	-	9400	
	562402	405225	552577	405259

5.6 Revolving fund for support for physical expansion:

Ms. Yousuf Diwan has provided Rs. 5,00,000/- as revolving fund, for support, for physical expansion of schools. Ms. Yousuf visited the schools and expressed keen interest, in their expansion. Total 22 schools have acquired loans amounting to Rs.4,64,710/- from this fund from OCT, for further improvements. 10 schools are paying back the loan regularly. 6 schools are irregular in payment, effort is being made for regular recovery. Of two schools, loan was written off, due to death of the entrepreneurs. Four schools have paid back their loans.

For physical expansion, technical support is provided by the young technicians trained by the housing programme. Provision of adequate ventilation has been focused in physical upgrading of the schools.

5.7 Educational Entrepreneurs Coordination:

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. Ms. Asima, an educationist has taken keen interest in teachers

training. She visited several times and observed the teaching capacity of the schools and their needs. Effort is being made by her to support schools thru teachers training.

5.8 Documentation:

Audio visual documentation is being maintained. Profiles of 40 school entrepreneurs is available. These are being finalized for publication.

6. EXPERIMENTS AT THE RTI NURSERY

6.1 The Experiments Are

- Control of water logging at the RTI nursery: This experiment has been successful. It has been replicated in NIPA.
- Treatment of sewage water for use in plantation: Continues
- Compost Khad: continues to be prepared and used.
- Vermicomposting – studying to initiate the process.

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

Total 1088 forest & fruit trees of 11 species and 1912 decoration plants of 43 species are growing at the RTI nursery. This quarter Rs. 980/- was earned thru sale of plants. We are using office waste water for the plants, our nursery is therefore surviving the period of acute water shortage in Karachi.

6.3 Control of water logging at RTI plot - Construction of an underground channel:

Experiment was undertaken, on the construction and operation of an underground channel, 6 feet deep and 2 feet wide filled upto 1' with 4"-1' sized boulders (non porous rock, locally known as *kala pathar*).

By October 1996, 24,000 sft land at the RTI was reclaimed, by using this method of underground channel. The channel 1100 rft is connected through gravity flow to the nearby sewer. The cost of the channel is Rs 49 per rft. The channel is being monitored to test its performance. During the 1997 summer rains, 159 rft. of the channel, in sand soil collapsed. However the functioning of the channel network remained unaffected, due to an alternate route, maintained in design. Later, the non functioning portion of the channel in sandy soil, was replaced by perforated PVC pipes. The cost has come to Rs.30/-rft. Performance of this system is being monitored since. The system continues to functioned properly. In the reclaimed land vegetables, fruit and forest trees are being grown.

On request, replication of the system has been guided for NIPA (National Institute of Public Administration – Karachi) Channel was completed in March'2000, the water table went down by 4'-5'. Foundation of buildings and the trees and plants affected by water logging and salinity remain safeguarded.

6.4 Treatment of sewage water for use in plantation:

Design and estimate for a small wastewater treatment unit was prepared. The construction unit has been completed. Manufacture of the fan is in progress.

7. FINANCIAL DATA IN PAK RUPEES
(Rs 60 is equal to US\$ 1)

7.1 Receipts, Expenditure and Assets: Audited Figures in Rupees 1980-2000

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

7.2 Budget 2000-2001 and Actual July – November 2000

Heads	Receipts			Expenditure	
	Budget 2000 – 2001	Actual Jul – Nov'00		Budget 2000 – 2001	Actual Jul – Nov'00
Grant			RTI Secretariat		
Orangi Pilot Project Society	2,000,000	1,000,000	Administration and Accounts	580,896	221,427
			Central Office	580,992	246,902
CORD Aid	927,630	*0	Sanitation and Housing	598,280	236,151
Misereror	511,000	*0	Sanitation 1 and 2	313,444	122,671
UNDP (Training)	275,000	0	Social Forestry	91,540	35,421
Homeless International	500,000	0	Women Section	174,872	69,718
WaterAid	1,280,043	562723	Capital Expenditure	150,000	500,049
Profit DTR	320,000	0	Publication	157,712	111,850
Training Fee	100,000	0	Research Section	608,396	287,673
OPP Society for Research	7,500	0	Audio/Video	20,000	3,515
Publication	35,000	19,265	Demonstration	100,000	11,400
Nursery	12,700	1,125	Consultancy Fee	180,000	180,000
Membership	2,000	0	Misereror	511,000	108,406
CORDAID			WaterAid	1,280,043	403,857
CBOs, NGOs	400,000	*0	Motorcycle	30,000	15,000
SKAA	100,000	0	Training Cost	25,000	72

Table Continue

Other Income	3,619	0	Loan and Advance	20,000	-18,460
OPP Society for Women Program	159,872	87,436	EOBI	56,000	22,925
SELAVIP	145,986	0	UNDP (Training)	275,000	10,759
Sale of Assets	170,000	565,500	Cordaid. (CBOs, NGOs)	400,000	15,400
			Dependant's Funds	36,000	15,000
			Education Programme	500,000	1,090
			SESSI	15,189	6,346
			Workshop / SILAVIP	145,986	8,456
			RTI/Dep.Cert	100,000	0
Grand Total	6,950,350	2,236,049	Grand Total	6,950,350	2,615,628

- Received in budget year 1999-2000

V. OPP- KHASDA - Health and Family Planning Programme

Content

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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.

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) REVISED APPROACH AND GOALS:

Consequently we have decided to revise the approach of the health program. KHASDA's daily neighbourhood meetings have been terminated from 1st Nov'94. Two Health teams were also terminated from the KHASDA and transferred to Research and OCT staff. One Suzuki Health van was disposed and driver was relieved from the service. Now with a very small support organization having one lady Doctor as Director with a Suzuki 17 yrs. old jeep and Driver and two Health Teams only one LHV & one lady social organizer with one 14 yrs. old Suzuki High Roof van and driver.

KHASDA has to run its Health and F.P programme in the largest with 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 resident here, Pathans, Biharles, Urdu speaking, Sindhi, Balochi & Bangali etc. KHASDA in its revised approach decided to undertake the following:

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

- i) Technical Training
- ii) Supplies of vaccines supplies & services of family planning
- iii) 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.

2.1) 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:

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.	
Sept, Oct, Nov'2000	385	100	- 15	80	- 200	30	4	201

3) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	NUMBER PREV.CUM JUN. 00 TO AUG, 2000	TRAINED SEPT '00 TO NOV.'2000
TBA'S	ORANGI	233	9
TBA'S	OUTSIDE ORANGI	184	-
SUB TOTAL TBA'S		417	- Total= 426

Orangi dais are being trained with the co-operation of Sindh dais training program, Govt. of Sindh. Vaccines and F.P contraceptives to Orangi Clinics are being supplied on payment.

So far 242 Orangi dais and 184 dais from 27 Katchi Abadies, outside Orangi have been trained. Identification of dais was facilitated by local clinics/local organisations. Total 426 dais have been trained in collaboration with Sindh Dais Training Program, Govt. of Sindh. 126 trained dais have become sale agents for family planning supplies. They have persuaded women for IUCD,

tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter 40 Dais has taken F.P. supply. In this quarter 42 Dais has taken F.P. supply

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 Sindh Govt Director of Health Authority. No refresher course of Trained Dais in this quarter. In last quarter 3 Batches of 45 dais attended the follow up meetings. In this quarter 3 Batches of 42 dais attended the follow up meetings. In this quarter a batch of 9 dais completed their training on 20-12-2000.

Few Highlights about trained dais:

As we are upgrade the existing health infrastructure in Orangi by providing them.

- (i) Training & skill improvement
- (ii) supplies
- (iii) credits

Mairaj Dai is very active to bring the F.P. cases of I.U.C.D's tubaligation & contraceptives.

Dilfroza Dai is also very active F.P. sale agent and bring I.U.C.D's cases etc. Dais over all have been taking keen interest in F.P. program.

KHASDA-OPP held a meeting with SKAA Chief Mr. Tasneem Ahmed Siddiqui to start Helath and Family Planning mothers meetings in the "Khuda Ki Basti no.3" in Surjani Town North Karachi which is a Malir Development Project in Taisor Goth Surjani under the NGO "Saiban" for shelterless.

KHASDA-OPP Director Dr. Shamim Z. Khan with her Health Team Mrs. Aiasah Shehzad and Miss. Shagufta Naqvi held a meeting in the office of Khuda Ki Basti on 3rd Oct. 2000. The office staff Mr. Akhter and Mr. Shahid, Mr. Rashidul Khairi arranged the meeting. The following lady health workers attended the meeting:

- i) Mrs. Shah Noor Khan Qamar plot 317-Lady Health worker trained by UNICEF in EPI, Aids
- ii) Mrs. Sultana Naz Sabir L.H.W. plot no. 1584, Health Home trained by UNICEF in First Aid EPI, Aids.
- iii) Mrs. Sameena Rizwan L.H.W. D.H.M.S. trained in EPI, Aids and Aqua Puncture Chinese treatment by UNICEF plot no. 836 "Hadiqa Clinic".
- iv) Mrs. Iffat Zehra Shafiuddin LHW trained by UNICEF in EPI, Aids plot no. 1569
- v) Dr. Tariq MBBS running his clinic as "Neha Clinic"
- vi) One lady Doctor
- vii) One lady Doctor and her daughter running a Maternity Home as "Farhad Hospital" at their residence in Khuda Ki Basti no. 3

Other women with their children also attended the meeting and discussed about the diarrhoeal cases in children and malaria fever in the locality.

Dr. Shamim Z. Khan and Health Team discussed the preventive methods about these diseases. Family Planning issues were also discussed.

Next meeting was held on Tuesday 17th October 2000 at the clinic of Shah Noor Khanum plot no. 317, UNICEF trained National Health Worker.

Dr. Shamim Z. Khan and Health Team discussed about "Nimkole" prevention of Diarrhoeal diseases simple Hygine methods, child nutrtion.

Vaccination was started and contraceptives were displayed F.P. issues discussed supplies was given.

Third meeting was held on Saturday 4th Nov'2000 at 12 a.m. at Aiasha Children Academy School. Health Team of Mrs. Aiasha Shehzad and Shagufta Naqvi conducted this meeting. Mrs. Zubaida Irshad the incharge of Aiasha Children Academy has arranged this meeting

In this meeting the women participant were very disturbed about the presence of lot of insects specially "Jhinger" Cockroaches, mosquitoes in the locality, scarcity of water and drainage problems. Very many children in the meeting were suffering from Diarrhoea, malaria and Boils, Seabies & frunculosis.

One mid wife registered her name for TBA's Training but she has not joined TBAs training in KHASDA office during December 2000.

Fourth meeting was held on Saturday 25th Nov'2000 at 12 a.m. at Aiasha Children Academy. The meeting was conducted by Aiasha Shehzad and Shagufta Naqvi.

The table is given below about the meeting

Date	No of Meet.	No. of Women	VACINATION				FAMILY PLANNING					
			BCG	DPT	Mes	TT	FI Unit	OP	lucd	Inj.	TL	RS
3-10-00	1	15	-	6	-	-	-	5	-	4	-	55
17-10-00	1	18	-	10	-	5	-	5	-	-	-	15
4-11-00	1	21	-	8	-	2	-	-	-	-	-	-
25-11-00	1	27	-	9	-	4	-	-	-	-	-	-
	4	81	-	33	-	11	-	10	-	4	-	70

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 rotten vehicles repairs expenditure and restraining the expansion of such a very important and successful program of public health.

B) Vaccinator Training:

AREA	NUMBER JUNE TO AUG. 2000	TRAINED SEPT. TO NOV.'2000
ORANGI	92	92
OUTSIDE ORANGI	64	3 68
TOTAL	156	- 160

In this quarter 1 Orangi activists in 1 batch from outside Orangi has been trained. So far 92 vaccinators in Orangi and 68 outside Orangi from 20 Katchi Abadies have been trained. 30 trainees have dropped out. Total registration for training has been 160. 78 vaccinators are very active.

4) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 107 clinics from KHASDA Model Clinic. In last quarter 50 clinic's has taken vaccine supplies. In this quarter 55 clinics has taken vaccine supplies.

Children Immunized through OPP-KHASDA Model and other Clinics to Sep'2000 to November 2000.

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm	TT I	TT II	TT Bos	Total Rs.
Sept.	21	234	185	55	38	144	48	34	99	88	61	974
Oct.	15	180	60	41	31	80	26	19	46	34	28	644
Nov.	19	378	197	86	62	190	21	22	98	86	75	1364
Total	53	792	442	182	131	414	95	75	243	208	164	2982

Cumulative Jan 1984 – November 2000

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
6404	31297	20280	18800	18548	16071	17068	15385	27236	26517	10924	35391

We are providing the information of vaccination program since the starting of vaccination Programme in Orangi from month January years 1984 to November 2000. The cumulative figures of vaccination program will confirm the fully immunised children and T.T. vaccination in child bearing age girls & women.

Family Planning Contraceptives:

Family Planning Contraceptives supplied to Orangi clinics: Sept' 2000 to Nov'2000

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 55 clinics has taken FP supplies and 21 clinics has taken both supplies of vaccines & contraception. In this quarter 57 clinics has taken F.P. supplies & 23 clinics has taken both supplies of vaccines and contraceptive. Family Planning contraceptives supplies & serves to clinics from Sep' 2000 to Nov' 2000.

F.P. supply through clinic Sept'2000 to Nov'2000

Month	No. of Clinics	Condom unit	O.plus Cycle	IUCD C.T/M L	Inj. NOR	Inj. DEPO	TUB	NOR P	Total Rs.
Sept.	21	114	70	9	54	70	2	-	1209
Oct.	19	78	139	7	67	89	2	-	1092
Nov.	17	102	167	5	34	90	2	-	950
Total	57	294	376	21	155	249	6	-	3251

F.P. supply through TBAs Sept' 2000 to Nov'2000

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Sept.	15	90	34	1	9	11	-	-	390
Oct.	13	48	68	2	4	5	2	-	376
Nov.	14	96	103	2	11	-	-	-	455
Total	42	234	205	5	24	16	2	-	1221

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to Nov'2000. The cumulative 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 November 2000. = 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.
6488	425	982984	31038	5244	13593	3220	293	10	65878

Rs. 65878 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 4472/- have been received from contraceptive supplies & services.

5) CLINIC VISITS FOR EXTENSION:

SEP' 2000 TO NOV'2000

KHASDA-OPP both health teams visit Orangi Qasba & Islamia clinics for contact, supplies of vaccines, supplies of contraceptives and family planning services or any other health & F.P. problem.

Since 1994 total health outlets were identified as 647, in Orangi KHASDA-OPP Health teams visited 490 clinics out of this survey. New clinics were visited in Gulshan-e-Zia and Ghaziabad = Total 5 clinics of these area were visited in last quarter. In this quarter 10 new clinics in old areas are visited.

In this (114+10=124) clinics are more than 647 Health outlet is = 647+124 = 771 Total clinics.

SUPPLY TO CLINICS SEP'2000 TO NOV'2000

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	10	10	2	2	2	-	-
Aligarh	2	2	-	3	2	-	-
Bismillah	8	8	-	3	2	-	-
Banaras	2	2	-	2	2	-	-
Bijlee Nagar	10	10	2	3	1	-	-

Faqir Colony	10	10	-	2	7	-	-
Frontier Colony	33	33	-	1	8	1	-
Gulshan-e-Ghazi	-	-	-	-	-	-	-
Gulshan-e-Behar	3	3	-	3	3	-	-
Gulshan-e-Zia	2	2	1	-	-	-	-
Mominabad	12	12	-	6	5	-	3
Qasba	39	34	-	3	1	-	-
Sec. 1D	4	4	-	3	1	2	-
Sec. 8	3	3	-	1	1	-	-
Sec. 10	5	8	-	1	4	-	-
Sec. 1-A	2	2	-	2	1	-	-
Sec. 6/E	3	3	-	2	-	-	-
Sec. 7/E	3	2	1	4	1	-	-
Sec. 13	12	12	-	3	-	-	-
Sec.-15	6	6	-	1	3	-	-
Sec. 14	7	7	-	4	-	-	-
Sec. 11	7	6	-	2	3	-	-
Sec.-12/L	3	2	-	-	2	-	-
Tauheed Col.	3	2	1	-	1	-	-
Chisti Nagar	2	2	-	3	1	-	-
Sec. 11 ½	4	3	1	1	2	-	-
Ghaziabad	10	10	2	-	4	-	2
Gulshan-e-Zia	8	5	2	-	-	-	-
Sh. Waliulla Nagar	5	5	-	-	-	-	-
Total Visits	218	208	10	55	57	3	5

In last quarter 14 clinics were visited for supplies information. In this quarter 20 clinics were visited for supplies information

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

TOTAL 175 CLINICS TABLE OF CONTRACETIVE SUPPLIES & SERVICES:

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- depo	IUCD C.T. ML	TL	NOR
KHASDA-OPP	114	756	549	425 - 200	70	11	-
GREEN STAR F.P.S.M.P	78	540	262	619 - -	62	-	-
MARI STOP SOCIETY	22	66	-	92 - -	16	-	11
PASBAN	48	120	174	110	30	1	-
KEY CONTRACP.	19	50	-	- - -	-	-	-

NOTE:

- 1) 10 Clinics has taken supplies only from KHASDA-OPP.
- 2) All other 165 Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 175 Clinics 31 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'2000 TO NOV'2000

NOTE:

In last quarter 14 new clinics in old areas were told about F.P. program. In this quarter 10 new clinics were contacted for Health & F.P. program

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor-depo	IUCD C.T. ML	TL
KHASDA-OPP	4	8	100	25 - 10	8	-
GREEN STAR F.P.S.M.P	2	5	-	5 - -	12	-
MARI STOP SOCIETY	1	3	50	5- 8	-	1
PASBAN	-	-	-	- - -	-	-
KEY CONTRACP.	-	-	-	20	-	-

NOTE:

14 clinics has taken contraceptives supplies from KHASDA-OPP and also from other NGO's

Fertility Survey in Orangi by KHASDA-OPP.

Fertility survey of 2000 samples in Orangi by KHASDA-OPP Teams has been completed. Prof. (Rtd.) Y.A. Adahani Sahib was supposed to compile and write report. But Prof. Adahani Sahib very ill health he could not manage to write the report. Due to his frequent illness Director KHASDA-OPP has decided to arrange for report writing. She held a meeting with an Research bases NGO "RAASTA" chief Mrs. Seemi Kamal and Rs. 50,000/- concessional fees was settled. All the filled forms and method material with a advance of Rs. 25,000/- cross cheque was given to RAASTA on 28-9-2000. Report will be submitted after Ramzan during first fortnight of Jan'2001. The remaining Rs. 25,000/- will be fine after receiving of the report.

6) LOAN GIVEN TO THE ORANGI CLINICS, DOCTORS, LHVs, AND TBAs SEPT'00 TO NOV'00

No old loans are on record. In this quarter one TBA Hajra Khatoon and Mairaj Bibi has applied for loans. "Nazish Clinic" Dr. Perveen has also applied for loan. But no loan is approved to any one of them.

7) REPLICATION OUTSIDE ORANGI: SEPT'2000 TO NOV'2000.

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:

WELFARE COLONY:

The settlement, situated in Central Karachi, comprises of 1416 houses and over 11,000 population. Health program is being extended through a clinic and trained dais. 15 dais have been trained. 2 boys have received vaccination training. In last quarter no report and in this quotation one Dai has taken contraceptive supply.

YOUSUF, SIDDIQ, AND RAHIM GOTH:

One trained vaccinator Jameela Khatoon is only conducting meeting for vaccination and F.P. Jameela has made her own NGO and conducting Mother Health & F.P. meeting and providing vaccination services.

REHMANABAD:

It is a settlement in District Central, comprising of 600 houses. 12 dais were trained earlier. In last quarter no progress report. In this quarter one dai has taken contraceptive supply and one dai brought one IUCD case.

ISLAMIA COLONY NO.1

The settlement situated in Qasba Township, Manghopir Road comprises of 1169 houses. So far 16 activists completed vaccination training. 7 trained vaccinators are immunizing the children through local clinics. 2 dais, referred by the local CBO were trained. In last quarter 10 clinics were visited 2 clinic has taken vaccines supplies & 6 clinic has taken F.P. supplies. In this quarter 12 clinics were visited. 4 clinics has taken vaccines supplies and 8 clinics has taken F.P. supplies.

ISLAMIA COLONY NO. 2

The settlement is situated in Qasba Township. 6 dais have been trained. Two dais have set up maternity homes with a loan of Rs.10,000 each from OCT. Rs.300-400 is being charged for each delivery case. One person referred by City Clinic has been trained as vaccinator. Family Planning and vaccination supplies have been provided to the clinic. In last quarter 9 clinic were visited 5 clinics has taken F.P supplies. In this quarter 10 clinics are visited, only 2 clinic has taken vaccines supplies, 7 clinics has take F.P. supplies.

SHAH RASOOL:

The settlement situated in South Karachi, comprises of 348 houses. Vaccines and family planning contraceptives were supplied to one clinic. 14 dais were trained. In last quarter 2 dai has taken F.P. supplies. In this quarter no progress report.

BALOCH COLONY:

Situated in the South of Karachi, comprises of 225 houses. Health Program is being extended through a local clinic. In last quarter one Dai has brought one I.U.C.D. case. In this quarter one dai has taken contraceptive supplies.

GOHERABAD:

So far 16 dais have been trained. 2 dais have been trained as vaccinators. In last quarter one Dai has taken vaccines and F.P. supplies. In this quarter one dai has taken contraceptive supplies and one dai has taken vaccines supplies.

PEERBUKHARI COLONY:

So far 14 dais have been trained. In this quarter no progress report received.

BILAWAL SHAH NOORANI GOTH:

Earlier TBA training was completed. 3 dais became F.P supply, sale agents. 13 dais took supplies of Contraceptives. 3 clinics were supplied vaccines. 3 vaccinators were trained. In last quarter one Dai has taken F.P. supplies. In this quarter one dais has taken contraceptive supply and brought one tubeligation case.

RAJPUT COLONY GULSHAN-E-IQBAL:

Two vaccinators referred by clinics completed their training and received supplies of vaccines and contraceptives. 2 clinics took F.P. supplies. In last quarter 2 clinics has taken F.P. supplies. In this quarter two clinics has taken contraceptive supplies and one clinic has taken vaccines supplies.

MANZOOR COLONY: 14 dais completed their training and took F.P. supplies. HOPE, an NGO started a clinic there. All dais are taking supplies from that clinic of HOPE, NGO.

REHMAN COLONY: In last quarter one Dai has taken F.P. supplies. In this quarter one dai has taken contraceptive supply and one dai brought one IUCD case.

MAWAJ GOTH, BALDIA COLONY:

Sindhi Balochi speaking urban settlement in Baldia, old goth there is no sanitation, no health programme only the one dais training program was held by KHASDA-OPP in March 1997. In last quarter one Dai has taken vaccines & F.P. supplies. In this quarter one dai ahs taken contraceptive supplies.

SULTANABAD MANGHOPIR ROAD:

Shabana Ajmal a TBA trained in Model Clinic has been persistently remained in KHASDA-OPP Model clinic contact. She is also contraceptive sale agent. She reside at Sultanabad and has got her own maternity home in this Urban settlement at Manghopir Road. Baloch population is more and it has got mixed population. In last quarter one Dai has taken F.P. supplies. In this quarter only one dai has taken contraceptive supplies.

8) SIGNIFICANT HIGH LIGHTS OF THE HEALTH & FAMILY PLANNING PROGRAMME IN ORANGI:

KHASDA-OPP at its initiative conducted on Health outlets survey in Orangi and having a vision of community participation decided to upgrade the existing infra health structure by providing them:

- (1) Training
- (2) Supplies
- (3) Credit

Working on this policy since 1995 KHASDA-OPP has tried to build up a close contact with private health outlets and started providing them the above mentioned facilities.

Very soon we observed in the filed of Orangi the other NGOs as Maristops Society (Chota Gharana) and Green Star Family Planning (SMP) Pasban adopted the same methodology and started supplies and training to Orangi clinics.

Maristops Society (Chota Gharana) opened their centre by the name of Chota Gharana in Orangi in December 1996. KHASDA-OPP is in close contact with them in Orangi.

They are providing all family planning services. We are also in their good contact for female tubal ligation etc. Their team visits 30-40 clinics in Orangi in every month for their referral services of injections IUCD's, Tubal Ligation and supplies of contraceptives.

They also conduct motivators for family planning training's. Doctors training for family planning they conducted few TBA's training but this programme is suspended for the last 3-4 years. Similarly, Green Star F.P. Programme (SMP) are providing contraceptives supplies of their own to Orangi clinics. KHASDA-OPP family planning contraceptives, multiloads on request from clinics in Orangi. This is a rays of hope of successful family planning services network demonstration in Orangi which will definitely provide better results in next five or ten years if a fertility survey has been conducted by KHASDA-OPP in this year.

8.1) KHASDA-OPP EXECUTIVE BOARD MEETING.

KHASDA-OPP Executive Board meeting for July, Aug., Sept'2000 was held on Saturday 11th Nov'2000 Chaired by Mr. Akhtar Hamid Khan sahib and attended by members Health & F.P. program was reviewed. Audit report was approved for the year 2000.

Dr. Shamim Z. Khan secretary KHASDA-OPP presented Deficient Budget for year 2000 for the approval of member. She also requested to Board members about the Urgent need for the two new one Suzuki high roof van and one Suzuki Jeep. As the both vehicles are very old. Jeep is 17 yrs. in use the repairs expenses are very high. KHASDA-OPP is badly in need of Fund for purchase of two new vehicles approx 8-10 lacs with comprehensive insurance cover. She also requested for fertility report publication expenses. The request will be represented in writing to the Chairman of OPP society Mr. Tasneem Ahmed Siddiqui sahib in next meeting of OPP society.

8.2) POLIO ERADICATION COMMITTEE FOR DIST. WEST (ORANGI)

Meeting was held in the office of D.C. west Mr. Capt. Rizwan Ahmed Sahib office on Tuesday 5th Sept. 2000 to discuss the polio eradication program in Distt. West on 12,13,14, 15 Oct'2000.

Dr. Shamim Z. Khan and Mrs. Aisha Shehzad attended the meeting

Sandeep Private Production Ltd. from Islamabad visited KHASDA-OPP and televised the Health & F.P. program on 2nd Nov'2000. They have already interviewed Dr. Shamim Z. Khan on this visit they made film on TBA's training vaccinators training and clinics visits which they will televised by the name of "Bunty Ke Sath" on Thursday PTV at 6:30 p.m. with their own schedule.

9) SEMINARS AND WORKSHOPS:

- 1) Conference on Pakistan Population Issues in 21st century organized by Population Council and the Aga Khan University on 24th Oct. 2000, 25th Oct 2000 and 26th Oct'2000 at AKH Auditorium. Dr. Shamim Z. Khan participated in this conference.
- 2) Mrs. Aiasha Shehzad attended the Polio Day meeting at D.C. West office on 14th Nov'2000 for National Polio Immunization Day (21,22, 23 Nov'2000 door to door Immunization).
- 3) Dr. Shamim Z. Khan participated in Sir Syiad Day Seminar on 17th Oct'2000 at Aligarh Old Boys Institution Karachi.
- 4) Orientation meeting on "Womens Rights to life & Health held on 20th Nov'2000 at Qatar General Hospital Orangi. Dr. Shamim Z. Khan attended.
- 5) The Founder Father of OPP Late Dr. Akhtar Hameed Khan first death anniversary was held on 10th Oct'2000 in NIPA auditorium Karachi under the conference head of "Dr. Akhtar Hameed Khan Development Forum Workshop". All KHASDA staff and some doctors, lady doctors, women clients, TBA's other interlinked health sector personal fully participated in the Seminar.

10) VISITORS:

- 1) Social Works Development of Karachi University 70 students of B.A. Hons. 2nd years with Mrs. Farhana Sarfaraz and Mr. Fakhru Huda Asst. Prof. of social works visited KHASDA-OPP. Dr. Shamim Z. Khan briefed the session in detail.
- 2) The "Anjuman-e-Falah'o'Behood" (ABF) Rawalpindi Mrs. Azra Yasmeen visited KHASDA-OPP.
- 3) Mrs. Perween Riaz coordinator KARITAS Karachi held a meeting with Dr. Shamim Z. Khan and Health Team on 17th Nov'2000 for TBA's training in their area of sadar.
- 4) MRL (Marketing Research Link Pvt. Ltd.). A management consultancy research group Ms. Shagufta interviewed Dr. Shamim Z. Khan on 31st Oct'2000.
- 5) On 31st Oct'2000 the AKU Nursing graduate students 24 with their supervisor Gulshan Ara Badruddin, Naghma Rizvi and Niamat Chandani visited KHASDA-OPP, Dr. Shamim Z. Khan briefed the students Mrs. Aisha & Miss. Shagufta assisted the session.
- 6) First Nursing students 10-15 girls of Dr. Ziauddin Hospital visited KHASDA-OPP on 25th Nov'2000 with their supervisor Abdul Mastan Sahib. Dr. Shamim Z. Khan briefed the session.
- 7) Baltistan NGO's Network representing 62 NGOs only Baltistan and Scardu Mr. Iqbal Hasan, Mr. Hasan Schahid, Mr. Gulam Saida visited KHASDA-OPP and held a detail discussion with Dr. Shamim Z. Khan on Health & F.P. program in Orangi.

11) BUDGET AND EXPENDITURE

KHASDA RECEIPTS	BUDGET 2000-2001	ACTUALS JUN-NOV'00
ORANGI PILOT PROJECT	500000	250000
MEMBERSHIP FEE	1000	0
TRANSPORT	500	50
MEDICAL FEE	19500	10927
PROF. ON INVEST.	24000	0
TOTAL	545000	260977

EXPENDITURE	2000-2001	JUL-NOV'2000
DIRECTOR/DR SZK	129596	54603
MANAGER /AYESHA	55348	23379
LHVS- SHAGUFTA	49768	21155
LHVS-SHAGUFA	49768	21155
SO/ANJUMAN	54268	22956
DRIVERS-2	82960	34348
SUBSTITUTE	6000	0
POL JEEP/VAN	58080	26991
S&R-JEEP/VAN	43000	17718
MEDICAL ITEM	3000	1000
TRAINING/WORKSHOP	40000	15785
MEETING	3000	2264
CONTRACEPTIVES	5000	-3886
EOBI	9000	3450
PUBLICATION	20000	25300
STATIONER/POST/T.PH	7512	3262
MAINTENANCE	5600	160
DEARNESS ALLOWANCE	18000	6700
EDUCATION ALLOWANCE	9600	4800
CAPITAL EXPENDITURE	40000	0
AUDIO VISUAL	2500	763
TELEPHONE/FAX	5000	0
AUDIT FEES	6000	7000
TOTAL	703000	288903

12. Receipt, Expenditure and Asset – Audited Figures (in Rupees 1990-2000)

Year	Receipt (in Rs)	Expenditure (in Rs)	Assets (in Rs)
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

MICROENTERPRISE CREDIT - SEPTEMBER 1987 TO NOVEMBER 2000

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SECTION 1

1.1: INTRODUCTION

To meet the dual challenge of inflation and unemployment the working class people in Orangi, as elsewhere, are setting up Family Enterprises: modifying homes into workshops, making females active economic workers instead of mere dependants, and making all members of the family wage earners. On account of low overheads and cheap labour, Family Enterprises are extremely competitive, and there is a great demand for their products and services. There is great scope too for expansion if they could get credit capital at reasonable rates. But generally the microentrepreneurs cannot get loans from commercial banks because of formalities and demand for collateral and also bribes.

In September 1987, Orangi Charitable Trust (OCT) was registered to fulfill this need. OCT borrowed from banks, according to current rules, without any concessions, and then lent to micro units, without red tape and collateral. OCT could take greater risks and bear losses of defaults and bad debts because it was neither the custodian of depositors, (it did not accept any deposits), nor profit maker for shareholders (it had no shareholders and gave no dividends). Later OCT also got donations from Bank of Co-operatives, SNPO, CEBEMO, World Bank and above all BCCI (now INFAQ) Foundation, and was able to acquire its own equity capital.

OCT was fully aware of the hazards of easy lending without collateral to small entrepreneurs. It knew very well that today default and even blackmailing was the prevailing culture both among the rich and the poor. Nevertheless, OCT believed that if OCT behaved honestly and faithfully, the debtors too, in course of time, would respond in the same way. Gradually OCT would learn the art of selection and recovery, and establish a growing circle of honest and competent clients.

Let us examine what has happened in ten years in respect of issue of loans and recovery of principal and markup, the volume and nature of bad debts, rapid expansion and the problems of management and accounts, the emergence of competent and honest clients, and the achieving of solvency.

SECTION 2

2.1: LOANS, RECOVERY & MARKUP - ANNUAL ANALYSIS

In spite of adverse circumstances (amateur staff, lawlessness, default culture, blackmail, strikes, gangsterism, inflation, recession) the microenterprise credit not only survived but has grown vigorously, as the following annual tables of issue of loans and recovery of principal and markup will show:

TABLE 1:
ANNUAL LOANS RECOVERY & MARKUP- SEPTEMBER 87 TO NOV 2000

YEAR	86 - 97	97 - 98	98 - 99	99-00	TOTAL
1.Total Loan (Rs)	87,221,280	24,336,830	18,771,050	12,197,150	142,526,310
2.Unit Accounts	5,122	894	748	452	7,216
3.Closed					
** Accounts	4,908	748	587	212	6,455
4.Repaid Closed					
**Principal (Rs)	81,257,680	16,357,481	14,042,500	5,523,800	117,199,461
5.Open Accounts	214	146	161	240	761
6. Repaid Open					
** Principal (Rs)	2,143,646	3,057,541	1,496,592	2,170,207	8,867,986
7. Total Repaid					
*(Open+Closed) (Rs)	83,401,326	19,433,022	15,539,092	7,694,007	126,067,447
8. Balance (Rs)	3,819,954	4,903,808	3,231,958	4,503,143	16,458,863
9.Paid Markup (Rs)	20,801,597	3,284,648	2,491,023	1,204,455	27,781,723
10. Bad Debt					
Principal (Rs)	8,733,291	605,709	207,512	0	9,546,512
11. Bad Debt					
Markup (Rs)	2,207,215	90,782	25,620	0	2,323,617
12.Bad Debt					
Units	1,288	74	25	0	1,387

The issue of loans increased from Rs. 1.1 million, given to 107 units in 87-88, to Rs. 16 million given to 793 units in 94-95. From Sep 1987 till Nov 2000 (i.e 13 years and 03month) Rs. 142.52 million was loaned to 7216 units. Of these 6455 have made full payment amounting to Rs. 117.19million. 761 accounts are open. Total repayment is Rs. 126.06 million, and recoverable balance is Rs. 16.45 million. Rs. 27.78 million was received as markup.

The table also shows separately the figures for each year.

NOTE: Bad debts are shown similarly, year by year in Tables 11,12,13,14 with annual percentages.

2.2: SPECIAL ACCOUNTS

Since 1991-92 loans have also been advanced for special purposes, for specified periods, and on special terms. Total amount of Rs. 10.60m has been spent in 69 cases. Rs. 10.16 has been received. Out of 69 accounts 66 have been closed. The balance of 3 remaining account is amounting to Rs. 0.439 million.

TABLE 2

SPECIAL ACCOUNTS

Year	Expenditure	Receipt	Balance
1991-92	647,858	607,858	40,000
1992-93	784,222	1,115,312	-331,090
1993-94	1,307,131	209,539	1,097,592
1994-95	2,250,195	1,702,505	547,690
1995-96	2,540,496	2,972,822	-432,326
1996-97	2,467,766	2,654,364	-186,598
1997-98	184,287	523,716	-339,429
1998-99	210,210	193,979	16,231
1999-00	178,137	95,996	82,141
2000-01	53,905	88,539	-34,634
TOTAL	10,606,207	10,166,327	439,880

SECTION 3

3.1 EXPANSION OUTSIDE ORANGI:

From 1987 till 1991 loans were given only in Orangi. In 1990, Mr. I. A. Imtiaz, Secretary General of BCCI(now INFAQ) Foundation, urged OCT to extend help to microentrepreneurs living in areas outside Orangi. At the same time World Bank selected OCT as one of its four microenterprise projects. Since then INFAQ Foundation has donated Rs. 25.78 million and World Bank Rs. 08.95 million as revolving fund. These donations made it possible to issue loans to small entrepreneurs living in Karachi city, to small farmers, herders and traders of Karachi goths (villages), and to NGO's in Sindh and Punjab districts. (See tables 2,3,4 below).

Table 3 shows the extent of loan operation in Orangi and Outside Orangi:

TABLE 3
LOANS, RECOVERY & MARKUP IN ORANGI & OUTSIDE ORANGI
SEP 86 TO NOV2000

	ORANGI	OUTSIDE ORANGI	TOTAL
Loans (Rs)	85,048,834	57,477,476	142,526,310
*Unit			
Accounts	4,599	2,617	7,216
*Closed			
Accounts	4,100	2,355	6,455
*Open			
Accounts	499	262	761
*Repaid			
Principal(Rs)	76,965,553	49,101,894	126,067,447
Balance (Rs)	8,083,281	8,375,582	16,458,863
Markup Paid Rs	17,020,481	10,761,242	27,781,723

TABLE 3-A
LOANS, RECOVERY & MARKUP IN ORANGI & OUTSIDE ORANGI
CURRENT YEARS JUNE 93 TO NOV 2000

	ORANGI	OUTSIDE ORANGI	TOTAL
Loans (Rs)	63,974,307	54,596,876	118,571,183
*Unit			
Accounts	3,013	2,441	5,454
*Closed			
Accounts	2,514	2,179	4,693
*Open			
Accounts	499	262	761
*Repaid			
Principal(Rs)	55,891,026	46,221,294	102,112,320
Balance (Rs)	8,083,281	8,375,582	16,458,863
Markup Paid(Rs)	11,770,839	9,934,147	21,704,986

OCT program began in Orangi in 1987. Since then loans amounting to Rs. 85.04 million were given to 4599 units. 4100 units have made full payment. 499 accounts are open with a balance of Rs. 8.08 million. Total repayment is: principal- Rs 76.96m and markup- Rs 17.02m. Outside Orangi loaning began in 1991- 9 years later. Total outside loan is Rs 57.47m to 2617 units. 2355 units have repaid in full. 262 accounts are open with a balance of Rs 8.37m.

3.2 GROUPS AND AGENTS:

For management of selection and recovery the clients were listed in groups and an agent was nominated for each group either from the group itself or from OCT staff. Groups have formed in five areas- 1. Orangi 2. Karachi city 3. Karachi goths 4. Sindh districts 5. Punjab districts. Table 3 shows their position as on Nov 30, 2000.

TABLE 4:
GROUPS (SEP 86 TO NOV 2000)

Groups	Units	Loan Amount(Rs)	Total Repaid (Rs)	Open Units	Balance In (Rs)	Markup Paid (Rs)
Orangi 48 Groups	4,599	85,048,834	76,965,553	499	8,083,281	17,020,481
Kar. City 10 Groups	264	4,652,421	4,315,596	21	336,825	1,378,476
Kar. Goths 8 Groups	326	15,220,755	12,348,853	12	2,871,902	3,119,122
Sindh Dst 38 Groups	749	17,904,320	13,791,461	143	4,112,859	2,624,795
Punjab Dt 20 Groups	1,278	19,699,980	18,645,984	86	1,053,996	3,638,849
Out Side Total 89 Groups	2,617	57,477,476	49,101,894	262	8,375,582	10,761,242
Gr. Total 137 Groups	7,216	142,526,310	126,067,447	761	16,458,863	27,781,723

TABLE 5
GROUPS – CURRENT YEARS
JUNE 93 TO NOV 2000

Groups	Units	Loan Amount(Rs)	Total Repaid (Rs)	Open Units	Balance In (Rs)	Markup Paid (Rs)
Orangi 43 Groups	3,013	63,974,307	55,891,026	499	8,083,281	11,770,839
Kar. City 9 Groups	197	3,476,821	3,139,996	21	336,825	1,026,711
Kar. Goths 8 Groups	243	13,772,755	10,900,853	12	2,871,902	2,702,672
Sindh Dst 38 Groups	743	17,849,320	13,736,461	143	4,112,859	2,602,156
Punjab Dt 20 Groups	1,258	19,497,980	18,443,984	86	1,053,996	3,602,608
Out Side Total 75 Groups	2,441	54,596,876	46,221,294	262	8,375,582	9,934,147
Gr. Total 118 Groups	5,454	118,571,183	102,112,320	761	16,458,863	21,704,986

3.3 REORGANISATION

After four years the Groups have disappointed us. They show great eagerness to disburse loans but much reluctance to make punctual recoveries. Again with rare exceptions group leaders abuse their discretion: nepotism distorts the selection. With passage of time repayment becomes sluggish and the risk of Bad Debt increases. There are even attempts to misappropriate. We have come to the sad conclusion to stop the issue of new loans to some of the Groups permanently and to some temporarily. When they have repaid their old loans, OCT will enter into new and stricter agreements. We have also concluded that we were too optimistic in believing that most Groups are trustworthy and that OCT has the supervisory capacity to serve numerous Groups.

For the next year or two OCT will not expand its loan operation outside Orangi. In Orangi more efforts will be made to separate well tested competent and honest clients and accept them only as guarantors. They will be encouraged to deal directly with the OCT loan office. The discretion given to supervisors, agents, or group leaders will be severely curtailed.

OCT is in the fortunate position of having more than a thousand well tested honest and competent clients in Orangi - clients who have prospered by competent use of OCT loans and made honest repayments.

NGO's outside will also have to create similar circles of competent and honest clients and depend on them to serve as role models, guarantors and mentors.

3.4 SETTLEMENT WITH NGO'S IN PUNJAB

As part of OPP's commitment towards attaining of self-sustainability, OCT has reached a settlement with 3 NGO's in Punjab. All loans have been settled and there are no outstanding balances. Please see table 10 below for details.

1. Organisation for Participatory Development (OPD) Gujranwala: Credit Program collaboration started in May 1993. Since then 228 loans amounting to Rs. 3.4 million were disbursed. OPD has matured over the last 6 years and has accumulated its own revolving fund with which they are continuing their micro credit program.
2. Youth Commission for Human Rights (YCHR) Lahore: Credit Program was initiated in May 1993. A total of 252 loans for Rs. 3.21 million were issued. YCHR is now continuing with its own micro credit program revolving fund.
3. Community Development Concern (CDC) Sialkot: program initiated in July 1994. 106 loans for Rs. 1.3 million were issued.

SETTLEMENT WITH NGO'S IN PUNJAB
TABLE 6

	ITEMS	YCHR (LAHORE)	OPD (GUJRANWALA)	CDC (SIALKOT)
1	Total Loans Units	252	228	106
2	Total Loan Amount	3218980	3435500	1397000
3	Mark up Received	773196	686389	306254
4	Total Recovery Received	3992176	4121889	1703254
5	Bad Debt Amount	313917	134781	82068
6	Donation Amount	185357	430581	45038
7	Allowance Paid	276059	126000	175000
8	Expenditure (5+6+7)	775333	691362	302106
9	Net Gain (Loss)	-2137	-4973	4148
10	OCT Direct Cost	257732	228796	102084
11	Net Gain / Loss	-259869	-233769	-97936

SECTION 4

4.1 BAD DEBTS- NATURE AND VOLUME

As the purpose of OCT was to establish a self-sustained institution for small entrepreneurs, we anxiously monitored the nature and extent of default. We knew that in our country default, instead of remaining a tolerable burden, tends to magnify like a cancer. Huge defaults have ruined our cooperatives and other financial institutions for the poorer classes. From the very beginning we were determined to prevent stealing and shirking inside OCT and, by setting an honest example, create a circle of honest and loyal borrowers. OCT made it a rule not to conceal or overlook cases of default but to scrutinize them every month. Cases of irrecoverable defaults were promptly written off as bad debts twice or thrice each year. Updated bad debt tables were regularly published in the Quarterly Progress Reports. We are carefully analysing all cases of default. As the ledgers are now computerised, individual accounts of defaulters are compiled in annual files and reexamined thoroughly. Previously bad debt cases were classified as Dishonest,

Incompetent and Unfortunate. As a result of the new scrutiny, the nomenclature was changed to 1. Discount cases 2. Failure cases and 3. Absconder cases

4.2 BAD DEBT DISCOUNT CASES:

These are cases in which the total payment made by clients exceeds the loan principal, though computerised ledgers show recoverable balance, which the borrowers were unwilling to pay for three reasons:

1. They did not want to pay markup
2. They had closed their businesses
3. They did not want further relation with OCT

It was decided to discount the balance.

There are 643 Discount cases from Sep 1987 till 30 Nov 2000. Details are given below:

TABLE 7
BAD DEBTS- DISCOUNT CASES SEP 87 TO NOV 2000

Year	86 - 97	97 - 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,336,830	18,771,050	12,197,150	142,526,310
Total					
**Units	5,122	894	748	452	7,216
Discount					
**Principal (Rs)	2,080,352	98,511	34,475	0	2,213,338
% Of Total	2.39	0.40	0.18	0.00	1.55
Markup					
*Recovery (Rs)	20,801,597	3,284,648	2,491,023	1,204,455	27,781,723
Discount					
**Markup (Rs)	213,507	2,599	209	0	216,315
% Of Total	1.03	0.08	0.01	0.00	0.78
Discount					
**Units	600	33	10	0	643
% Of Total	11.71	3.69	1.34	0.00	8.91

Discount cases caused bad debt loss of Rs 2,213,338 principal (1.55% of total loan) and Rs 216,315 markup (0.78% of total markup). The table shows the percentages separately for each year.

4.3 BAD DEBT FAILURE CASES:

From Sep 1987 till Nov 2000, the businesses of 398 borrower collapsed for the following reasons:

1. Some were murdered
2. Some died naturally
3. Some were incapacitated by blindness, paralysis, TB and other chronic illnesses
4. Some lost their capital by fire, looting, extortion etc.
5. Some became heroin and charas addicts
6. Some were shattered by family disasters

7. The majority just failed to keep going

Their account ledgers show that they did try to carry on work and repay their debts as long as they could. Looking at the failure ledgers we feel more sorry for the borrowers than for OCT's loss. We see how hard the struggle for existence is for small people and we wonder how so many manage to survive.

The 398 cases of failure caused bad debt loss of Rs 3,958,899 principal (2.78% of total loan) and Rs 878,220 markup (3.16% of total markup received). Failure cases are 5.52% of total borrowers. For OCT the financial burden of failure cases is quite small.

TABLE 8
BAD DEBTS- FAILURE CASES SEP 87 TO NOV 2000

Year	86 - 97	97 - 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,336,830	18,771,050	12,197,150	142,526,310
Total					
**Units	5,122	894	748	452	7,216
Failure					
*Principal (Rs)	3,438,083	415,653	105,163	0	3,958,899
% Of Total	3.94	1.71	0.56	0.00	2.78
Markup					
*Recovery (Rs)	20,801,597	3,284,648	2,491,023	1,204,455	27,781,723
Failure					
**Markup (Rs)	807,788	59,708	10,724	0	878,220
% Of Total	3.88	1.82	0.43	0.00	3.16
Failure					
**Units	354	33	11	0	398
% Of Total	6.91	3.69	1.47	0.00	5.52

4.4 BAD DEBTS- ABSCONDER CASES:

These are our tricky customers. They belong to three categories:

1. Neighbourhood bullies, with political clout, who consider loans as a tribute or a contribution and thumb their noses at OCT.
2. Swindlers who know that nowadays there are no legal sanctions and they can grab OCT's money with impunity. We also know from bitter experience that in reality no legal redress is available against bullies, swindlers, and crooks. Our law courts are a shambles.
3. Crooked losers, who after the collapse of their business did not come to OCT for exemption like the failure cases but preferred to abscond.

In all, since Sep 1987, there are 346 cases, of which approximately 25 are bullies, 25 swindlers and the rest crooked losers. Being fleeced by so many bullies, swindlers and crooks was partly OCT's own fault. In spite of its inexperience OCT expanded its operation. The annual issue of loans rose from Rs 1.1m in 87-88 to Rs 13.9m in 93-94. This was also the period when the chairman (the writer of this report), who was the chief monitor of management and accounts, was running around defending himself from blasphemy cases in Punjab courts and was twice hospitalised for schemic heart failure. When he again gave his full attention to OCT, he stopped

further expansion, changed the director, and purged some staff members. The abnormal rise in absconder cases was due to slack management. OCT has suffered the biggest loss from the 346 absconder cases, Rs 3,358,475 principal (2.36% of total loan), Rs 1,227,685 markup(4.42% of total markup received). Now it is hoped that in future OCT will not fall easily into the clutches of bullies and swindlers.

TABLE 9
BAD DEBTS- ABSCONDERS CASES SEP 87 TO NOV 2000

Year	86 - 97	97 - 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,336,830	18,771,050	12,197,150	142,526,310
Total					
**Units	5,122	894	748	452	7,216
Absconded					
**Principal (Rs)	3,199,056	91,545	67,874	0	3,358,475
% Of Total	3.67	0.38	0.36	0.00	2.36
Markup					
*Recovery (Rs)	20,801,597	3,284,648	2,491,023	1,204,455	27,781,723
Absconded					
**Markup (Rs)	1,184,523	28,475	14,687	0	1,227,685
% Of Total	5.69	0.87	0.59	0.00	4.42
Absconded					
**Units	334	8	4	0	346
% Of Total	6.52	0.89	0.53	0.00	4.79

An abstract is given below to show at a glance the total bad debts from Sep 87 to Nov 2000

4.5 TOTAL BAD DEBTS CASES

TABLE 10
TOTAL BAD DEBT CASES SEP 87 TO NOV 2000

Year	86-97	97-98	98-99	99-00	TOTAL
Total					
Loan (Rs)	87,221,280	24,336,830	18,771,050	12,197,150	142,526,310
Total					
**Units	5,122	894	748	452	7,216
Total B.D.					
Principal (Rs)	8,733,291	605,709	207,512	0	9,546,512
B.D.Principal					
% Of T. Loan	10.01	2.49	1.11	0.00	6.70
Markup					
Recovery (Rs)	20,801,597	3,284,648	2,491,023	1,204,455	27,781,723
Total B.D.					
Markup (Rs)	2,207,215	90,782	25,620	0	2,323,617
B.D.Markup					
% Of T. Markup	10.61	2.76	1.03	0.00	8.36
B.D. Units					
Total	1,288	74	25	0	1,387
B.D. Units					
% Of T. Units	25.15	8.28	3.34	0.00	19.22

Inspite of some slack management bad debt losses have been 6.70% of the total loans. With more alert management, and exclusion of bullies, swindlers and crooks, OCT may further reduce the percentage. However, while dealing with small entrepreneurs, and lending without collateral, losses due to the human condition of failure cannot be eliminated altogether.

SECTION 5

5.1 MANAGEMENT:

For OCT management was and remains a crucial problem. It has four aspects:

1. Maintenance and monthly monitoring of accounts
2. Professional and moral discipline of staff- rejection of the prevailing culture of shirking and stealing.
3. Selection of honest borrowers and creation of loyalty.
4. Ensuring good recovery and preventing excessive default.

Initially the chairman thought that the formation of cooperative societies, which had worked so well in the Comilla project, was a suitable approach for the Orangi entrepreneurs. He was sorely disappointed. Every cooperative failed. Unlike Comilla, the Karachi climate was hostile to cooperatives. Loans were therefore given to individual entrepreneurs, selected and supervised by OCT managers. Experience proved that supervised credit to individuals worked as long as the number of loanees remained small. But when the numbers became large and widely scattered, supervision faltered. Besides when the number of supervisors was increased, it became difficult to prevent the misuse of discretionary powers.

For three years, (91-94) OCT was in this predicament- OCT managers were giving hundreds of loans in widely scattered areas in Orangi and in Karachi city. In 1996 we began to see the tell-tale signs of breakdown- rising defaults and misuse of discretion. In order to save the program there seemed no other option except to reduce and restrict loanees as well as supervisors.

Fortunately the cooperatives reappeared in a new guise: NGO's who adopted our approach, came for training and became our affiliates. They undertook the responsibility of selection and recovery. Their performance in both respects was remarkable. From 1992 till Nov 2000 they issued 2617 loans, amounting to Rs 57.47m and recovered Rs 49.10m as principal and Rs 10.76m as markup (see table 3 above)

Now after four years of working with NGO's and Groups we have again been disappointed (see 3.3). Consequently OCT has decided not to expand its loan operation outside Orangi for the next one or two years.

5.2 OCT's PRESENT MANAGEMENT POLICY

1. In Orangi- to continue giving loans mainly to competent and loyal borrowers who have honestly repaid their previous loans. (there are more than 600). The best of them will be asked to form groups of new applicants under their supervision.

2. OCT's supervisors will now concentrate not on selection, but chiefly on recovery and promotion of autonomous groups for loan management, and joint purchase and marketing.
3. The accounts have been computerised and monthly printouts are prepared punctually, discussed in detail, and dispatched to group supervisors and NGO's with loan office comments.
4. For maintaining professional and moral discipline weekly and monthly meetings are held with the strictest regularity, attended by every staff member, to review the loan issue and recovery, the behavior of defaulters, as well as our own behavior. The chairman spends a lot of time with the staff and keeps pointing out that the progress of OCT depends entirely on the professional and moral integrity of OCT staff, and the loyalty of competent and honest borrowers.
5. At the same time well tested competent and honest clients are being encouraged to serve as role models, guarantors and mentors.

SECTION 6

6.1 PROFILE OF BORROWERS

OCT has given 7216 loans, 4599 in Orangi and 2617 outside. OCT's objective was not simply to alleviate poverty by giving tiny loans to the poorest of the poor as the Grameen Bank was doing. OCT wanted to provide adequate capital to emerging family enterprises so that they could expand their businesses which were very competitive on account of low overheads and cheap labour, and there was a big demand for their products and services. But most of them were unable to obtain any capital from banks due to formalities, and demands for collateral. With OCT's loans the micro entrepreneurs got additional investment and working capital to purchase equipment and raw materials, thus increasing production, reducing costs and employing more workers. Those who prospered became role models and teachers for relatives and neighbours. In Orangi OCT loans have resulted in a spectacular spread of stitching centres (475), consumer stores(1038) and women work centres (59). Schools and clinics have made improvements with OCT loans(407) and (91). Table 15 gives in alphabetical order the 64 professions to which the 7216 loans were given. These include urban and rural loans and loans to female entrepreneurs.

6.2 THE URBAN ENTERPRISES: PRODUCTS AND SERVICES

1) **MANUFACTURERS:** Bakeries(62), Banarsi weavers(146), carpet weavers(10), cosmetic factories(46), die makers(29), embroidery workshops(117), furniture workshops(20), garment factories(197), ice factories(4), industrial homes(8), kitemakers(18), leather works(41), moulding shops(100), paint brush makers(19), printing presses(48), shoe makers(189), steel works(28), thallas-block makers(51), wood works(19), workshops(142).

2) **TRADES & SERVICES:** Butchers(54), Clinics(91), cloth shops(173), Cold drink shops(38), consumer stores(1038), crockery shops(33), decorators(43), electric stores(227), junk dealers(21), laundries(4), medical stores(87), packing shops(64), pan shops(115), schools(407), small businesses(668), stationary shops(96), stitching centers(475), studios(7), suppliers(137), taxi-motorcycles(143), thelas-peddlers(318), transporters (27), typing institutes(22), video shops(86), women work centers(59).

The average loan is Rs 19,743.

6.3 RURAL LOANS

Since 1991 till Nov 2000, 1222 rural loans amounting to Rs 30.48m have helped petty traders, craftsmen, milk sellers, fishermen and farmers.

Table 11. Rural Loans, Recovery and Bad debts upto 30 Nov 2000

Year	Loan (Rs) Amount	No. of Units	Repaid(Rs) Amount	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	4,400,580	364,652	39	8.23	16.88
94-95	6,252,320	241	5,935,918	512,017	45	8.19	18.67
95-96	3,677,690	130	3,612,696	387,002	40	10.52	30.77
96-97	1,813,000	125	1,802,390	218,841	20	12.07	16.00
97-98	460,000	12	460,000	23,863	2	5.19	16.67
98-99	6,190,550	174	4,667,549	0	0	0.00	0.00
99-00	4,112,650	137	1,992,608	0	0	0.00	0.00
Total	30,485,250	1222	26,418,741	1,833,322	180	6.01	14.73

Average rural loan is Rs. 24,947. Percentage of bad debt has been very low 6.01 % of total loan and 14.73 % of units.

6.4 FEMALE ENTREPRENEURS

In katchi abadis females are becoming active economic workers instead of remaining confined dependents. OCT has made special (and very expensive) efforts to help women workers and women entrepreneurs. Since 1987 OCT has loaned Rs 18.42m to 1202 lady entrepreneurs. Loans have been taken for stitching centers(288), consumer stores(160), schools(152), embroidery workshops(54), dairy cattle(55), clinics(47), garment factories(58), small businesses(79), women work centers(19), industrial homes(8), beauty parlours(10), and many other ventures. The yearly loan, recovery and paid markup are shown in the table below:

TABLE 12
Loan Recovery Markup And Bad Debts
Female Entrepreneurs - Sep 87 To Nov 2000

Year	Loan (Rs) Amount	No. of Units	Repaid(Rs) Amount	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	2,046,731	353,741	41	15.79	28.08
95-96	2,125,230	197	2,054,352	154,819	35	7.28	17.77
96-97	2,139,250	125	1,905,673	71,679	14	3.35	11.20
97-98	2,315,000	113	1,830,601	110,404	10	4.77	8.85

98-99	1,266,000	57	1,072,162	25,067	2	1.98	3.51
99-00	638,500	26	463,122	0	0	0.00	0.00
TOTAL	18,428,557	1202	17,076,268	2,499,406	288	13.56	23.96

Contrary to our expectation the recovery from the ladies has been not better but worse than the recovery from men. The percentage of female bad debts is 13.56% while the percentage of male bad debts is less than 8%. There are three reasons for this poor performance:

- 1) It is more difficult and very expensive to supervise female loanees.
- 2) Some of the female loanees were used by their crooked males to swindle OCT.
- 3) Our lady supervisors proved sadly incompetent.

However inspite of losses and dropouts ten years of costly efforts have created at least 300 competent and loyal female clients who are taking more loans and keeping in close touch with OCT's office. We will try to use them as the organisers of new applicants into disciplined groups under their supervision. Besides this most valuable asset of a growing group of competent women entrepreneurs, OCT now also possess well trained and dedicated lady staff members-accountant, loan officer, computer officer, and loan supervisor. The secretary of OCT is also a lady. OCT accounts and computer office looks very female friendly.

6.5 COMPLETE LIST OF PROFESSIONS OF BORROWERS, LOANS RECOVERIES AND PAID MARKUP

From Sep 87 till Nov 00, 7216 loans amounting to Rs 142.52m have been given to entrepreneurs belonging to 64 professions. They have repaid Rs 126.06m principal and Rs 27.78m markup. Although 1387(19.22%) out of 7216 caused bad debt losses of 6.70% to OCT (see table 8), 5829(80.78%) fulfilled OCT's objective i.e. they increased production and employment, expanded their business and added to their capital and equipment. By their success they have become role models for others. When we look at the accomplishment of these competent and loyal borrowers, and find their numbers growing every year, we forget our sorrow over the 398 failures, and our disgust at the 346 absconders(see tables 10&11). We feel that our faith in the micro-entrepreneurs has been justified.

TABLE 13
PROFESSIONS OF BORROWERS - LOANS AND REPAYMENTS SEP 87 TO NOV 2000

PROFESSION CATEGORIES	UNIT ACCTS	LOAN AMT	PRINCIPAL REPAID	MARKUP PAID	TOTAL PAYMENT
Agro Machinery	1	125,000	125,000	18,562	143,562
Bakeries	62	958,000	866,903	277,838	1,144,741
Banarsi Weavers	146	1,920,500	1,661,684	569,337	2,231,021
Butchers	54	1,094,000	1,077,953	169,184	1,247,137
Carpet Weavers	10	104,500	102,382	32,485	134,867
Clinics	91	2,254,400	2,204,226	482,508	2,686,734
Cloth Shops	173	3,439,000	2,841,541	672,417	3,513,958
Cold Drink Shops	38	766,000	716,494	126,157	842,651
Consumer Stores	1038	15,496,000	14,704,319	3,168,989	17,873,308
Cosmetic Factories	46	597,600	569,006	149,249	718,255
Crockery Shops	33	560,000	493,176	126,686	619,862
Dairy Cattle	496	11,406,300	10,647,119	2,053,190	12,700,309
Decorators	43	805,000	770,685	147,865	918,550
Die Makers	29	457,000	389,627	113,257	502,884

CONTINUED

Electric store	227	3,638,100	3,415,632	842,120	4,257,752
Embroidery workshops	117	1,726,600	1,614,197	411,380	2,025,577
Fishery	186	11,018,215	8,551,415	2,341,747	10,893,162
Flower Makers	27	367,000	325,169	90,957	416,126
PROFESSION CATEGORIES	UNIT ACCTS	LOAN AMT	PRINCIPAL REPAID	MARKUP PAID	TOTAL PAYMENT
Furniture makers	20	374,600	321,856	106,947	428,803
Garment Factories	197	4,153,700	3,739,495	835,985	4,575,480
Gas Filling Centers	3	45,000	45,000	16,600	61,600
Hair Dressers	21	252,000	220,663	63,361	284,024
Hardware	27	555,000	538,169	98,917	637,086
Hotels	63	920,950	836,615	238,384	1,074,999
Ice Factories	4	425,000	425,000	71,579	496,579
In-House Staff	65	3,105,926	2,402,552	609,004	3,011,556
Industrial Homes	8	170,000	151,710	38,793	190,503
Jewellers	17	240,000	193,101	45,575	238,676
Junk Dealers	21	302,000	252,185	82,789	334,974
Kite Makers	18	230,200	230,200	39,902	270,102
Laundries	4	35,000	35,000	7,315	42,315
Leather Works	41	827,500	723,287	179,896	903,183
Locksmiths	1	5,000	5,000	3,204	8,204
Medical Stores	87	1,732,500	1,552,366	361,713	1,914,079
Moulding shops	100	1,419,500	1,292,936	366,285	1,659,221
Nurseries	3	57,000	57,000	12,656	69,656
Oil Depots	5	85,000	70,571	17,318	87,889
PCO's	2	50,000	50,000	5,802	55,802
Packing shops	64	881,000	809,743	178,256	987,999
Paint Brush makers	19	227,500	227,500	57,742	285,242
Pan Shops	115	1,305,200	1,244,746	236,501	1,481,247
Printing Presses	48	819,000	732,070	206,049	938,119
Repair Shops	29	515,400	444,921	100,001	544,922
Schools	407	12,463,981	10,536,859	1,681,217	12,218,076
Shoemakers	189	2,665,300	2,470,048	574,144	3,044,192
Small Business	668	10,606,870	9,843,086	2,185,053	12,028,139
Spare Parts	43	984,000	894,505	176,977	1,071,482
Stationery Shops	96	1,630,000	1,602,651	294,276	1,896,927
Steel Works	28	505,000	433,980	126,418	560,398
Stitching Centers	475	6,964,301	6,725,872	1,814,912	8,540,784
Studios	7	80,000	80,000	22,045	102,045
Suppliers	137	2,137,500	1,879,532	479,080	2,358,612
Taxi-Motorcycles	143	2,913,251	2,465,347	625,027	3,090,374
Thallas	51	1,209,600	1,054,907	289,388	1,344,295
Thelas	318	2,032,425	1,962,883	446,659	2,409,542
Tooth Powder makers	1	10,000	10,000	2,244	12,244
Transporters	27	635,000	542,033	111,137	653,170
Typing Institutes	22	619,000	522,456	234,874	757,330
Video Shops	86	1,482,000	1,311,739	300,303	1,612,042
Water & Land Dev	498	15,943,620	12,004,178	1,908,800	13,912,978
Wholesalers	1	40,000	40,000	8,837	48,837
Women Work Centres	59	1,127,971	1,127,971	144,881	1,272,852
Wood Workers	19	254,800	227,570	59,719	287,289
Workshops	142	2,751,500	2,653,616	521,230	3,174,846

TOTAL 64	7,216	142,526,310	126,067,447	27,781,723	153,849,170
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SECTION 7

7.1 OPERATIONAL EXPENSES

OCT did not aim to make profits like commercial banks. At the same time OCT did not want to be a basket case depending mainly on foreign and domestic charity, always going around with a begging bowl. Sooner or later it wanted to stand on its own feet, earning enough income to balance expenditure. For this purpose two guidelines were followed:

- 1) Markup was not subsidised but kept equal to current bank rate.
- 2) Operational expenses were kept quite low.

OCT is indeed fortunate that only three years after its inception (i.e. in 90-91) the ratio of operational overheads to disbursed loan fell to 8.73% and then to 4.86 in 94-95. The ratio of markup to overheads rose to 128% in 90-91 and 355% in 94-95.

TABLE 14
RATIO OF OPERATIONAL EXPENSES TO LOANS AND MARKUP
SEP 87 TO NOV 2000

Year	Loans (Rs)	Overheads (Rs)	% Of Loan	Markup (Rs)	% Of Overhds
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	119,500	847,161	14.10	782,521	108.26
TOTAL	143,546,110	12,549,933	8.74	28,449,427	226.68

NOTE: figure for 00-01 are for July to September 2001.

7.2 DETAILS OF OPERATIONAL OVERHEADS

OCT management has been reorganised in April 96. The posts of director and joint director have been abolished. Four sections have been established headed by an officer 1. Loan 2. Accounts 3. Recovery and 4. Loan Officer. Vice chairman has become the coordinator. The following chart outlines the setup.

TRUSTEES - CHAIRMAN
VICE-CHAIRMAN

Loan Section	Accounts	Recovery	Ext / Training
Loan Officer (Naila Ghyas)	Account Officer (Zehra Rizvi)	Recovery Officer (Ashfaqe)	Naila Ghyas Javaid Baig
Loan Manager 1 (Rafique Huner)	Accountant (Samina Naeem)		
Loan Manager 2 (Hani)	Computer Consultant (Amanullah)		
Loan Manager 3 (Allauddin)	Computer Officer (Kehkashan)		
Loan Manager 4 (Qamar Sultana)	Assistant (Shabbir)		
Assistant (Shahzad)			
Agents			

TABLE 15
DETAILS OF OPERATIONAL OVERHEADS JULY 2000

HEAD	BUDGET	ACTUALS
I. STAFF	2000-2001	
Loan Officer (Naila)	0	0
Consultant (Hani)	63,436	25,982
Loan Manager (Allauddin)	73,948	30,248
Asstt. Manager Rafique Honer	60,092	24,575
Loan Manager (Qamar Sultana)	46,388	19,272
Assistant Acc. Off. (Shahzad)	46,388	15,408
Accounts Officer (Zehra)	0	0
Accountant (Samina Naeem)	62,620	25,917
Computer Officer (Kehkashan)	50,804	21,107
Comp. Consult/Amanullah	0	0
Assistant (Shabbir)	53,120	22,041
Asst. Recovery Officer (Javaid Baig)	64,256	26,607

CONTINUED

Recover Officer		
(Ashfaque)	71,680	29,636
Legal Advisor (Shahid)	18,000	7,500
Y.C.H.R.		
Loan Manager / Saeed Khan	52,372	21,436
Driver 1		
(Iqbal)	38,848	12,704
Driver 2		
(Yousuf)	46,084	18,943
Sub Total Staff	748,036	301,376

2. Agent Allowance	111,600	45,500
3. Consultants	82,800	34,500
4. Training	50,000	36,025
5. Travel Allowance	10,000	5,968
6. Dearness Allowance	45,000	15,750
7. Education Allowance	21,600	8,800

8. Contingencies		
Printing	60,000	18,301
Stationary	10,000	4,704
Postage	25,000	4,074
Computer Supplies	40,000	9,980
Computer Maintenance	20,000	3,600
Telephone	50,000	24,875
Electricity	35,000	8,719
Legal Expenses	150,000	2,150
Meetings	20,000	3,024
Maintenance	35,000	27,466
Audit Fees	18,000	15,000
Bank Charges	30,000	2,919
Loan Agreement	5,000	13,350
Pol. / Jeep 9179	20,000	7,950
S & R Jeep 9179	20,000	10,178
Advance	0	77,007
Water Bill	10,000	0
Audio Visual	10,000	1,458
Photo Copy	25,000	0
Pention	20,000	7,500
Conveince Allowance	5,000	-1,355
Old Age Benefit	30,000	10,425
Pol / Van 9185	47,000	18,280
S & R / Van 9185	24,000	20,513
Locker	2,500	0
Petrol & Over Time	15,000	495
Miscellaneous	50,000	96,319
Ashfaque Pol / 7855	20,000	10,750
Book & Journals	0	1,560
Sub.Total Contingecies	796,500	399,242
Total Overheads 1-8	1,865,536	847,161

7.3 REASONS FOR LOW OVERHEADS

The OCT staff consists of only sixteen members. They are issuing and recovering loans and installments amounting to about Rs 20m annually, supervising on an average about 900 open and more than 60 special accounts. This small staff is able to do so much because:-

- 1) The accounts are computerised. Monthly printouts are punctually available in the first week. This facilitates monitoring.
- 2) Thanks to an annual grant of Rs 360,000 from the World Bank 30 agents from the groups have been appointed as group agents, who help OCT in selection and recovery.
- 3) By now 41 affiliated NGO's are also helping OCT in selection and recovery. In fact the NGO's are performing the functions of supervision more efficiently than OCT staff at no cost to OCT. Again an annual grant of Rs. 3 lakhs from the World Bank has enabled OCT to under take intensive training of NGO's.
- 4) Two lady officers and a transport is provided by OPP's Women's Program to OCT.
- 5) Besides OPP-Research and Training Institute(RTI) has provided free office accommodation to OCT.

7.4 BUDGET AND ACTUALS 2000-2001

TABLE 16
BUDGET AND ACTUALS OF CURRENT YEAR 2000 - 2001

EXPENDITURE	BUDGET 2000-2001	ACTUALS
Operational Over Head Tab 13	1,865,536	847,161
Capital Expenditure	200,000	99,285
Investment	2,471,864	0
Donations (Unit)	140,000	45,162
Donations (Other)	60,000	16,425
Bad Debts	1,500,000	440,893
Repayment	0	0
Markup Payments	200,000	0
Intercoop Accts	0	0
Loans	30,000,000	119,500
Special Accts	121,026	53,905
Abnormal Loss	20,000	0
Markup To RDT.	0	0
NRSP (SRSP)	0	0
Loan To OPP	0	749,371
Total Expenditure	36,578,426	2,371,702

RECEIPTS	BUDGET 2000-2001	ACTUALS
1. GRANTS		
SNPO	397,400	265,000
World Bank (Agent)	0	0
World Bank (Training)	0	0
N.R.S.P.	0	0
Women Section	200,000	0
Sub Total Grants	597,400	265,000

2. DONATIONS		
INFAQ - OPP Prog.	5,000,000	0
World Bank	0	0
SNPO	0	0
Mrs. Yousuf Diwan	0	0
Sub Total Donation	5,000,000	0

3. Markup	4,000,000	782,521
4. Fixed Deposit Pr	0	0
5. Recovery Of Loans	24,800,000	3,571,938
6. Special Accounts	121,026	88,539
7. Loans	2,000,000	0
8. Other Income	0	0
9. Received Bad Debt	0	4,900
10 Received Adj. & Don.	0	10,000
11. Sale Of Assets	0	0
12. Recovery From OPP	0	2,267,589
13. Recovery From RDT	0	0
Total Receipts	36,518,426	6,990,487

7.5 Receipt, Expenditure and Assets – Audited Figures (in Rupees 1980 – 2000)

TABLE 17-

Year	Receipt	Expend.	Assets
1987-88	1984307	157190	1827117
1988-89	771964	346649	2252432
1989-90	1106306	667588	2691150
1990-91	2573830	932405	4332575
1991-92	3877206	1297584	6912197
1992-93	5840170	826145	11926222
1993-94	7913564	968158	18871628
1994-95	7624809	1541139	24955298
1995-96	11452898	2641407	33766789
1996-97	15182813	5298843	43650759
1997-98	9150898	2202616	60714273
1998-99	6902203	2649602	64940643
1999-00	3266753	2287620	55837635

SECTION 8

8.1 DONORS

OCT received an initial grant of Rs 1.97m from OPP, of which Rs 1m was pledged to the National Bank Orangi branch to obtain overdraft facility. OCT issued loans from the overdraft account and deposited the recovered installments back into the account. From the second year many generous donors began to give annual grants for overheads and donations for revolving loan funds, which made OCT less and less dependent on bank overdrafts.

TABLE 18
GRANTS AND DONATIONS
SEP 87 TO NOV 2000

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	265,000	0	265,000
TOTAL	8,053,465	56,241,871	64,295,336

8.2 THE CHIEF DONORS

Our first donor was the Federal Bank Of Co-operatives. They sanctioned a grant of Rs 1m payable in 4 years, but the grant was terminated after 3 years because OCT did not succeed in forming cooperative societies. We are very sorry for our failure but we tried as hard as we could. We do not think the failure was due to lack of effort on our part. Our second donor was the Swiss NGO Program Office(SNPO) which began with an annual grant of Rs 2 lakhs for overheads in 1989, then raised it to Rs 4.5 lakhs in 1992. they have also given donations for rural loans. The Dutch agency CEBEMO has been giving Rs 80,000 annually since 1988 to support women's programs. NORAD gave Rs 5 lakhs for women consumer stores. From 1990 onwards BCCI(now INFAQ) Foundation has donated large sums for loans.

DONATION - INFAQ FOUNDATION

YEAR	FEMALE ENTERPRISE	RURAL	MALE ENTERPRISE	INFAQ-OPP 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
TOTAL	7,426,910	9,117,670	4,364,145	14,604,406	35,513,131

INFAQ Foundation is OCT's chief donor and also the sponsor and chief supporter of the Orangi Pilot Project (OPP).

The World Bank is the next big donor. It gave Rs 2.64m in 1991 for use as revolving fund. In 1995 the World Bank has sanctioned an annual grant of Rs 353,000 for appointing 30 agent supervisors for loan groups, and Rs 353,000 for training other NGO's to follow OCT's method for giving microenterprise credit in their localities. The grant was renewed for 1996.

In 1995-1996, Rs. 6.43 million was given as revolving fund, bringing the total to Rs.8.95 million.

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
TOTAL	9,090,513	2,118,000

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	265,000	265,000
TOTAL	511,925	5,147,765	5,659,690

SECTION 9

9.1 ACHIEVING SOLVENCY

TABLE 19
INCOME, EXPENDITURE, ASSETS & LIABILITIES
AUDITED FIGURES - 1987 - 1998

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	3,268,753	2,289,620	55,837,635	6,860
TOTAL	77,655,515	21,824,740		

The generosity of donors, the loyalty of borrowers and the frugality of operation have made OCT a solvent institution.

- 1) OCT has its own revolving fund of Rs 16.45m (see table 21 above)
- 2) It has few liabilities.
- 3) All bank loans have been repaid

BANK	LOAN	REPAID
National Bank	27,977,939	27,977,939
First Women Bank	811,000	811,000
Allied Bank	544,855	544,855
City Bank	1,447,237	1,447,237
Habib Bank	23,552,473	23,552,473

- 4) Reserve fund is growing.

FIXED DEPOSITS: APR 1996	
ALLIED BANK	0
SAVING CERTIFICATES	29,867,500
TOTAL	29,867,500

Thanks to an annual World Bank grant of Rs 3 lakhs, OCT is able to arrange intensive training for them at OPP-RTI and OPP-OCT

VII.

**ORANGI PILOT PROJECT
RURAL DEVELOPMENT TRUST
PROGRESS REPORT
TO NOV 30, 2000**

SECTIONS:

- I: INTRODUCTION**
- II: PHASE 1 DEMONSTRATION NOTES & TABLES**
- III: PHASE 2 DEMONSTRATION NOTES & TABLES**
- IV: PHASE 3 DEMONSTRATION NOTES & TABLES
PERFORMANCE CRITERIA & RATINGS**
- V: PHASE 4 AND ABSTRACTS**
- VI: RECEIPTS & EXPENDITURES: BUDGET AND ACTUALS**

TABLES:

- 1. PHASE 1 LOANS & RECOVERY SUMMARY**
- 2. PHASE 2 LOANS & RECOVERY SUMMARY**
- 3. PHASE 3 LOANS & RECOVERY SUMMARY**
- 4. PHASE 4 LOANS & RECOVERY SUMMARY**
- 5. LOANS & RECOVERY ABSTRACT PHASES 1, 2, 3 & 4**
- 6. OPP-RDT BUDGET: RECEIPTS & EXPENDITURE DETAILS**

SECTION I

INTRODUCTION

Background: Agriculture in Pakistan is courting with disaster. Every year the yield per unit of major crops and livestock is falling while the prices of such commodities keep on rising. Thousands of acres of land are lost each year to waterlogging and salinity. The irrigation and outfall drainage system is in shambles. Farmers are getting such poor returns on their crops at times that they abandon their crops in the field. Out of despair, farmers are abandoning agriculture and moving to the urban areas in search of non-existent jobs, thus adding to the burden of the already overburdened cities.

The major hindrance is the lack of vision on the part of the agricultural policy makers. Although majority of Pakistan's farmers is peasant proprietors with holdings of 5 to 25 acres of land, yet they have been heavily neglected in terms of technical and credit assistance.

It seemed like a hopeless situation- a picture of gloom and doom. Some effort had to be made. We at the Orangi Pilot Project were not ready to lose hope. We wanted to be part of the solution. But first we had to apply the OPP Methodology to this problem as we had done it before to solve the problems- sanitation, housing & unemployment- of katchi abadis. Like a physician, we had to diagnose the disease, demonstrate the efficacy of the prescribed medicine and replicate the results.

In 1992, We set up the OPP-Rural Pilot Project. The initial objective was to enhance the productivity of peasant proprietors by turning them into commercial producers through technical assistance and credit.

We were assisted by an annual grant of Rs 3 lacs from National Rural Support Program (NRSP) to cover our operational overheads. We set up a small office in the OPP premises. The Swiss NGO Program Office (SNPO) offered us a grant of Rs 2.5 million to set up demonstrations of sustainable land use. This was Phase 1, which was to run through March 1996.

SECTION II

Phase 1 (January 1993 to March 1996)

We began with the Baloch villages near the border of Sindh and Balochistan. Our focus was to identify peasant proprietors- farmers owning and working on 5-20 acres of land- and set up demonstrations of Water and Land development, animal husbandry, windmills, biogas and drip/sprinkler irrigation. We were looking for the entrepreneurial spirit and initiative in small farmers with a vision to nurture and encourage it, linking the commercial production of the farmers with the Karachi market.

In Phase 1 we set up a total of 40 demos for a total disbursement of Rs 2455345. 8 of these demos were Research & Experimental. These demonstrations have assets in stock or in the field. These assets are being disposed off and credited to the accounts. A summary table is given below:

TABLE 1**PHASE I SUMMARY OF LOANS, RECOVERIES, ASSETS & BALANCE TO NOV 30, 2000**

S. NO	DEMONSTRATIONS RATING & TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	8	813853	40240	773613	0
2	COMPETENT & HONEST	4	491150	287100	10900	193150
3	COMPETENT & DISHONEST	4	121459	28645	92814	0
4	INCOMPETENT & HONEST	12	505055	339514	165541	0
5	INCOMPETENT & DISHONEST	12	523828	140040	383788	0
	TOTAL	40	2455345	835539	1426656	193150

Results:

Out of 40 borrowers, 7 have repaid in full including 10% markup. 3 borrowers have paid the full principal amount. In 8 R&D loans Rs 40240 has been recovered and Rs 773613 remains as assets in storage or on site. **As of June 30, 1999 we have written off as bad debts all remaining balances, except 1 unit in which we expect to make full recovery.**

Conclusions:

At the end of Phase 1, after incurring much loss, we learnt much about agriculture development. We learnt that we could only play the role of a facilitator. We do not have the capacity to inculcate farming or entrepreneurship into people. We can merely bring out the latent farmer or entrepreneur in them by removing any technical or financial hurdles the peasant proprietors may be facing. We also learnt that it was very important to select the right clients- the competent and honest people.

Registration of OPP- Rural Development Trust

In June 1996, after four years of research, experiments, demonstrations and extension, we officially registered the Orangi Pilot Project - Rural Development Trust.

SECTION III**Phase 2 (April 1996 to September 1998)**

Although we incurred much loss due to our inexperience and lack of capacity, SNPO was willing to support us for Phase 2 with a grant of Rs 4.5 million to run till September 1998. We knew we were on the right track. We had to build up our expertise and knowledge of agriculture development. We talked to numerous peasant farmers and agriculture experts, visited research stations such as NARC and University of Faisalabad, studied new methods of agriculture and conducted field tests in the OPP nursery.

We hoped to generate a number of honest and competent clients who would work hard in implementing our suggestion package and become commercial producers. In time each of these successful peasant proprietors would become a role model & trainer and form a cluster group of like-minded peasant proprietors and lead them to commercial production.

Some of the activities carried out in Phase 2 were:

Arid Zone Development: We initiated 24 demos for the development of the arid zones of Sindh. These included fodder & vegetable growing, drip irrigation, small dam, animal feed, dairy shed, biogas and wheat cultivation. At the end of phase 2, RDT has found through painful experience

that the introduction and implementation of new methods, innovations and techniques is a slow and costly process that takes a long time to be accepted by peasant proprietors. Several times in the past we tried to introduce innovations such as drip irrigation, biogas, windmills, sprinklers etc. The costs of demonstrations were extended as loans to the farmers. However, most of these innovations failed to produce desired results and the farmers were unable to payback the loans. As a research and extension institution we decided to take up the costs of such innovation-introducing demos under a special Research & Experiment section.

Paan Farming: We worked in two areas with paan farmers: Hub, Balochistan & Boharo, Sindh. Paan farming is capital intensive. We have provided credit to 7 farmers to set up paan sheds. Out of 7 farmers, only 1 failed. The group of 6 farmers are competently cultivating paan on a successful commercial scale and honestly repaying our loans.

Sugar Cane Farming: The sugar cane average yields in Sind are low, ranging from 500 maunds to 1000 maunds per acre. Majority of our farmers use chemical fertilisers. We discussed the situation with Sain Ghulam Qadir of Pir Pattho about increasing the yields by using Farm Yard Manure (FYM). In January 96 When we set up an initial demonstration on 10 acres with FYM, the yields jumped by 300 to 500 maunds per acre. Encouraged by the results, we asked Sain to include more like minded farmers next year. In 1998, 3 others joined in and further improved the yields. Some acres yielded as high as 2000+ maunds per acre. We are now giving credit to the sugar cane farmers on a yearly basis.

Rice Farming: In December 97, we were approached by members of the Nojawan Welfare Association from the village of Bijari near Golarchi in Badin district. They had heard about RDT providing credit on easy terms for agriculture. We visited their village and found that their main crop was IRRI-6 rice. Their yields were very low- 26 maunds per acre average. Based on our experience with FYM in sugar cane we suggested the usage of FYM for rice cultivation. They informed us that they did not have enough resources to procure FYM. We set up an initial demo with 7 farmers to plant 15 acres of rice with FYM. The results were fantastic. The FYM acres yielded 46 maunds per acre. The results convinced 15 people to plant 30 acres of FYM rice next year. We also introduced line sowing and the rice weeder(from Bangladesh). These resulted in even higher yields of 62 maunds per acre. In Chak 5, where we introduced the program in the second year, the yields were as high as 75 maunds per acre. In both the villages the loans were returned on time and with markup. We are now giving credit and advice to rice farmers in Bijari and Chak 5 on a yearly basis.

Small Business: As we worked in the field of agriculture in some areas, there was a felt need for giving credit for small business expansion in the rural areas. We started out with a few test cases and gradually built around honest and competent clients.

Conclusions:

By the end of Phase 2, the pendulum began to shift in our favour. We became better versed in the art of selection, monitoring and recovery. We began select the potentially competent and honest clients and gradually built a base of competent and honest role models, through which we could replicate our package.

Given below is the summary of Phase 2:

TABLE 2

PHASE 2 SUMMARY OF LOANS & RECOVERIES TO NOV 30, 2000

S. NO	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	6	470565	125285	0	345280
2	COMPETENT & HONEST	37	3679955	2980565	0	699390
3	COMPETENT & DISHONEST	8	717491	163270	0	554221
4	INCOMPETENT & HONEST	3	373750	273000	0	100750
5	INCOMPETENT & DISHONEST	7	306825	104792	0	202033
	TOTAL	61	5548586	3643912	0	1904674

Results:

Out of 61 borrowers, 26 have repaid their loans in full with 15% markup. 5 borrowers have asked their markup to be written off. One borrower has returned his loan unutilised. The remaining loans are still open for recovery.

Affiliated NGO's: During Phase 2 we also affiliated 2 NGO's:

1. Soan Valley Development Program, headed by Mr. Gulbaz Afaqi in Khushab
2. Sindh Rural Support Program, headed by Mr. Aijaz Qureshi, in Hyderabad

SVDP is working mainly in the vegetable farming area, providing credit and technical expertise to the cauliflower producers of the Soan Valley.

SRSP is working with the villagers of Ahmedabad in the rehabilitation of reclaimed saline land. Both the NGO's are also linked with OCT in providing agri-input and small business credit in their areas.

SECTION IV

PHASE 3

Phase 3 started in October 98. SNPO has allocated a grant of Rs 20 lakhs for this phase. **On**

MAY 31, 2000 Phase 3 came to an end.

TABLE 3

PHASE 3 SUMMARY OF LOANS & RECOVERIES TO NOV' 30, 2000

S No	IC NO	STRT DATE	NAME & LOCATION	TYPE	LOAN AMNT	REPAID AMOUNT	BALANCE DUE
1	107	OCT 98	CHAK5,GP2,SUNFLWR 8	WLD	730000	730000	0
2	108	OCT 98	CHAK5,GP3,GOATS 5	ANH	63000	0	63000
3	109	DEC98	BIJARI,GRP1,FYM,10	WLD	494200	404000	90200
4	110	DEC98	BIJARI,GRP2,GAS,20	SPL	40000	40000	0
5	111	DEC98	CHAK36,GRP1,SNFL,5	WLD	100000	86000	14000
6	112	DEC98	CHAK36,GRP2,GOATS,4	ANH	20000	20000	0
7	113	FEB 99	ANEEL 3, KINJHAR	WLD	121000	0	121000
8	114	FEB 99	SAIBAN, WINDMILL	R&D	78800	0	78800
9	115	FEB 99	JUMBO GRASS	R&D	47500	31540	15960
10	116	APR 99	AFB CHAK 5 SEM NALA	WLD	75000	0	75000
11	117	MAY 99	IMAM BUX GRP EMERGENCY	WLD	200000	0	200000
12	118	SEP 99	ISFS, BIJARI (BIOGAS,LATRINE)	R&D	100000	45000	100000
13	119	SEP 99	FATEH MD., TRNSPORT, BIJARI	SPL	100000	0	100000
			TOTAL 13 DEMOS		2169500	1356540	812960

SECTION V**PHASE 4**

Phase 4 started in June 2000.

TABLE 4

S. NO.	RATING TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID PRINC.	REPAID MARKUP	ASSET O/H/B/D	BAL. AMOUNT
1	GH. QADIR PIR	15	750000	0	0	0	750000
2	SATTAR (SRSP)	37	900000	482141	38935		417859
3	RAFIQ A. SUFISHAH)	15	305500	151950	17785		153550
4	CHR. ISLAH-E-MOASHI	43	1050000				1050000
	TOTAL	110	3005500	634091	56720	0	2371409

TABLE 5**LOANS & RECOVERY ABSTRACT
PHASES 1 & 2 & 3-4 TO NOV. 30, 2000**

NO	PHASE NUMBER	UNITS	LOAN	REPAID MARKUP	REPAID MARKUP	BD'S/AS STS*	BALANCE
1	TOTALS PHASE 1	40	2455345	835539	0	1426656	191350
2	TOTALS PHASE 2	61	5548586	3646912	0	0	1901674
3	TOTALS PHASE 3	13	2169500	1356540	0	0	812960
4	TOTAL PHASE 4	110	3005500	634091	56720	0	2371409
	G. TOTALS ALL 3 PHASES	224	13178931	6473082	56720	1426656	5279193

* *ASSETS ON HAND (IN STOCK & IN FIELD): Rs 773613** *BAD DEBTS/WRITE OFF Rs 653043*

SECTION VI**RECEIPTS & EXPENDITURE: BUDGET AND ACTUALS****TABLE 6 : RECEIPTS & EXPENDITURES FROM JULY TO NOV' 2000**

RECEIPTS	BUDGET 2000-2001	ACTUAL TO NOV 30,00	EXPENDITURE	BUDGET 2000-2001	ACTUAL TO NOV'2000
<i>GRANTS</i>			<i>OPERATIONAL OVERHEADS</i>		
NRSP	300000	0	DIRCTOR/AKBAR	117114	66889
OPP	200000	0	J.DIR/ ASHFAQ	36000	36000
TOTAL	500000	0	DRIVER /RAHIM	40322	13082
			DRIVER SHAMIM	40322	16603
			SAMINA	12000	5000
<i>DONATIONS</i>			DEARNESS ALLW	13800	6200
SNPO PHASE 3	1000000	0	SUB TOTAL SAL	259558	143774
UNICEF	350000	0	<i>CONTINGENCIES</i>		
TOTAL	1350000	0	STATIONERY	1000	418
			TELEPHONE	18000	-
			BANK CHARGES	2000	4016
			POSTAGE	1500	365
			AUDIT FEES	7000	7000
			TEA ALLOWANCE	2400	400
			TOURING&ENTER	5542	2050
			PHOTOCOPYING	8000	-
<i>RECOVERIES</i>			DOCUMENTATION	3000	-
PHASE 1	200000	0	QPR PRINTING	10000	5861
PHASE 2	3000000	0	COMPUTERSUPPLY	1000	0
PHASE 3	1000000	400000	SUB TOTAL	59442	20110
TOTAL	4200000	400000	<i>TRANSPORT</i>		
			POL HILUX	25000	9290
			S & R HILUX	20000	5132
<i>LOANS</i>			POL III ROOF	18000	6800
			S & R HIROOF	12000	10236
PHASE 4	5000000	3005500	MISC TRANSPOR	1000	827
RECOVERY PII-4		634091	TAX/INSURANCE	3000	37850
MARKUP PH-4		56720	OVERTIME/TA	1000	0
			TRAINING	20000	0
			CAPITAL EXP	25000	0
			S.R.S.P (GRANT)	50000	50000
			DONETION		21
			COMMISION	6000	3000
			INCREEMENT		750
			SUB TOTAL	181000	123906
			TOT.OVERHEAD	5000000	287790

RECEIPTS, EXPENDITURE AND ASSETS-Audited Figures (In Rupees -1980 to 1999-2000)

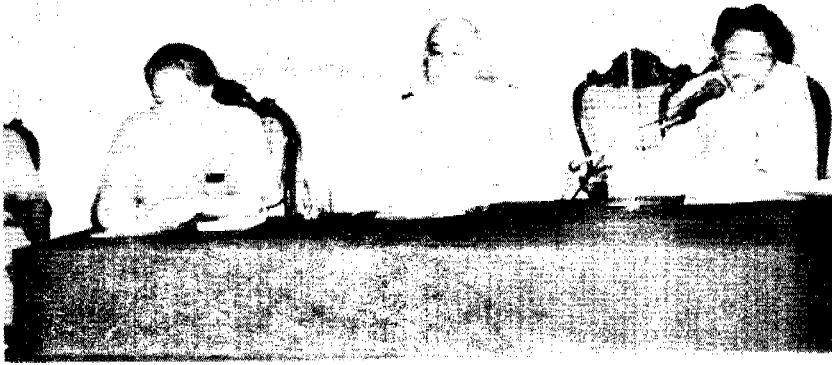
OPP – Rural Development Trust

Year	Receipt	Expend.	Assets
1996-97	4920050	410722	4509328
1997-98	2769989	778450	6500867
1998-99	2195949	2215250	6481566
1999-2000	2032216	1275693	7237889

END OF OPP-RDT REPORT

DR. AKHTER HAMEED KHAN DEVELOPMENT FORUM

INSTITUTE OF PUBLIC RELATIONS
First Dr. Akhter Hameed Khan Development Forum



Speakers at the Development Forum



A view of the forum participants



Members offering fatcha at Dr. Saheb's grave

VISITORS/TRAINING GROUPS



Counsel General of Netherlands
being briefed about programs
and principles



Members of LEAD Pakistan
discuss a training visit
to OPP-RTI



Mr. Mellina from Church
Organization Finland discusses
OPP programs

Participants from Asian
Cities on field visit of
Haryana Colony nala, Orangi



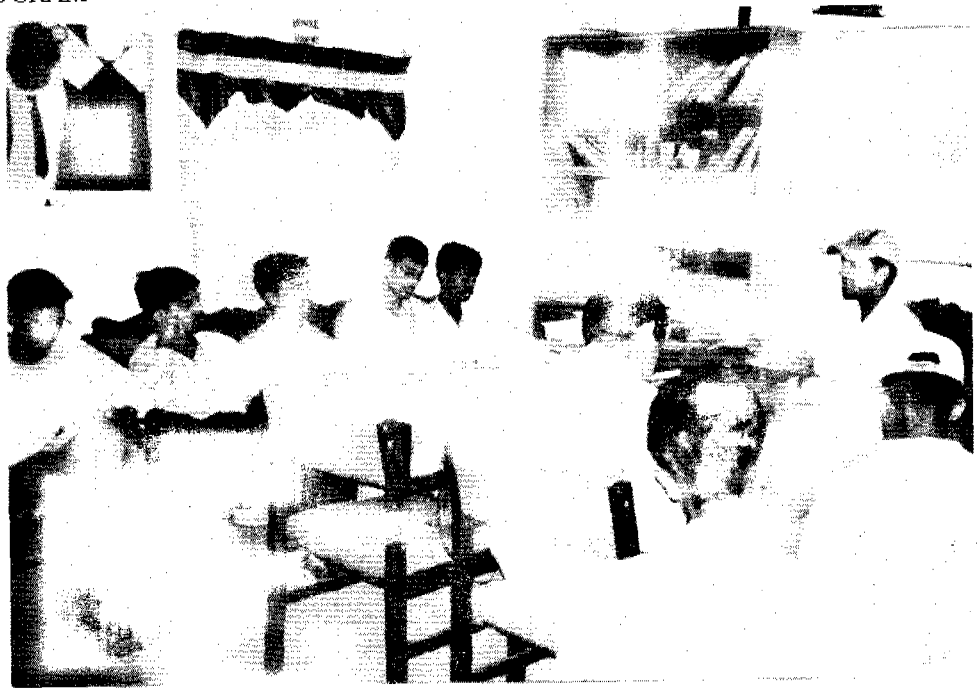
A group of students from
Social Works Deptt.
Karachi University, being
briefed on OPP programs



DMG officers from NIPA
Peshawar on field visit to
Ghaziabad, Orangi



YOUTH TRAINING PROGRAM



Youths on orientation visit to Bright Education Society-Naunchal Academy in Islamia Colony

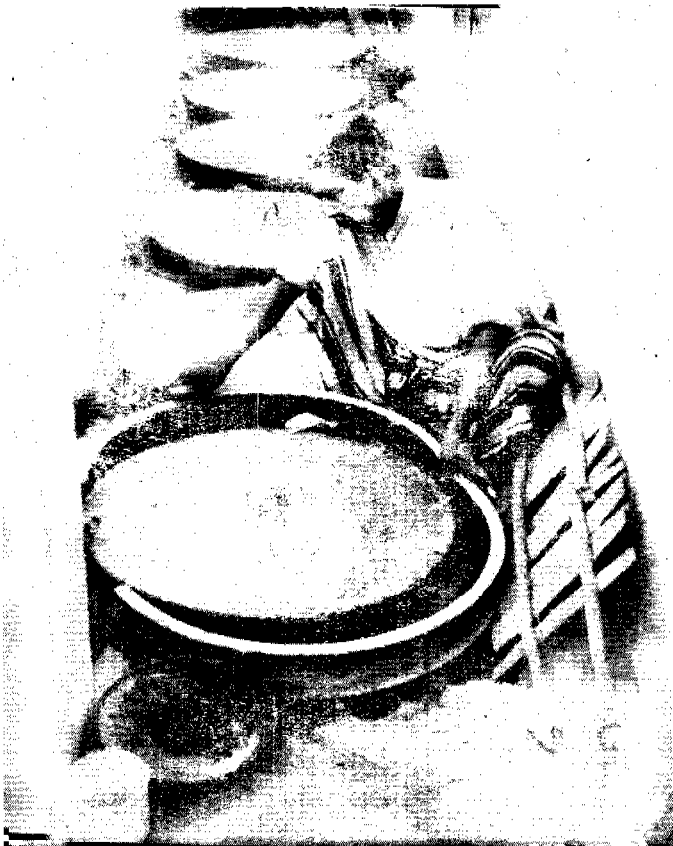
Youths present their work at the three day workshop session



LOW COST SANITATION - WORK IN ORANGI



Under supervision underground sewerage line is being laid in Ghaziabad



Lane Manager, Afsar Khan – Casting manhole covers for the above lane

NALA DEVELOPMENT – IN AND OUTSIDE ORANGI



MANZOOR COLONY:

Excavation and voluntary demolition of encroachments for drain construction, is in progress



HARYANA COLONY:

Visitors alongwith area activist, Gauhar observe the nala development by KMC and tree plantation by the local CBO



Drain desilting and upgrading in district central by DMC

REPLICATION IN KARACHI WITH SKAA



Condition of road before external sewerage development in Mujahid Colony



External sewerage work being tested in the presence of community members

REPLICATION OUTSIDE KARACHI

LODHRAN:



Deputy Commissioner, Lodhran alongwith Arif Hasan and LPP team visited lanes where people have laid sewerage lines on self help

LPP team conducting a motivation meeting with Community in Dunya pur



JUGGOWALA:

Technical assistance is provided.
Work on main sewer is in progress

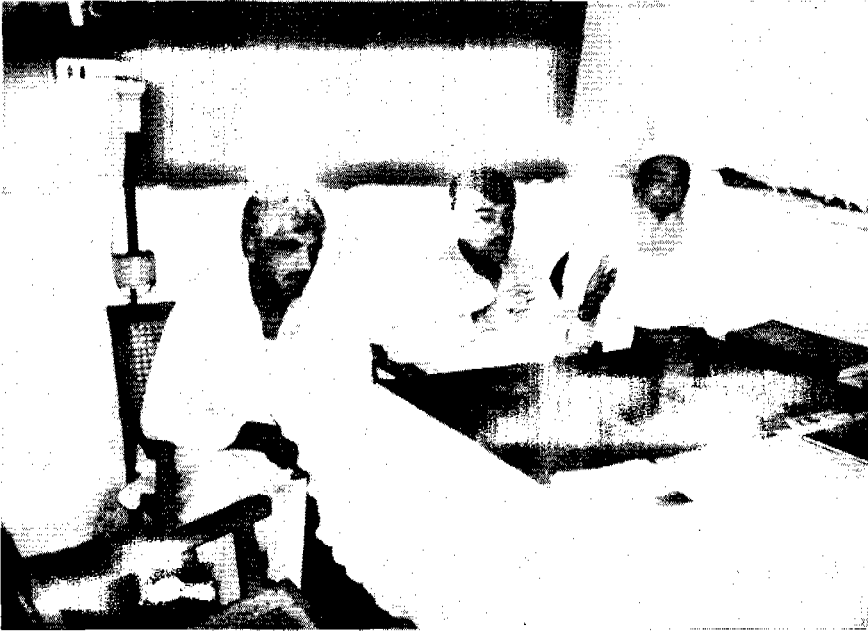


UCH SHAREEF:

Sewage overflowing due to
choked main sewer. Effort is
being made to replace main sewer
thru local government funds



REPLICATION IN KARACHI WITH CBOs

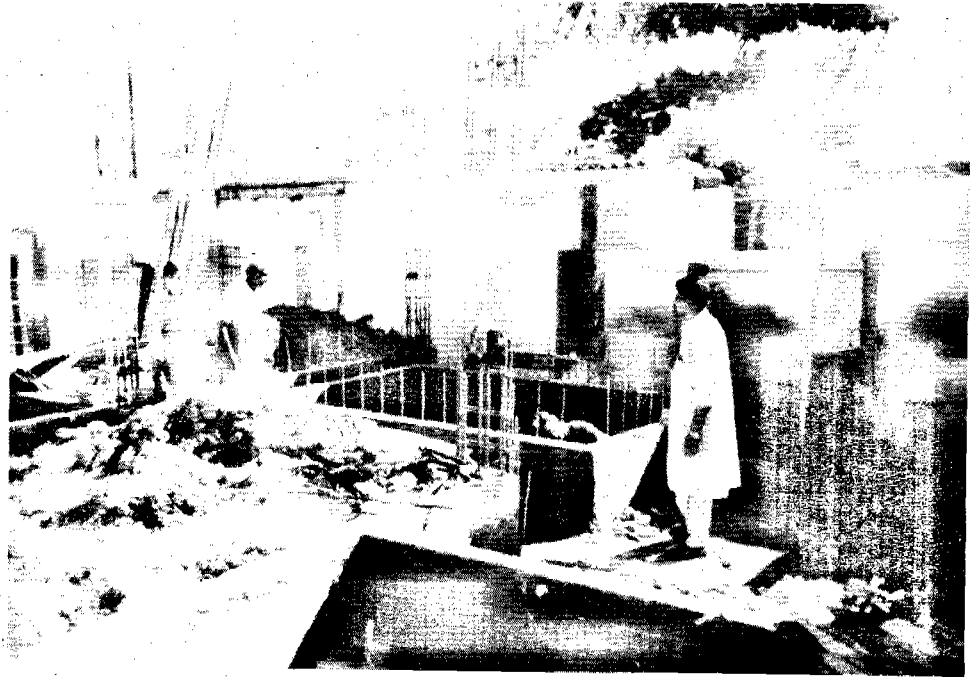


Representatives of Mohalla
Committee Pathan Colony
presenting their work

Representatives of local CBOs
from Orangi visited Haider Chali
to guide self help sewerage work



LOW COST HOUSING PROGRAM



A housing unit in sector 11 ½, Orangi, designed and supervised by para Architect, Siraj

Technical guidance has been provided for construction of class room in Naunehal Academy



EDUCATION PROGRAM



Bright Education Society undertakes construction of an R.C.C. class room, thru donor grant

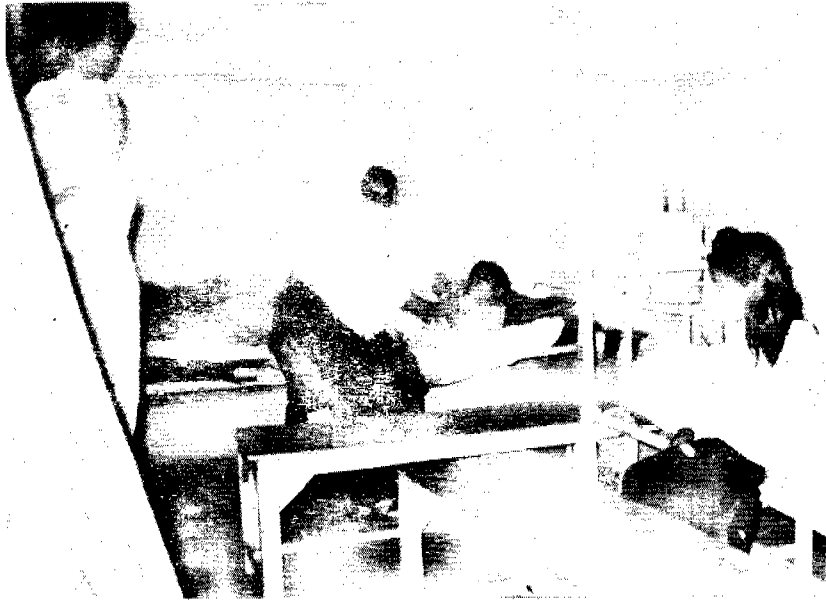


Asian Grammar School in Orangi was provided a grant for new furniture

HEALTH PROGRAM



KHASDA is conducting mothers meeting in Khuda ki Basti, Taiser Town



A doctor has established a Maternity Home with the help of a grant from OCT



Mothers meeting on child health care and nutrition at KHASDA model clinic

MICRO ENTERPRISE CREDIT PROGRAM



Credit unit of Ahmed Waheed
Jewellery shop



Motor cycle repair credit unit



Tin moulding micro
enterprise unit

PUBLICATIONS

1. Quarterly Progress Report 1st to 84th
2. OPP's Low Cost Sanitation & Housing Programme (Collection of Arif Hasan's papers) October, 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.
6. The Low Cost Sanitation program of the Orangi Pilot Project Six questions by Arif Hasan: April 1987.
7. Masons Training Program for Housing by Perween Rahman Aug' 89.
8. Women Work Centre – story of five years 1984-1989 by Akhter Hameed Khan: Nov. 1989.
9. Manual of Sanitation Programme in Urdu by Salim Alimuddin: Nov. 1989.
10. Low Cost Sanitation Programme- Statistical Data (Survey Nov. 89)
11. A Practical Field work at the Orangi Pilot Project Karachi, Pakistan by A.M.J. Verheijen: Jan. 1990, Totterdom.
12. My Development Education by Akhter Hammed Khan: April 1990.
13. House building by low income families in Orangi by Akhter Hameed Khan: Aug. 1990
14. A survey of Orangi. Sept. 1990.
15. Health Survey of Orangi and Thikri, by Anwar Rashid and Muhammad Pervez: Nov. 1991.
16. Profiles of 49 Women Entrepreneurs of Micro Enterprise in Urdu December 1991.
17. Working with Community – Some Principles and Methods by Perween Rahman and Anwer Rashid: Jan. 1992.
18. Seven Reports on Housing by Arif Hasan: Mar. 1992.
19. Maintenance and Rectification: Evaluation of Lane Sanitation – by Perween Rahman and Anwer Rashid: June 1992.
20. Manual for Rehabilitation Programmes for informal settlement Based on the Orangi Pilot Project model by Arif Hasan. June 1992.
21. Case study of Orangi and OPP by Akhter Hameed Khan: Nov' 92.
22. Scaling-up of the OPP's Low Cost Sanitation programs by Arif Hasan: March 1993.
23. Environmental Repercussions of Development in Pakistan by Arif Hasan and Ameneh Azam Ali: March 1993.
24. What I learnt in Comilla and Orangi by Akhter Hameed Khan: Sept. 1993.
25. Orangi Pilot Project Programmes by Akhter Hameed Khan: Jan' 94.
26. Manual on Basic Health Education by Sanober and Salma: Feb. 1994.
27. Profiles of Orangi lane activists compiled by Rasheed Khatri and Farah Sami in Urdu: June 1994.
28. Case Studies of lane work in Orangi compiled by Rasheed Khatri and Farah Sami in Urdu: June 1994.
29. Research and Training in Orangi by Akhter Hameed Khan: Dec. 1994.
30. Micro Enterprise Credit Program as a means of empowerment by Anwer Rashid. Jan. 1995.
31. Partnership in development. Experience of OPP-RTI's low cost sanitation programme by Perween Rahman and A. Rashid: June, 1995.
32. Training Manual on Vaccination by Sanober and Salma. Jan. 1996.

33. Micro Enterprise Credit – Sept. 1987 to Feb. 1996, Orangi Charitable Trust (OCT) by Akhter Hameed Khan: March 1996.
 34. Dais Training Manual in Urdu by Ayesha Shahzad April 1996.
 35. Technical Training Manual on Sanitation in Urdu by Asghar Hussain and Saleem Alimuddin: August 1996.
 36. New letter in Urdu latest issue.
 37. Lesson learnt: Increasing coverage and quality of sanitation provision – by Arif Hasan March 1998.
 38. Profile of good borrowers in OCT – by Javaid Baig. In Urdu and in English: Series 1 Dec. 1998 and series 2 April' 99.
 39. Proposal for a Sewage Disposal System for Karachi – by OPP-RTI January 1999.
 40. Sewerage, drainage and treatment plants- responsibilities, finances, issues and policy changes needed – by Perween Rahman May 1999.
 41. Planning for Karachi – Agenda for citizens and NGOs – by Arif Hasan: August. 1999.
 42. Primary Health Care & Family Planning Program in Orangi (in Urdu) by – Dr. Shamim Zainuddin Khan.
 43. Orangi Pilot Project – Institutions and Programs June 2000 in Urdu and in English.
 44. Scaling up of OPP programs – Potential and Constraints – by Arif Hasan: Aug'2000.
 45. Khabarnama – Urdu Newsletter – September 2000.
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1. "Orangi Pilot Project" NGO Profile Published in IIED Journal October 1995.
 2. "Akhter Hameed-Khan – Orangi Pilot Project". Reminiscences and Reflections. Published by Oxford University Press 1996. Urdu translation has been published by City Press. Available at OPP-RTI.
 3. "Working with Government" Experience of OPP's Low Cost Sanitation Program – by Arif Hasan. Published by City Press – 1997. Available at OPP-RTI. In Urdu and in English.
 4. "How communities Organise themselves "Stories from the field. Compiled by Kenneth Ferrandes. In English and Urdu. Published by Urban Resource Centre-1997. Available at OPP-RTI.
 5. "Urban Housing Policies and Approaches in a Changing Asian Context" – by Arif Hasan. Published by City Press – 1997. Available at OPP-RTI.
 6. "Community Initiatives – Four case studies from Karachi". – edited by Arif Hasan. Published by City Press- 1998. Available at OPP-RTI. In Urdu and in English.
 7. "Akhter Hameed Khan and OPP"- by Arif Hasan. Published by City Press 1999. Available at OPP-RTI. In Urdu and in English .
 8. "Understanding Karachi – Planning and Reforms for the Future" – by Arif Hasan – Published by City Press 1999. Available at OPP-RTI.
 9. Transforming Urban settlements –Orangi Pilot Project's low cost sanitation program – by S. Akber Zaidi – Published by City Press 2000. Available at OPP-RTI.
 10. Housing for the poor – Failure of formal sector strategies by Arif Hasan – Published by City Press 2000. Available at OPP-RTI.
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Publications can be sent on payment.