

ORANGI PILOT PROJECT Institutions and Programs

85th QUARTERLY REPORT
JAN - FEB - MAR 2001



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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 report on pages 5 to 56

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 57 to 71

iv. OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the President –For details see report on pages 72 to 95

v. OPP-Rural Development Trust (RDT) undertakes the rural program. See report on pages 96 to 103.

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-pages 5 to 28

Youth program has expanded to include training of more community architects and surveyors. The documentation of the Karachi drainage channels and infrastructure in Katchi Abadis of Karachi by the youth continuous, it provides the basis for expansion of the program at the city level. For details refer report on pages 30 to 32.

Community based organizations are strengthening their initiatives at the neighbourhood level, encompassing neighbourhood governance. For detail refer report on pages 32 to 34 & 45 to 46.

4. The performance of OPP Rural Development Trust (OPP-RDT) was reviewed. 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 Feb'2001 disbursed loan amounting to Rs. 142.66 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 on pages 72-96. OPP-Micro Credit Trust has till February 2001 disbursed loans amounting to Rs. 1,458,000 to 131 borrowers.

6. Oxford University press published a book by Dr. Akhter Hameed Khan "Orangi Pilot Project-remembrances 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 six books and two monographs 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) "Akhtar 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. vii) "Land for the poor" by Arif Hasan . Price Rs. 385/- viii) "Transforming Urban Settlements-The Orangi Pilot Project's Low Cost Sanitation Program" by S. Akbar Zaidi. Price Rs. 225/-.

Two monographs printed recently by OPP-RTI are, i) "Sewerage, drainage, treatment plants: responsibilities finances, issues and policy changes needed" by Perween Rahman. Available in Urdu and in English and ii) "Scaling up of the OPP programs" by Arif Hasan.

7. Reporting on Education Programme, which was stopped in 1990 has been resumed since 1996. Lately support has been received from Homeless International for the schools.

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. Lately the proceedings of the forum have been finalized for publication.

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

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 pages 55 & 56, for OCT on pages 94 for OPP-KHASDA on page 71 and OPP-RDT on page 103. 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-FEB'01	EXPENDITURE	
			BUDGET	JUN-FEB'01
OPP Society	8,700,000	1,800,000	8,700,000	5,287,599
OPP-RTI	6,950,350	3,481,843	6,950,350	3,856,434
OPP-OCT	36578426	8872264	36518426	11512902
OPP-KHASDA	545,000	416,792	703,000	464,535
OPP-RDT	4352500	3015551	2019108	1485038

Detail of budget are given for OPP-RTI on pages 55, & 56, for OCT on page 91 for OPP-KHASDA on page 70 and OPP-RDT on page 102. Below only the OPP society budget is being presented.

2) OPP Society -Receipts & Expenditures- Jul - Feb'2001

RECEIPTS OPP	BUDGET 2000-2001	ACTUAL JUL-FEB'01	EXPENDITURE OPP	BUDGET 2000-2001	ACTUAL JUL-Feb'01
INFAQ FD	3700000	1800000	RESERV F	478974	0
			RAMZAN ALLW	200000	181,125
			REFUND LOAN	0	1679499
			GRANTS:		
			OPP-RTI	2000000	1000000
			KHASDA	500000	401,000
			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	5,287,599

IV ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE

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- Anjuman Falah-o-Behbood - Rawalpindi
- Environment Protection Society - Swat
- Lodhran Pilot Project - Lodhran
- Juggo Village – Lodhran
- National Rural Support Program (NRSP)- Lahori village, Lodhran
- Conservation and Rehabilitation Centre - Uch Sharif
- Community Infrastructure Program (CIP)- Peshawar
- UNDP World Bank -RWSS program
- UNDP – Plus Program

1.6 Working with NGOs, CBOs and Government in Karachi

- SKAA-OPP-RTI Project
- Survey of SKAA and KMC Katchi Abadis
- KMC Katchi Abadis policy on lease and development
- Orangi Project of KMC-ADB
- Zia Colony - Korangi
- Manzoor Colony
- 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
- Citizen's position paper on policy for Water and Sanitation for the City
- Research Study

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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 training and advice is being provided to Lodhran Municipal Committee, to NRSP for sanitation in villages in Punjab, to the local government department of NWFP for the World Bank funded "Community Infrastructure Program" and 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) Map with documentation of existing work. So as to avoid duplication and the tendency of doing everything from scratch.
- ii) On the basis of documentation of existing works, provision of a master plan/investment plan to avoid ad-hoc work.
- iii) While doing detail plan for the settlement, consideration of the relationship within the settlement and its surroundings to avoid working in isolation.

Lack of above results in waste of resources.

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

1.4.2 Working with NGOs/CBOs

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

- a) 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 Hasanpur, where ASB is based. 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 (rft.) 6" dia AC pipe for road crossing was laid. ASB lobbied Water and Sanitation Authority (WASA) and acquired connection from the water main.

Water supply program: In February 1996, laying of 1,448 rft 6" dia water main in Hasanpura was completed. OPP-RTI member provided on site guidance. Later additional 477 rft. 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 33 lanes 3" dia 6,785 rft. water lines have been laid on self help. 339 houses have contributed Rs. 4,83,886/- for the lane lines, Rs 101,700 for the main line, Rs 2,03,400 for house connections and have paid Rs 4,34,421 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 rft. 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 339 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.

Sanitation Program: The water committee has also mobilised residents for laying lane sewers. Since February 1996 sewer lines on self help have been laid in total 230 lanes 50,300 rft., 2,578 houses have invested total Rs.6.836 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.

The sanitation program has been extended to 27 settlements, more settlements are requesting support. ASB work began in Hasanpura and Dhuddiwala. At present the sanitation program has been extended to total 27 settlements in Faisalabad. For details please refer statistics on pages 27 & 28.

This quarter 16 lane sewers have been laid, work has been in progress in Jalvi Market, Himat pura, Aslam Gunj, W. Town, Sandhu pura and Yasinabad. In Rukanabad chak 117, work started on 2,400 rft. trunk sewer costing Rs. 2, 50,000/-. Mobilization for restarting of work on laying 3,800 rft. trunk sewer in Kehkashan colony is in progress.

For construction of large secondary sewers where needed, such as in Kehkashan Colony and Rukanabad chak 117, 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 of sewerage system. On request plan and estimates are being regularly provided for lane sewers, secondary sewers as well as main sewers. This quarter sewerage system of Yakta market was designed. Money collection for main sewer 1150 rft. costing Rs. 1,65000/, is in progress.

Coordination with govt.: 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 has been completed this quarter, likewise a new pumping station has been completed by WASA in Noorpura. 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 maps are acquired and the existing city sewerage and water supply system is documented.

OPP-RTI member Arif Hasan visited ASB this quarter. Coordination of work with govt. agency was facilitated. Work was reviewed.

Training groups and visitors: Many government and donor officials, professionals, development activists, journalists, 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 and training groups this quarter were, Clive Warren, Head of the Pakistan section DFID, Hameedur Rahman coordinator UNDP plus program, groups from 7 NGOs from Pakistan, members from Water Aid Nepal and Bangladesh.

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, Golra Sharif, Juronwala, Tandlia and Dacca Bangladesh.

Documentation: Audio visual documentation of on going work is in progress. A video documentary was made this quarter. Two video documentaries on ASB work are available.

Quarterly progress of work and statistics are recorded in files. ASB has been guided to undertake case studies and profiles. 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

With core funding from Water Aid AFB setup its team and started extending the sanitation program in Dhok Matkal and Dhok Hassa. OPP-RTI provided social and technical support thru training and guidance on site and at OPP-RTI.

As per AFB report, work on total 57 lanes sewers and one secondary sewer, total length 9,998 ft. comprising 609 houses has been completed. Peoples investment in sanitary latrines, lanes sewers and secondary sewers has been Rs. 1.488 million (corrected statistics) This quarter work of 8 lane sewers was completed.

Since the past nine months, AFB was in crisis. The organization split into two groups, with the coordinator of the sanitation program Arshad in one and head of AFB Hameedullah in the other. The difference mostly centered around authority and subordination rather than mutual support and team work. Efforts were made to reconcile the differences.

Lately the social works department, with which the organisation is registered, settled the matter by holding election among the members. Arshads group is now responsible for the AFB. Hameedullah is working thru another organization registered earlier, namely "Dr. Akhtar Hameed Khan Memorial Trust (AHKMT)". In meetings each group has reported that they are working in separate settlements and that their sanitation program be assessed after six months. Future support will depend on this assessment.

In the meanwhile AHKMT has reported that work on 2 lane sewers and 1 secondary sewer 584 ft. costing Rs. 43, 288 has been completed in Dhok Hassu. On request a set of manhole shutterings has been provided.

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. 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. The technical support unit setup within EPS is extending the program.

As per EPS report, on request from the community the technical support unit has prepared map, plan and estimate for a sewage disposal system for total seven villages/settlements i.e. Shagai, Amankot, Tagdarai, Chaliar, Khairabad, Banr and Barthana. Likewise request has been received from Gunyar village.

In addition to designing sewage disposal systems for villages and settlements, on guidance EPS has completed survey of natural drainage channels (Khwar) in Mingora (also known as Mingawara) and Kalam. Level survey and documentation of existing sewage disposal systems in Mingora was completed this quarter. Proposal for rehabilitation of Mingora drainage channels is being prepared.

This quarter EPS team visited OPP-RTI and discussed the proposal, which is to include trunk sewers on both sides of the channel with a treatment plant at the point where the channels joins the river Swat tributary.

While visiting OPP-RTI, members of EPS team observed work in Orangi, and Karachi. They also visited Lodhran Pilot Project in Lodhran.

For villages Shagai, Banr and the Amankot settlement EPS has arranged funds for external development from the local govt. Here external development comprises of main sewer and main septic tanks. As per EPS report in the three areas work on 14 lane sewers, 2778 rft. comprises 128 houes has been completed. Peoples investment on lane sewers, sanitary latrines and labour for main sewers has been Rs. 3,22,668. Four septic tanks and main sewers have been completed. Work is in progress in Banr and Amankot.

For village Chalyar as per EPS design and estimate, the local CBO has acquired funds for external development from the donor Trust for Voluntary Organization (TVO). Work on site is in progress.

EPS work has generated interest in the city and nearby villages. Chief officer and engineer from Mingora Municipality, Asst. Chief PE&D Deptt, Asst. Deputy Commissioner, IUCN member and NGO members from Friends of Environment and Development visited EPS this quarter.

Besides support for 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 with a population of 65,501. 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. As the program has expanded more surveyors, draftsmen and members documenting the work have been trained and added to the team. Municipal Committee (MC) has provided its separate premises to LPP for setting up of its office.

Documentation of existing sewage disposal system of Lodhran was completed by MC engineer Khalid. Documentation showed that: a) within MC boundary about 60 per cent space 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, external development was identified. In the budget 1999-2000. 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 sewers were completed, costing Rs 1,970,000. MC engineer 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.

In the budget 2000-2001 MC has allocated budget for main sewers for three settlements (i.e. Thakkerwala, Pathanwala and Faizabad) and for paving lanes. **MC has decided as a policy to pave lanes where sewers have been laid by residents on self help.** Last quarter main sewer in Pathanwala 1580 rft. costing Rs. 4,18,000/- was completed. Work on lane sewers is in progress. This quarter work on main sewers in Faizabad and Thakkarwala of total length 2500 rft. estimated at Rs. 5,50,000/- is in progress. Work on lane paving is also in progress. 10 lanes have been paved.

External development by MC is being undertaken as part of a master plan prepared by LPP.

In April 2000, work on lane sewers that connect to the above mentioned main sewers began. Total 65 lane sewers, 13,785 rft. have been completed. 491 houses have invested total Rs 1,182,095 in lane sewers and sanitary latrines (55 lane sewers have been laid in Lodhran and remaining have been laid in villages). Work on 3 lane sewers in Dhnote is in progress. Motivation is in progress in 50 lanes. This quarter on community request, plans and estimates of sewer system were provided for nine settlements comprising 188 lanes and 2,599 houses. MC engineer continues to provide technical support to LPP, he works as a team member. LPP Social organizers are mobilising community and liaising with Municipal Committee. Case studies of work and profile of area activists are being regularly compiled.

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.

This quarter LPP coordinator and social organizer Hafeez paid a visit to OPP-RTI. Program was reviewed. Discussions were held and guidance was provided on strengthening the organization for expansion of work in, Lodhran, in nearby towns and cities like Dhnote, Uch and Bhawalpur, in nearby villages and for supporting the NGO, National Rural Support Program (NRSP) for rural sanitation.

This quarter OPP-RTI team members also paid a visit to LPP. Work was reviewed thru on site visits and meeting with LPP team. Strengthening the LPP for expansion and streamlining support to NRSP was focused.

LPP has extended the program to the adjacent towns and villages: For nine town/villages namely Dunyapur, Basti Ibrahimwala, Dhnote, Chak nos. 341, 343, 356, 357, 360 and 361/WB plans and estimates for sewer systems were provided. In 3 areas Dhnote, Busti Ibrahimwala and Dunyapur work on lane sewers is in progress.

LPP support to NGO, NRSP for village sanitation: On request LPP is providing social and technical support to NRSP team for extension of the sanitation program in villages. Since October 2000, LPP has undertaken the following works for NRSP 1) survey, plan, design and estimates for nine villages 2) preparatory social mobilization in these nine villages 3) on site monitoring of work in two villages i.e. Juggo wala and Lahori (for details refer item 1.5.5 and 1.5.6). NRSP has been guided to set up and strengthen its team to independently extend the program.

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. (For details please refer 1.5.7)

LPP work is an important demonstration, attracting many training groups and visitors. This gives an opportunity to a wider group of actors to observe the dynamics of peoples work, enabling its expansion and replication. Some of the visitors and training groups have been Jorge Anzorena from Silavip Japan, Abid Channa from Action Aid, Colonel Sadi MD WASA Multan, Ch. Ishtiaq Ahmed Dy Director Social Welfare, Akbar Zaidi economist, Nazeer Ahmed Khosa Commissioner Multan, Andrew Boucher, Country Chief UNDP, Yasmeen Cheema CRC, Col Saqib Khan from District Monitoring Team, Groups from AKRSP, NRSP and PRSP, groups from Water Aid Nepal and Bangladesh

1.5.5 Juggo Village – Lodhran

Requested by Jahangir Tareen and the National Rural Support Program (NRSP) training and technical guidance is being provided to NRSP, for replication of the sanitation program in Juggo village located 35 km. from Lodhran city. There are 209 houses in the village, out of which 136 houses have sanitary latrines (statistics of last quarter corrected). Thru training at OPP-RTI and site visits NRSP engineers and coordinator are being guided, LPP social organizer Hafeez and MC engineer Khalid are providing regular social and technical support.

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 being implemented in phases, depending upon the present discharge. However, land has been 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.

This quarter the main sewer of 9" was extended by 650 rft. Total length of main sewer completed is 3,400 rft. The sewer has been checked thru water pressure. Work on the sewage treatment plant (STP) is in progress. Meanwhile 8 lane sewers have been completed, in 2 lanes laying of sewer and in 6 lanes money collection is in progress. Visits have been made by LPP social organizer and MC engineer, social and technical issues were identified and guidance was provided.

This quarter two visits were made by OPP-RTI members. In the first visit guidance was provided on a) house connections b) laying sewers in narrow lanes and c) as per design, increasing depth of the STP retention tank. In the 2nd visit guidance was provided on a) lining the STP to avoid ground water seepage, which had resulted in accumulation of water in the excavated tank upto a depth of 2' b) pipe culvert for crossing a main road c) completion of external development without further delay d) construction of lane sewers preferably on full collection of house contributions and d) documentation of house connections, so as to reduce costs.

1.5.6 National Rural Support Program (NRSP) - Lahori village - Lodhran

This quarter NRSP has extended the sanitation program to Lahori village. The village is located 36 km. from Lodhran city. It comprises of 156 houses, out of which 20 houses have sanitary latrines. LPP is providing the NRSP team social and technical support.

As on site training LPP has undertaken plan, design and estimation on for the sewerage system. The sewerage system comprises of 9"-12" dia 1700 rft. main sewer, 12 lane sewers of 6" dia of total length 1700 rft and a retention well and pumping setup. Total estimated cost is Rs. 4,84,666/-, (Rs. 2,35,000 for external and Rs. 2,49,666 for internal development).

Work on site is in progress. 1400 rft main sewer has been laid. NRSP engineer is supervising the work, LPP thru regular weekly visits is guiding construction and social mobilization. Work on 2 lane sewers is also in progress.

OPP-RTI team paid a visit this quarter. Work was observed on site. NRSP team and village committee was guided to a) complete external development before lane sewer construction b) undertake lane sewer construction preferably on collection of contribution from all houses in a lane and c) document construction of latrines and house connections their cost and design, so as to guide the implementation of a low cost design.

1.5.7 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 has been completed. On CRC's request OPP-RTI has prepared a conceptual Master Plan for sewage disposal for Uch city. The Master Plan was earlier discussed with the Administrator town committee.

Work on a unit of one secondary sewer and 12 lane sewers in Mohallah Khawajgan is in progress. LPP social organiser and engineer provided on site technical guidance in laying the secondary sewer. The secondary sewer, 550 rft costing Rs. 34,547/- and 2 lane sewers, 234 rft costing Rs. 18,700/- comprising of 8 houses, was completed this quarter. In 10 more lanes mobilization is in progress.

On request, plans and estimates have been provided for 19 lane sewers and one secondary sewer money collection is in progress in 5 lanes.

Last quarter Public Health Engineering Deptt. (PHED) started laying one main and two secondary sewers 9" – 21" dia of total length 5,846 rft. CRC team together with area activists is monitoring the work to ensure quality. Defects in quality of pipe, levels and manhole construction were identified and with the support of Deputy Commissioner (DC) and Administrator Town Committee, the defects were rectified. While monitoring the PHED external sewer, mobilization for lane sewers connecting to it, is in progress. CRC has held meetings with DC and Administrator, CRC work and support were discussed.

This quarter 2 visits were jointly made by OPP-RTI and LPP members. Work was reviewed. Meeting was also held with Administrator Town Committee. Desilting of an existing main sewer and implementation of external development as per the conceptual master plan were discussed. Administrator has assured support in desilting. CRC members were guided to follow this up and seek LPP support as needed. CRC members were further guided to streamline documentation of work thru regular quarterly reports, case studies and record of work in files.

1.5.8 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.

Last 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. A settlement has been selected for implementation of project.

1.5.9 UNDP-World Bank RWSS Programme

No progress as of last quarter.

1.5.10 UNDP Plus Program

Replication in three cities i.e. Faisalabad, Gujranwala and Multan has been initiated by the UNDP Plus program. Last 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. This quarter two groups received training at OPP-RTI. One group comprised of Managing Directors and Deputy Managing Directors of WASAs (Water and Sanitation Agency) of Multan, Faisalabad and Gujranwala and the other group comprised of their technical staff i.e. surveyors and draftsmen.

1.6 Working with NGOs, CBOs and Government in Karachi

1.6.1 SKAA - OPP-RTI Project

a) SKAA Policy: Sindh Katchi Abadi Authority (SKAA) 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, of 3 settlements it is in progress.

d) Identification of External Sanitation and Water Supply: Of total 36 settlements provided to SKAA. Of total 23 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 23 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, Kausar Niazi Block F and H, Rehmatia Colony, Anjuman-e-Ittehad, Qasimabad, Shah Rasool, Wahid and Noor Afshan Colony. Total 44,888 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.16.817 million. In all the 23 settlements, internal sanitation comprising total 1000 lane sewers 1,99, 771 rft 6"-9" dia exists, laid by people, investing total Rs.12.751 million. This quarter work in progress in Noor Afshan and Pirabad was completed in Burmeesharif Colony it was in progress.

f) External Water Supply: In 16 *katchi abadis*, i.e. Islamia, Mujahid, Jamali, Kausar Niazi, Umer Baloch, Wahid, Zia-ul-Haq, Baloch, Awami, Shah Rasool Colony, Madinah, Rehmanabad, Nishtarabad, Sultanabad, Khando goth and Welfare Colony water mains total 58,745 rft, 3"-6" dia, costing Rs 5.051 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. Instruction sheet on laying water line in lanes was provided to area activists and masons. This quarter additional phases of work in Sultanabad and Rehmanabad were completed.

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 ¼ - 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 20 settlements has been completed. The settlements are 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, Burmee Sharif and Noor Afshan colony. In Burmee Sharif colony additional work is 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.

j) Review of SKAA work: 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. This quarter a meeting was held with Director General (DG) SKAA. Three new settlements and two natural nalas (drainage channels) were identified for development.

k) Development of natural nalas into box trunks: On request plan, design and estimate for development of two natural nalas (located in Essa Nagri and Islamia colony I) were provided to SKAA.

1.6.2 Survey of SKAA and KMC Katchi Abadis

This quarter sketch map of four new Katchi abadis was completed together with documentation. Total 212 *katchi abadis* have been surveyed. Of these 59 belong to SKAA and 153 are KMC *katchi abadis*. Survey of 212 *katchi abadis* comprising 11,833 lanes and 1,14,089 houses shows that

people have laid sewer lines on self help in 4,765 (40.26 per cent) lanes and water lines in 3,724 (31.47 per cent) lanes, investing Rs 120.19 million and Rs 88.07 million respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 5,043 (42.61 per cent) lanes and water lines in 3,519 (29.73 per cent) lanes. Government's investment has been Rs 65.11 million and Rs 45.73 million respectively. SKAA has recovered Rs 143.716 million and KMC has recovered Rs 324.06 million as lease charges from the settlements (SKAA report Dec. 2000 and KMC report June 1999). Government and peoples investment in external development in 159 *katchi abadis* surveyed, has been tabulated of others tabulation is in progress. For detail statistics refer report in research section pages 38 to 40.

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 KMC Katchi Abadis – Policy for lease (land title) and development

DG technical KMC visited OPP-RTI. Concept and work was presented. Discussion was focused on 1) the external/internal, component sharing concept 2) proposal for sewage disposal system for Karachi, KMC's role in development of nalas as box trunks and in development of sewage treatment plants 3) policy for lease and development in KMC katchi abadis.

On DG's request OPP-RTI provided a proposal to KMC for providing lease (land title) and undertaking development in katchi abadis. Suggestions were provided for, lease rates (charged at per square yard of the plot), simplification of lease procedure and development costs charged for water, sewerage and road.

Since June 1999 KMC has stopped providing lease to residents of katchi abadis. Following political interference and allegations of corruption, it wanted to reorganize the department so stopped all activities. In Karachi out of total 387 notified katchi abadis, 198 fall under KMC jurisdiction and 189 under SKAA. In June 2000 KMC enhanced lease rates by more than 800% and announced that katchi abadi residents approach KMC to acquire lease. The katchi abadi residents opposed this increase and in meetings requested KMC to adopt realistic rates like those adopted by SKAA. The community based organizations (CBOs) formed an alliance to lobby KMC for the same.

In the process of preparing the proposal for KMC, OPP-RTI together with the NGO Urban Resource Centre (URC) involved the CBOs alliance. A number of meetings and discussions were held and the proposal was finalized.

KMC decision on the proposal is awaited. Meanwhile meetings have been held with KMC Municipal Commissioner and DG technical to expedite approval.

1.6.4 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-Bihar area committees are working. A broken manhole slab of the trunk sewer in Mansoor Nagar was recast by the market committee.

Internal Development: Out of 2,152 lanes, in 1,092 lanes, sewers have been laid. In the remaining work is in progress. This quarter work on lane sewers have been in progress in Ghaziabad, Sadiqabad, Gulshan-e-Bihar, Shah Waliullah Nagar, Lal Shahbaz Nagar and Baba Wilayat Alishah. 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.

1.6.5 Zia Colony - Korangi

No progress this quarter.

1.6.6 Manzoor Colony

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

AFB together with another CBO "Muttahida welfare organisation" then lobbied Karachi Metropolitan Corporation (KMC) for development of the natural *nala* as external sanitation. **The *nala* 11,700 rft. serves as a sewage disposal channel 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, drain design and guidance 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 1998 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 1998 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 1998 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 5350 rft. concrete drain and 5,150 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 house owners for voluntary demolition.

Problems in work: Consensus on alignment of drain and maintaining diversion has been a recurring problem. Earlier 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 sides 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. Last quarter problem was created due to fresh encroachments on the *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. This quarter work on clearing of encroachments was in progress. While construction of drain continued

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.

Development of parks along side the drain. On two sites vacant land alongside the drain was surveyed jointly with the KMC engineers. Plan for parks was prepared and provided to DG technical KMC, who visited site and assured development of the parks. Plan has also been provided to activists of the local organization for lobbying with KMC.

1.6.7 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* of total length 5,505 rft, were developed as box trunks, by SKAA and DMC West respectively. 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, in March 1998 KMC started work on site for the development of a tertiary *nala* in Orangi, i.e. Haryana *nala*, 6668 rft. costing Rs 8.4 million. This *nala* serves as disposal for 700 lane sewers comprising 14,000 houses. Since then construction of 3,500 rft. covered drain was completed. OPP-RTI 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 rft. Administrative approval was given, work was tendered and sanctioned. This quarter several meetings were again held with the new DG technical and other officials of KMC for start of work on site. Lately work order has been issued to the contractor, work on site is scheduled to begin.

Earlier the new DG (tech) Brigadier Naseem Azam Khan paid a visit to 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. In addition to the development of Haryana *nala*, KMC has agreed to finance the development of another *nala* in Orangi i.e. the Ghaziabad *nala* of length 4,900 rft. costing Rs. 9.31 million serving as sewage disposal for 425 lanes and 8,500 houses. Effort was made earlier for the development of this *nala*, design was provided to KMC and work was tendered. However due to change in KMC administration, since the past nine months the process was stopped. Both community organizations and OPP-RTI have lately held several meetings with KMC Administrator and DG technical so that work order can be issued to the contractor and work on site can begin.

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 was 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 rft. 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 again been allocated for *nala* development by KMC, DMCs West, Malir and Central. Documentation of development is in progress.

As reported in item 1.6.1. SKAA has also agreed to develop two more *nalas* in Karachi. These *nalas* are located in the *katchi abadis* of Essa Nagri and Islamia Colony I and serve as catchment for large adjoining areas. Preparatory work is in progress.

1.6.8 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. Last quarter survey was completed of Chokor and Nehr-e-Khayyam *nalas*. 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. This quarter survey was undertaken of eleven drains/*nalas* located in the four districts of Karachi to ascertain desilting and development work carried out by the KMC/DMC. On SKAA's request, documentation of Madinah colony *nala* of length 5526 ft. is in progress.

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.

1.6.9 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 Governors 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.

Last 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. This quarter in a similar meeting by the P & D deptt. the KWSB insisted that a consultant be appointed for the work and presented a TOR with consultancy cost of Rs. 10 million. **The MD KWSB stated that KWSB has no in house capacity to plan, design and estimate projects, but refused to state the same in writing.** The KWSB's incapacity puts into question the many KWSB capacity building projects financed in the past by ADB and World Bank. In the meeting members refused the KWSB proposal to appoint consultants and insisted that KWSB give in writing its inability or do the work. There is now a stalemate in the Korangi Sewerage Project.

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

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.

Last 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 (named Peoples' Voice) 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 sent letters dated December' 2000, to the MD KWSB and the Planning and Development deptt. (P&D) Govt. of Sindh, requesting detail plan, design and estimates of the projects, so these could be reviewed for feasibility, while seeking explanation for the inclusion of the rejected Korangi sewerage project. Receiving no response from either KWSB or P&D deptt. copy of the citizens letter was sent again in February 2001. There has been no response. However through contacts it has been found that the KWSB has no detail plans, designs or estimates. The reported project was put together in a haste, for presentation to the Chief Executive of Pakistan visiting Karachi.

1.6.11 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 36 to 37. The study has been disseminated among govt. officials and the city water and sanitation group. The study has lately been published in Urdu for 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. Survey and mapping has been completed.

1.7 Statistics – Sewerage Construction Outside Orangi – February 2001

Sr. 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	*5250	40.380
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 I	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. Bk-F	Karachi	78	13260	1014	1.216	376	0.098
25	Kausar Niazi Col. Bk-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	540	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	21	3101	217	0.469	-	-
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	-	-
48	Iqbal Nagar	Faisalabad	2	418	22	0.048	-	-
49	Bilal Colony	Faisalabad	18	3232	178	0.520	-	-

Sr. No.	Area	Location	Internal Sanitation			Cost (Rs. Million)	External Sanitation	
			Lanes	Rft	Latrines		Mains. Rft	Cost (Rs. Million)
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	Kehkashan 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	5	805	53	0.134	-	-
58	Sohailabad	Faisalabad	2	450	30	0.077	-	-
59	Aslam Gunj	Faisalabad	4	1190	63	0.159	-	-
60	W. Town	Faisalabad	2	450	40	0.088	-	-
61	Sandhu Pura	Faisalabad	1	310	6	0.031	-	-
62	M. Ali Park	Faisalabad	3	1800	52	0.191	-	-
63	Yasinabad	Faisalabad	3	965	42	0.125	-	-
64	Rukanabad Chak no. 117	Faisalabad	-	-	-	-	2400	0.250
65	American Barracks	Hyderabad	-	-	-	-	5297	1.200
66	American Quarter	Hyderabad	-	-	-	-	+4610	0.770
67	American Quarter- II	Hyderabad	-	-	-	-	+3615	0.502
68	Gujrati Para	Hyderabad	-	-	-	-	+3920	0.430
69	Mominabad	Gujranwala	16	2979	204	0.317	-	-
70	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
71	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
72	Dhok Matkal and	Rawalpindi	59	10393	625	1.006	355	0.030
73	Dhok Hassu	-	-	-	-	-	-	-
74	Rasoolabad	Muzaffargarh	-	-	-	-	277	0.015
75	Shagai	Swat	2	234	29	0.091	660	0.076
76	Aman Kot	Swat	11	1594	82	0.208	800	0.077
77	Banr	Swat	1	450	17	0.043	-	-
78	Lodhran	Lodhran	58	10687	442	0.998	12835	2.938
79	Juggowala	Lodhran	1	400	8	0.025	3400	0.765
80	Lahori	Lodhran	2	800	16	0.050	1500	0.337
81	Duniapur	Lodhran	5	1237	40	0.098	496	0.022
82	Ibrahimwala	Lodhran	4	896	13	0.043	-	-
83	Dehnote	Lodhran	4	633	25	0.058	-	-
84	Uch	Uch	-	-	-	-	5846	N.A
85	Mohallah Khawajgan	Uch	2	234	8	0.018	550	0.034
Total			2006	400091	23763	33.339	130101	68.199

* Work in progress + Work stopped

2. RESEARCH, TRAINING AND PUBLICATION

2.1 Budget and Expenditure (in Rs.)

Research Section's Expenditures	Budget 2000-2001	Actuals Jul- Feb' 01
Director/Rashid	137,324	89,004
Research Officer/Saifur Rahman Siddiqui	55,132	35,388
Research Officer/Rabia Siddiqui	74,176	47,370
Driver/Hameed	41,176	29,755
Driver/Ayaz	36,000	22,300
Salma Mir	58,588	37,459
Sanober Hasan	53,500	35,532
Petrol for Van	10,000	27,979
Service and Repairing of Van	15,000	16,480
Petrol for Car	20,000	17,270
Service and Repairing of Car	15,000	7,145
Transportation	5,000	1,295
Computer supplies	25,000	18,563
Computer maintenance	20,000	36,300
Surveys	10,000	0
Survey/KHASDA	7,500	8,240
Books and Journals	20,000	9,053
Stationary	5,000	40
Total	608,396	439,173
Operator/Meraj	45,712	28,588
Reports	50,000	67,710
Paper for Copier	12,000	10,189
Toner	10,000	29,180
Maintenance	40,000	28,326
Total	157,712	163,993
Audio Visual Processing	10,000	8,559
Slides-Videos	10,000	160
Total	20,000	8,719

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 2.11.1.

A youth/activists training program on housing and sanitation is on going. Presently 17 youths are part of the program. 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. For the activists the focus is estimation, construction, on site supervision and community mobilisation. Youths concentrate on surveying, documentation, levelling, designing and estimation.

10 students are undertaking survey and documentation of *katchi abadis* in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics and schools in total 212 *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 ft. was completed. Of 23 *nalas*, detail catchment area survey was completed. This quarter resurvey of 11 drains/*nalas* was completed to ascertain desilting and development works carried out by the govt. Of Madinah colony nala documentation is in progress.

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 112 *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. Lately the NGO Urban Resource Centre (URC) has hired them to prepare plantable survey maps of stations along the Karachi Circular Railway (KCR). Work is in progress. URC is preparing a proposal for revitalization of KCR

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, two in housing, one in surveying and five 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 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 youths. The senior youths are training and guiding the juniors, so dependence on OPP-RTI team has been 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 was high. This was 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, Uch 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 in 2.6) provides a forum for people to come together.

To enable youths to initiate development or support initiatives in their settlements, the youths are encouraged to visit and understand the work of community based organizations (CBO) involved in development. This quarter members of the youth program visited two CBOs, one with emphasis on neighbourhood governance i.e. self help work in sanitation, electricity, tree plantation, solid waste, security, sui gas and the other with emphasis on education i.e. setting up and managing a school, supporting other schools in the neighbourhood, and with the self help sanitation, water supply and health programs complimenting education. Lessons learnt from the visits and review of work is the agenda of the workshop scheduled for the coming week.

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. They have planted trees along the main road and lanes and are managing solid waste disposal program in 8 lanes comprising of 160 houses.

Two more youth groups, one in Bilal colony and another in Christian colony Orangi have initiated solid waste disposal and tree plantation programs. In Bilal colony the youths are also developing a park in their settlement.

Youths of the housing unit and the survey mapping unit have joined together and initiated a Technical Training and Resource Centre (TTRC). 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 TTRC and are providing practical training to three graduates. Fees is being charged, for sustainability.

Two youth groups one in Islamia Colony and another in Pak Colony, have initiated computer and English language training courses 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.

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

Besides support to youth for technical training, effort is being made to initiate youth resource centers, 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 a lecture by Father Jorge Anzorena from Silavip titled "Housing in Chile- problems and the process of solution" was organized at URC. Members of NGOs, CBOs, govt. officials, University students, teachers and citizens participated. Support to citizens initiatives in housing for the poor was discussed by the participants.

A lecture titled "Karachi Census – A statistical analysis" by Arif Hasan was arranged at OPP-RTI. Orangi activists attended the lecture. The socio-economic changes observed in the analysis, the urbanization process, increase in the level of education, womens role in economic activity, and increasing citizens access to TV and international media, were discussed with interest.

The lectures have been documented, these can be made available on request.

2.7 CBOs, NGOs Contact

18 CBOs/NGOs in Orangi and in settlements in Karachi were visited. This quarter 4 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, safe-guarding amenity plots from encroachment, savings and credit 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 many 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. A newsletter introducing the 14 CBOs is being prepared for publication, prior to the CBO forum.

URC members have also joined the program. Joint visits and documentation involving more city CBOs is in progress.

Interesting initiatives of the four CBOs visited this quarter were:

- **Savings and Credit:** 50 members of the organization "United Welfare Association" located in Haji Mureed Goth, saved Rs. 500 per month for a period of one year. With the money saved members initiated a credit program among themselves. Credit is of average Rs. 10,000/-. No interest is charged. Most credit is for economic activity, some is also used for house construction, major medical treatment, marriage occasion and for crisis needs. Savings of Rs. 500/ per month continues.
- **Youth initiative:** In Bilal colony Orangi, 7-8 youths came together, sought guidance from the elder area activists and set up the CBO "Bilal Welfare Trust". They have initiated tree plantation, park development, sui gas and solid waste disposal programs in their settlement. The youth membership has now risen to 35. In the late evenings, nights and during holidays the youths come together to organize the area work.
- **Safeguarding amenity plots from encroachments:** In Kauser Niazi colony located in district central, since the past 10 years the local organization "Anjuman-e-Falah 'o' Behbood" has consistently resisted efforts by land grabbers to encroach on two large plots, One reserved for a school and the other for a dispensary. Cases have been filed by the CBO against the land grabbers and govt. officials. CBO members say that the govt. officials and police support the land grabbers. Illegal construction on these plots has been resisted. Lately an RCC structure on the plot reserved for a dispensary has been demolished by the CBO. Efforts are being made with KMC and SKAA for boundary walls and one or two rooms so that a school or a dispensary can be started. The organization is willing to take responsibility against misuse and if needed can construct a proper school and dispensary.

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	Dec - Feb' 2001		Cumulative- Feb'2001	
	Groups	Members	Groups	Members
UNICEF	-	-	28	154
World Bank	-	-	9	59
USAID	-	-	12	108
UNDP	-	-	21	109
Government agencies	1	6	98	1,278
NGOs/CBOs	4	25	394	2,810
Academic Institute	3	28	14	213
Total	8	59	576	4,731

Some of them:

- 5 members comprising Managing Directors and Deputy Managing Directors of the Water and Sanitation Agency (WASA) of Faisalabad, Multan and Gujranwala, received 3 days orientation training sponsored by UNDP plus program.
- 15 members comprising Water Aid, NGO's and govt. agency from Nepal and Bangladesh spent 3 days studying the programs. The orientation was sponsored by Water Aid.
- 5 members from Zimbabwe Homeless Peoples Federation and Dialogue on shelter for the Homeless in Zimbabwe received 8 days orientation training on sanitation and housing programs.
- 4 members from the Environment Protection Society Swat (EPS) received 5 days orientation on sanitation program.
- 10 students from Social Works, department of Karachi University are spending time on site and studying the health and sanitation programs.
- 17 students from Visual Studies department Karachi University received one days training.
- Ms. Kaya Borchrevink from Oslo, Norway spent a month and studied the programs.

2.9 Visitors Since 1992

Organisation	Dec- Feb' 2001		Cumulative-Feb'2001	
	Groups	Members	Groups	Members
UNICEF	-	-	26	91
World Bank/ADB	-	-	56	161
USAID	-	-	20	43
UNDP/UN agencies	-	-	32	89
Other Donors	-	-	145	335
Government agencies	7	10	111	422
Academic institutions	3	9	110	610
Journalist (Foreign)	1	2	39	58
Journalist (National)	-	-	31	51
NGOs/CBOs	10	19	227	762
Total	21	40	797	2,622

Some of them:

- Prince Talal Bin Hassan, of Jordan spent time discussing OPP programs and observing peoples work on site.
- Ambassador of the Netherlands, his wife and Consul General discussed programs and visited site.
- Ms. Kasuma Saddak from Misereor Germany discussed the sanitation program.
- Brig Naseem Azam Khan, DG technical KMC, discussed sanitation program.

- 59 members from different countries of the world, participating in the Lead training program visited and observed the work on site.
- Mr. Abdullah Mustaq Director parks DMC west, discussed peoples initiative and support.
- Ms. Razia Sultana from KMC katchi abadi deptt. discussed lease and development of katchi abadis.
- Mr. Ejaz Aslam Dar Administrator DMC west discussed OPP programs.
- Dr. Shaheen Sheikh from Open University U.K. discussed the education program.
- Dr. Matin Behzad from Bahawalpur Rural Development Project, planning and development department govt. of Punjab, discussed the credit program.
- Journalist Mr. Raimondo Bultrini from Rome and Mr. Shujaudin Qureshi from A.PP Karachi discussed the sanitation program.

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. The study has lately been translated in Urdu and published for dissemination to a wider group.

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. Four new surveys were undertaken this quarter. Survey maps are being prepared for publication. 100 survey maps are complete for publication, the second batch of 112 maps is being prepared for a second volume.

Survey Results: February 2001

No. of katchi abadis surveyed	—	*212
Total number of lanes	—	11,833
Total number of houses	—	1,14,089

Internal Development	Lanes	Houses	Investment (Rs)
Peoples Effort:			
Sewerage:			
- Lane + Latrine + House Connection	4,765	46,400	85,131,100
- Latrine + House Connection (Govt.) Sewers	-	50,086	35,060,200
Total		96,486	120,191,300
Water Lines:			
- Lanes + House Connection	3,724	32,338	63,452,400
- House connection (Govt. lines)		35,178	24,624,600
Total		67,516	88,077,000
Grand Total			208,268,300 (208.268 million)
Government Works:			
- Sewerage (Lane only)	5,043	50,086	65,111,800
- Water lines (Lane only)	3,519	35,178	45,731,010
Total			110,842,810 (110.842 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 212 *katchi abadis* (47.74 per cent). Data on Orangi settlement is available in separate tabulation.

External development			
Investment on external development by government and people has been tabulated for 159 <i>katchi abadis</i> , statistics is given below:			
	Number	Length	Investment (in Rs)
Peoples Effort:			
- Secondary sewer	44	39,724	692,802
- Secondary water lines	25	12,573	151,958
Total			844,760 (0.844 million)
Government Work:			
- Secondary sewer	268	603,301	31,835,740
- Main sewer	142	144,232	60,000,205
- Main drain	97	112,005	124,219,185
Total			216,055,130 (216.05 million)
- Secondary water lines	234	162,160	12,443,803
- Main water line	233	259,064	26,277,361
Total			38,721,164 (38.721 million)
Grand Total			255,621,054 (255.621 million)

Lease charges recovered by SKAA, by Dec. 2000 has been Rs 143.716 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 nalas/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 468.78 million as lease charges to SKAA and KMC. The development charge recovered within lease charge (i.e.33 per cent) can be used for the provision of external sanitation and water supply lines. This has already been proven in SKAA's development projects. Lately KMC too has shown interest in adopting this policy for the katchi abadis within its jurisdiction.

2.11.2 Survey of Schools and Clinics:

In 212 *katchi abadis*, survey of schools and clinics is complete. Survey statistics shows the extent of peoples efforts i.e:

	Government	Private	Total
Schools	65	161	226
Clinics	11	273	284

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

Of four prepared this quarter.

2.11.4 Profiles of Educational Entrepreneurs:

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

2.11.5 Leaflets and instruction sheets

Leaflet on the KWSB's Greater Karachi Sewerage Plan review and alternative proposal has been prepared in Urdu. Instruction sheet on house connection thru T-Haudi (interceptor chamber with a T-pipe) to avoid bad smell and entry of sewer rats has been prepared.

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- by OCT (in Urdu).
- 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 (in Urdu and in English)

- 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

	Dec – Feb' 2001	Cumulative Feb' 2001
Reports	1	85
Monographs	-	77
News Bulletin	1	26
Case Studies	5	649
Profiles	6	263
Video Cassettes	-	42
Slide Sheets	-	98
Photo Albums	15	817
Manuals	-	12

3. LOW COST SANITATION PROGRAMME

3.1 Low Cost Sanitation Programme: Budget and Expenditure

Staff	Budget 2000 - 2001	Actuals July -Feb'01
Perween Rahman, Director (OPP-RTI)	138,308	89,656
Saleem Alimuddin, Joint Director (OPP-RTI)	110,488	71,785
Rashid Khattri, Joint Director	0	0
Naushad, Manager	90,268	58,068
Ashraf, Training Draftsman	37,084	23,688
Amir, Manager	68,128	41,829
Shamsuddin, Consultant	54,000	32,000
A. Buksh, Driver	48,004	38,398
Jeep petrol	20,000	21,245
Jeep servicing and repairing	18,000	17,068
Visitors	6,000	3,375
Stationary	5,000	0
Paper	3,000	-820
Total	598,280	396,292
Orangi Sanitation:		
Nadeem, Manager	96,160	61,502
Javed, Manager	95,656	61,084
Moin, Social Organiser	65,704	41,752
Mohsin, Surveyor	55,924	35,288
Total	313,444	199,626
Demonstration:		
Sanitation	45,000	34,613
Housing	45,000	0
Others	10,000	0
Total	100,000	34,613

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 February 2001

	Cumulative Nov'2000	Dec'00 to Feb'2001	Cumulative Feb'2001	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	2,474	20	2,494	71.83
- Length (Rft.)	654,725	5160	659,885	
- Secondary Sewer	116	-	116	
- Length (Rft.)	34,013	-	34,013	
- S. Latrine	38,610	312	38,922	76.92
Total All Orangi:				
- Sewer Line	6,134	20	6,154	84.81
- Length (Rft.)	1,532,430	5160	15,37,590	
- Secondary Sewer	411	-	411	
- Length (Rft.)	167,241	-	167,241	
- S. Latrine	92,184	312	92,496	88.16

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

	Cumulative Nov' 2000	Dec'00 to Feb'2001	Cumulative Feb'2001	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	12,170,598	186,325	12,356,923	4,954
- Secondary Sewer	435,793	-	435,793	3,756
- S. Latrine	26,527,650	561,600	27,089,250	695
Total All Orangi:				
- Sewer Line	24,493,715	186,325	24,680,040	4,010
- Secondary Sewer	1,814,803	-	1,814,803	4,415
- S. Latrine	55,833,450	561,600	56,395,050	609
Total	82,141,968	747,925	82,889,893	

3.3.5 KMC/ADB Trunk Sewer: Construction and KMC Investment

Non-OPP Area:*	June 1994 To February 2001
Trunk Sewer	116
Length (Rft.)	120,983
Cost (Rs.)	36,294,900

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

3.3.6 Nala Development into Box Trunks – KMC Construction and Investment

Nala Nos.	2 (Haryana and Bukhari Colony nala)
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*, 6,668 rft 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 rft. covered drain was completed. Owners of 30 houses, voluntarily demolished, parts of their houses to make space for drain development. Plantable survey of the 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 again meetings were held with KMC officials, and DG tech. for start of work on site, for extension of *nala* development by 1700 rft. Work order has lately been given to the contractor to start work on site.

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 17 tertiary nalas and one main *nala* of total length 1,18,687 rft. was earlier completed. Total cost for *nala* development comes to Rs.300 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 rft. was started on site by DMC West. 1000 rft. 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 eight settlements in Orangi have organised tree plantation in their settlements. The District Municipal Corporation (DMC) west activated by the previous 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. 821 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. Director parks DMC west in continuing support to the CBOs.

In 5 settlements comprising 1,210 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.

Regular pick up of garbage from the main bins by DMC is a recurring problem. 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.

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/- per house, besides the 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. This quarter a masons meeting was held. Leaflets based on the study were 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 February'2001, Rs. 26.947 million blocks have been sold, 59% 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. Form works (shuttering) for the panels are being manufactured.

Samples of ferrocement manhole covers have been prepared. Laboratory test for compressive strength is to be undertaken.

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- Nov'2000	Dec' 2000 Feb'2001	Cum- Feb'2001
Units	215	1	216
Completed	179	1	180
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 4 more are under training. He completed plans and estimates for total 126 units. For 108 units he received fees from owners. On 3 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. The unit has been lately hired by the Urban Resource Centre to survey and prepare plans of stations on the Karachi Circular Railway.
- a) Masons are being trained, total trained 54.
- c) Complete record of housing units and school construction has been maintained.
- d) Lack of proper ventilation is a recurring problem in houses and schools. Through on site guidance, leaflets, posters, meetings 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. For 3 more schools plans have been prepared.

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 Feb'2001 we have supported the setting up/upgrading of 76 small schools. Of these 60 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 60 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 3 schools. Lately Homeless International, has approved a grant of Rs. 500,000/- for supporting the schools.

Statistics April'95 – Feb.' 2001:

Schools	Teachers			Students			Fees (Range)
	Tota	Male	Female	Total	Male	Female	
60	344	92	252	6953	3831	3122	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.5000/- 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 (Orangi Charitable Trust) 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- 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.

	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. 6 schools are paying back the loan regularly. 8 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. 6 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 the National Institute of Public Administration (NIPA) Karachi.
- Treatment of sewage water for use in plantation: Continues
- Compost Khad: continues to be prepared and used.
- Vermicomposting – sample units have been initiated.

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

Total 773 forest & fruit trees of 11 species and 2463 decoration plants of 52 species are growing at the RTI nursery. This quarter Rs. 2,070/- 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 sandy 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, fruit and forest trees are being grown.

On request, replication of the system has been guided for NIPA 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. Construction of the unit together with the aeration fan has lately been completed. Functioning of the unit has begun, test of water samples are planned.

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 – February 2001

Heads	Receipts			Expenditure	
	Budget 2000 – 2001	Actual Jul – Feb'01		Budget 2000 - 2001	Actual Jul – Feb'01
Grant			RTI Secretariat		
Orangi Pilot Project Society	2,000,000	1,000,000	Administration and Accounts	580,896	360,828
			Central Office	580,992	368,047
CORD Aid	927,630	*0	Sanitation and Housing	598,280	396,292
Misereror	511,000	997,564	Sanitation 1 and 2	313,444	199,626
UNDP	275,000	50,000	Social Forestry	91,540	58,313
Homeless International	500,000	0	Women Section	174,872	112,672
WaterAid	1,280,043	562,723	Capital Expenditure	150,000	508,754
Profit DTR	320,000	190,000	Publication	157,712	163,993
Training Fee	100,000	0	Research Section	608,396	439,173
OPP Society for Research	7,500	0	Audio/Video	20,000	8,719
Publication	35,000	25,425	Demonstration	100,000	34,613
Nursery	12,700	3,195	Consultancy Fee	180,000	180,000
Membership	2,000	0	Misereror	511,000	253,052
CORDAID			WaterAid	1,280,043	551,667
CBOs, NGOs	400,000	*0	Motorcycle	30,000	15,000
SKAA	100,000	0	Training Cost	25,000	607
Other Income	3,619	0	Loan and Advance	20,000	-33,763

OPP Society for Women Program	159,872	87,436	EOBI	56,000	36,842
SELAVIP	145,986	0	UNDP (Training)	275,000	17,723
Sale of Assets	170,000	565,500	Cordaid. (CBOs, NGOs)	400,000	80,200
			Dependant's Funds	36,000	24,000
			Education Programme	500,000	1115
			SESSI	15,189	10,684
			Workshop / SILAVIP	145,986	18,277
			RTI/Dep. Cert	100,000	0
			UNDP(Publication)		50,000
Grand Total	6,950,350	3,481,843	Grand Total	6,950,350	3856434

- 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, Biharies, Urdu speaking, Sindhi, Balochi & Bangali etc. KHASDA in its revised approach decided to undertake the following:

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

- 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.	
Dec.Jan & Feb'2001	371	80 – 10	51 – 201	35	2	225

3) TECHNICAL TRAINING:

A) TBA Training:

TYPE OF TRAINING	AREA	NUMBER PREV.CUM SEPT. 00 TO NOV, 2000	TRAINED DEC '00 TO FEB.'2001
TBA'S	ORANGI	242	242
TBA'S	OUTSIDE ORANGI	184	184
SUB TOTAL TBA'S		426	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,

tubaligation and injection and referred them to KHASDA Model Clinic. In last quarter 42 Dais has taken F.P. supply. In this quarter 43 Dais has taken F.P. supply.

NGO CARITAS, Karachi Pakistan, Sadar office held a meeting with Director KHASDA-OPP and on her instruction 17 TBA's identified in their area who will be trained under KHASDA-OPP guidance & arrangement.

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 42 dais attended the follow up meetings. In this quarter a batch of 9 dais completed their training on 20-12-2000. In this quarter 4 batches of 51 Trained dais attended follow up meetings.

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. They are working as pioneers.

Naeema Begum Asim completed her TBA's training in December 2001 the significant feature is that she has continuously working in hospital and she has been very active worker for family planning and conduct IUCD very nicely and she is a very good contraceptive sale agent.

Mother meeting in 'Khuda ki Basti no. 3' Taisor Goth Sugjani town, North Karachi of Malir Development Project.

Due to Eid-ul-Azha and transport problem meeting was held on Saturday 3rd Feb. 2001. 6 women participate and women were very disturbed due to bad civic conditions and non availability of any qualified doctor clinic for treatment. One women has taken Inj. Norgest for family planning Diarrhea prevention and preparation of "Nimkole" were explained.

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	Iucd	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 SEPT TO NOV. 2000	TRAINED DEC. TO FEB. 2000
ORANGI	92	95
OUTSIDE ORANGI	68	3 68
TOTAL	156	- 163

In this quarter 3 Orangi activists in 3 batch has been trained. So far 95 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 163. 79 vaccinators are very active.

4) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 107 clinics from KHASDA Model Clinic. In last quarter 55 clinics has taken vaccine supplies. In this quarter 51 clinics has taken vaccin. supply.

Children Immunized through OPP-KHASDA Model and other Clinics to Dec'2000 to February 2001.

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl.	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
Dec.	19	192	195	93	97	164	39	16	93	79	30	600
Jan.	15	190	90	90	95	126	26	18	51	41	12	700
Feb.	19	194	100	96	98	107	28	13	89	84	34	589
Total	51	576	285	279	290	397	93	47	233	204	71	1889

Cumulative Jan 1984 – February 2001

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
6455	31873	2313	2159	18827	16468	17161	15432	27464	26721	12000	37280

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: Dec' 2000 to Feb'2001

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 57 clinics has taken F.P. supplies & 23 clinics has taken both supplies of vaccines and contraceptive. In this quarter 59 clinics has taken F.P. supplies and 25 clinics has taken both supplies of vaccines & contraceptive.

F.P. supply through clinic Dec.'2000 to Feb.'2000

Month	No. of Clinics	Condom unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Dec.	21	100	113	10	100	169	2	-	22000
Jan.	20	188	100	9	110	130	-	-	2000
Feb.	18	144	127	9	100	100	2	-	2141
Total	59	432	340	28	310	399	4	-	6341

F.P. supply through TBAs Dec' 2000 to Feb.'2001

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Dec.	16	20	52	1	20	5	-	-	409
Jan.	13	50	50	-	15	8	2	-	410
Feb.	14	50	50	2	15	8	-	-	409
Total	43	120	152	3	50	21	2	-	1228

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to Feb'2001. 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 Feb'2001. = 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.
6547	468	983536	31530	5275	13953	3640	299	10	73447

Rs. 73447 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 7565/- have been received from contraceptive supplies & services.

5) CLINIC VISITS FOR EXTENSION:

DEC.2000 TO FEB'2001

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 10 clinics of these area were visited in last quarter. In this quarter 12 new clinics in new areas are visited.

In this 146 clinics are more than 647 Health outlet is = 647+146 = 793 Total clinics.

SUPPLY TO CLINICS DEC'2000 TO FEB'2001

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	3	2	1	3	1	-	-
Sec. 11 ½	4	3	1	1	2	-	-
Ghaziabad	10	10	2	-	4	-	2
Gulshan-e-Zia	9	5	3	-	-	-	-
Sh. Waliulla Nagar	5	5	-	-	-	-	-
Total Visits	220	208	12	55	59	3	5

In this quarter 18 clinics were visited for supplies & information. In last quarter 20 clinics were visited for supplies information.

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

TOTAL 195 CLINICS TABLE OF CONTRACEPTIVE SUPPLIES & SERVICES:

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- depo	IUCD C.T. ML	TL	NOR
KHASDA-OPP	118	764	649	450 - 210	78	11	-
GREEN STAR F.P.S.M.P	80	545	262	624 - -	74	-	-
MARI STOP SOCIETY	23	69	50	97 - -	16	-	12
PASBAN	48	120	174	110	30	1	-
KEY CONTRACP.	19	50	-	20 - -	-	-	-

NOTE:

- 1) 10 Clinics has taken supplies only from KHASDA-OPP.
- 2) All other 195 Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 195 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 DEC'2000 TO FEB'2001

NOTE:

In last quarter 20 new clinics in old areas were told about F.P. program. In this quarter 18 new clinics were contacted for Health & F.P. program

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor-Nor. Depo	IUCD C.T. ML	TL
KHASDA-OPP	6	8	100	25 - 30	8	-
GREEN STAR F.P.S.M.P	2	5	-	10 - -	12	-
MARI STOP SOCIETY	1	3	50	5- 8	-	1
PASBAN	-	-	-	- - -	-	-
KEY CONTRACP.	-	-	-	20	-	-

NOTE:

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

Comparative study of family planning program of KHASDA-OPP in project area and non project area completed 'RASTAA' NGO hand over all the record and final report to Director KHASDA-OPP on 12th Feb'2001. Director KHASDA-OPP made the remaining dues of Rs. 25000/- payment through cross cheque on 15th March 2001.

KHASDA-OPP is very much willing to publish this report for which funds are needed

6) LOAN GIVEN TO THE ORANGI CLINICS, DOCTORS, LHV's, AND TBAs DEC'00 TO FEB'01

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) IMPACT & RESULT OF COMPARATIVE SURVEY OF F.P. PROGRAM.

Impact and result of comparative survey of Family Planning Program.

- i) In 1000 house holds of project area over whelming majority about 91% has got awareness of Family Planning.

However, in 1000 house holds of non project area only 61% of house holds has got any knowledge about F.P.

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

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

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

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

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

- iv) From project area 69% discussed the method of using F.P. with others. In non project households 12% very limited F.P. discussion positive and very encouraging.

This shows the impact of KHASDA-OPP F.P. community participation oriented program approach and methodology.

8) KARACHI UNIVERSITY M.A. SOCIAL WORKS DEPARTMENT 5 GIRL STUDENTS BATCH PASTING IN KHASDA-OPP FOR TRAINING YEARS 2001

Karachi university social works department assistant prof. Mr. Fukhrul Huda sahib held a meeting with Director KHASDA-OPP and section to finalise the posting of a batch of 5 girl students of M.A. class in Health and F.P. community oriented program. The schedule will be twice a week in morning hours.

First semester Jan'2001 to 30th April 2001. 2nd semester for 16th July 2001 to 11th November 2001. Director held a meeting with the students and KHASDA-OPP Health team. Mrs. Aisha Shehzad and Mrs. Shagufa Ayube held responsible to prepare syllabus under director's guidance, keep attendance register and take the weekly classes. Director will guide and check the students written work. Syllabus has been prepared by in said health team and classes are regular the progress is satisfactory.

9) REPLICATION OUTSIDE ORANGI: DEC'2000 TO FEB'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 1 clinic has taken vaccines supplies, 8 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 1 dai brought one I.U.C.D. case.

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.

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 two 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.

10) 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.

10.1) KHASDA-OPP EXECUTIVE BOARD MEETING.

KHASDA-OPP Executive Board meeting for Oct. Nov. Dec'2000 was held Thursday on 8th Feb'2001 Chaired by Mr. Akhtar Hamid Khan sahib and attended by members Health & F.P. program was reviewed in detail.

Dr. Shamim Z. Khan secretary KHASDA-OPP discussed Deficient Budget for year 2000 for the financial assistance. She also requested to Board members about the Urgent need for the repair 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 expanses. The request represented in writing to the Chairman of OPP society Mr. Tasneem Ahmed Siddiqui sahib Director KHASDA-OPP also send the revised filled form of finance needs request to INFAQ Foundation by the permission of Chairman Mr. Tasneem A. Siddiqui sahib and Mr. Anwer Rashid sahib member OPP society.

11) SEMINARS AND WORKSHOPS:

- 1) Dr. Shamim Z. Khan participated in the 'Netherlands Price Award' ceremony for 'Hero of the City' for development out standing work on 12-12-2000 at Sheraton Hotel.
- 2) Dr. Shamim Z. Khan participated in Media Seminar on 'Iodine Deficiency Disorders' IDD on Jan 15-1-2001 at P.M.A. House Garden road Karachi organized by department of Health Govt. of Sindh & Unicef Sindh.
- 3) Dr. Shamim Z. Khan participated in Karachi Focal Group meeting on reproductive Health on 23rd Jan 2001 organised by Shirkat Gah at NGORC D-114, Blk-5, Kehkasha Clifton.
- 4) Dr. Shamim Z. Khan participated in NCMH and Unicef 'Advocacy Workshop' women Health as Basic Human Rights' on 24th Jan 2001 at Avari Tower.
- 5) Dr. Shamim Z. Khan participated in Seminar on 27th Jan 2001 organised by DHO west Sindh Govt. EPI, Unicef on 'National Immunization Days'. NIDS Polio eradication regarding house to house visit
- 6) Dr. Shamim Z. Khan participated in a seminar on 13th Feb'2001 at Marriott Hotel, Karachi organized by Social Policy & Development Centre (SPDC) on comparative non profit sector project. SPDC & Johns Hopkins University & Aga Khan Foundation Pakistan Collaboration efforts.

12) VISITORS:

- 1) Netherlands Ambassador visited OPP-RTI on 13th Dec'2000 and held a meeting with director of OPP-RTI all programs.
- 2) Ms. Sadia Ahamed 'Reproductive Health' from CIDA Islamabad visited KHASDA-OPP on 3rd Jan 2001 and held a meeting with Dr. Shamim Z. Khan and Mr. Anwer Rashid with Health team.

- 3) From green star SMP family planning program Dr. Ferhana A. Basit visited KHASDA-OPP on 21-12-2001 and held a meeting with director KHASDA-OPP and health section.
- 4) Dr. Shaheen from London University visited KHASDA-OPP on 23-12-200. She discussed the KHASDA Health and F.P. program in detail with Director KHASDA. She has taken brief 83rd QPR and photos from pictorial and literature. She is professor of physiology in London University and in open University London.
- 5) AKU Nursing Institute Diploma 3rd year Nursing students 22 girl students with their instructor Ms. Naghma Rizwi visited KHASDA-OPP on 2-1-2001. Dr. Shamim Z. Khan briefed the health & F.P. program and OPP other programs. Mrs. Aiasha Shehzad and Mrs. Shagufa assisted the director and took the students in OPP other program.
- 6) AKU nursing institute 2nd final year nursing post graduate students 26 girls + 2 boys with their faculty teachers Miss. Mehrunnisa Karam Ali & Miss. Rozeena visited KHASDA-OPP. Dr. Shamim Z. Khan briefed the program in detail.
- 7) Mr. Akbar Zaidi the known economist on the request of Dr. Shamim Z. Khan visited KHASDA-OPP on 10-2-2001 and held a detail meeting with director KHASDA-OPP and health team. He was provided all the necessary documents. Dr. Shamim Z. Khan has requested Mr. Akbar Zaidi for the Evaluation of KHASDA-OPP health & F.P. program.
- 8) Royal visit of Prince of Jordan to OPP-RTI was on 12-2-2001 in which all the directors participated and all program were briefed to prince Tial and his team.
- 9) Leads groups visited OPP-RTI on 27-2-2001 and 28-2-2001 and discussed all the program.

11) BUDGET AND EXPENDITURE

KHASDA RECEIPTS	BUDGET 2000-2001	ACTUALS JUN-FEB'01
ORANGI PILOT PROJECT	500000	401,000
MEMBERSHIP FEE	1000	0
TRANSPORT	500	50
MEDICAL FEE	19500	15,632
TRAINING FEE		110
PROF. ON INVEST.	24000	0
TOTAL	545000	416,792

EXPENDITURE	2000-2001	JUL-FEB'01
DIRECTOR/DR SZK	129596	86,829
MANAGER /AYESHA	55348	38,562
LHVS- SHAGUFTA	49768	34,997
LHVS-SHAGUFA	49768	35,372
SO/ANJUMAN	54268	37,885
DRIVERS-2	82960	55,666
SUBSTITUTE	6000	1,200
POL JEEP/VAN	58080	42,416
S&R-JEEP/VAN	43000	20,168
MEDICAL ITEM	3000	950
TRAINING/WORKSHOP	40000	22555
MEETING	3000	2514
CONTRACEPTIVES	5000	-5,293
EOBI	9000	5,646
PUBLICATION	20000	25300
STATIONER/POST/T.PH	7512	4,857
MAINTENANCE	5600	160
DEARNESS ALLOWANCE	18000	10400
EDUCATION ALLOWANCE	9600	8000
CAPITAL EXPENDITURE	40000	27,546
AUDIO VISUAL	2500	1,805
TELEPHONE/FAX	5000	0
AUDIT FEES	6000	7000
TOTAL	703000	464,535

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 FEBRUARY 2001

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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

Inspite 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 FEB 2001**

YEAR	86 - 97	97 - 98	98 - 99	99-00	TOTAL
1.Total Loan (Rs)	87,221,280	24,443,830	18,771,050	12,197,150	142,633,310
2.Unit Accounts	5,122	894	748	452	7,216
3.Closed					
** Accounts	4,914	768	606	261	6,546
4.Repaid Closed					
**Principal (Rs)	81,372,680	16,730,481	14,522,500	6,593,800	119,219,461
5.Open Accounts	208	129	142	191	670
6. Repaid Open					
** Principal (Rs)	2,080,218	3,007,219	1,288,057	1,621,712	7,997,206
7. Total Repaid					
*(Open+Closed) (Rs)	83,452,898	19,737,700	15,810,557	8,215,512	127,216,667
8. Balance (Rs)	3,768,382	4,706,130	2,960,493	3,981,638	15,416,643
9.Paid Markup (Rs)	20,807,630	3,253,269	2,520,773	1,309,906	27,891,578
10. Bad Debt					
Principal (Rs)	8,733,661	634,331	238,711	0	9,606,703
11. Bad Debt					
Markup (Rs)	2,207,604	91,905	25,730	0	2,325,239
12.Bad Debt					
Units	1,292	83	30	0	1,405

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 Feb 2001 (i.e 13 years and 06month) Rs. 142.63 million was loaned to 7216 units. Of these 6546 have made full payment amounting to Rs. 119.21million. 670 accounts are open. Total repayment is Rs. 127.21 million, and recoverable balance is Rs. 15.41 million. Rs. 27.89 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. 10.63m 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. 0.470 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	84,874	88,539	-3,665
TOTAL	10,637,176	10,166,327	470,849

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 FEB 2001

	ORANGI	OUTSIDE ORANGI	TOTAL
Loans (Rs)	85,155,834	57,477,476	142,633,310
*Unit			
Accounts	4,599	2,617	7,216
*Closed			
Accounts	4,158	2,388	6,546
*Open			
Accounts	441	229	670
*Repaid			
Principal(Rs)	77,772,063	49,444,604	127,216,667
Balance (Rs)	7,383,771	8,032,872	15,416,643
Markup Paid Rs	17,068,777	10,822,801	27,891,578

TABLE 3-A
LOANS, RECOVERY & MARKUP IN ORANGI & OUTSIDE ORANGI
CURRENT YEARS JUNE 93 TO FEB 2001

	ORANGI	OUTSIDE ORANGI	TOTAL
Loans (Rs)	64,081,307	54,596,876	118,678,183
*Unit			
Accounts	3,013	2,441	5,454
*Closed			
Accounts	2,572	2,212	4,784
*Open			
Accounts	441	229	670
*Repaid			
Principal(Rs)	56,697,536	46,564,004	103,261,540
Balance (Rs)	7,383,771	8,032,872	15,416,643
Markup Paid(Rs)	11,819,135	9,995,706	21,814,841

OCT program began in Orangi in 1987. Since then loans amounting to Rs. 85.15 million were given to 4599 units. 4158 units have made full payment. 441 accounts are open with a balance of Rs. 7.38 million. Total repayment is: principal- Rs 77.77m and markup- Rs 17.06m. Outside Orangi loaning began in 1991- 9 years later. Total outside loan is Rs 57.47m to 2617 units. 2388 units have repaid in full. 229 accounts are open with a balance of Rs 8.03m.

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 Feb 28, 2001.

TABLE 4:
GROUPS (SEP 86 TO FEB 2001)

Groups	Units	Loan Amount(Rs)	Total Repaid (Rs)	Open Units	Balance In (Rs)	Markup Paid (Rs)
Orangi 48 Groups	4,599	85,155,834	77,772,063	441	7,383,771	17,068,777
Kar. City 10 Groups	264	4,652,421	4,329,709	20	322,712	1,378,252
Kar.Goths 8 Groups	326	15,220,755	12,381,353	12	2,839,402	3,124,122
Sindh Dst 38 Groups	749	17,904,320	13,962,139	130	3,942,181	2,659,493
Punjab Dt 20 Groups	1,278	19,699,980	18,771,403	67	928,577	3,660,934
Out Side Total 89 Groups	2,617	57,477,476	49,444,604	229	8,032,872	10,822,801
Gr. Total 137 Groups	7,216	142,633,310	127,216,667	670	15,416,643	27,891,578

TABLE 5
GROUPS – CURRENT YEARS
JUNE 93 TO FEB 2001

Groups	Units	Loan Amount(Rs)	Total Repaid (Rs)	Open Units	Balance In (Rs)	Markup Paid (Rs)
Orangi 43 Groups	3,013	64,081,307	56,697,536	441	7,383,771	11,819,135
Kar. City 9 Groups	197	3,476,821	3,154,109	20	322,712	1,026,487
Kar. Goths 8 Groups	243	13,772,755	10,933,353	12	2,839,402	2,707,672
Sindh Dst 38 Groups	743	17,849,320	13,907,139	130	3,942,181	2,636,854
Punjab Dt 20 Groups	1,258	19,497,980	18,569,403	67	928,577	3,624,693
Out Side Total 75 Groups	2,441	54,596,876	46,564,004	229	8,032,872	9,995,706
Gr. Total 118 Groups	5,454	118,678,183	103,261,540	670	15,416,643	21,814,841

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 658 Discount cases from Sep 1987 till 28 Feb 2001. Details are given below:

TABLE 7
BAD DEBTS- DISCOUNT CASES SEP 87 TO FEB 2001

Year	86 - 97	97 - 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,443,830	18,771,050	12,197,150	142,633,310
Total					
**Units	5,122	894	748	452	7,216
Discount					
**Principal (Rs)	2,081,722	125,639	49,866	0	2,257,227
% Of Total	2.39	0.51	0.27	0.00	1.58
Markup					
*Recovery (Rs)	20,807,630	3,253,269	2,520,773	1,309,906	27,891,578
Discount					
**Markup (Rs)	213,896	3,095	223	0	217,214
% Of Total	1.03	0.10	0.01	0.00	0.78
Discount					
**Units	604	41	13	0	658
% Of Total	11.79	4.59	1.74	0.00	9.12

Discount cases caused bad debt loss of Rs 2,257,227 principal (1.58% of total loan) and Rs 217,214 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 Feb 2001, the businesses of 399 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 399 cases of failure caused bad debt loss of Rs 3,959,371 principal (2.78% of total loan) and Rs 878,367 markup (3.15% of total markup received). Failure cases are 5.53% of total borrowers. For OCT the financial burden of failure cases is quite small.

TABLE 8
BAD DEBTS- FAILURE CASES SEP 87 TO FEB 2001

Year	86 - 97	97 - 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,443,830	18,771,050	12,197,150	142,633,310
Total					
**Units	5,122	894	748	452	7,216
Failure					
*Principal (Rs)	3,438,083	418,147	103,163	0	3,959,371
% Of Total	3.94	1.71	0.55	0.00	2.78
Markup					
*Recovery (Rs)	20,807,630	3,253,269	2,520,773	1,309,906	27,891,578
Failure					
**Markup (Rs)	807,788	60,335	10,724	0	878,367
% Of Total	3.88	1.85	0.41	0.00	3.15
Failure					
**Units	354	34	11	0	399
% Of Total	6.91	3.80	1.47	0.00	5.53

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 348 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 spheric 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 3,374,305 principal (2.37% of total loan), Rs 1,228,261 markup (4.40% 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 FEB 2001

Year	86 - 97	97 - 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,443,830	18,771,050	12,197,150	142,633,310
Total					
**Units	5,122	894	748	452	7,216
Abscinded					
**Principal (Rs)	3,198,056	90,545	85,704	0	3,374,305
% Of Total	3.67	0.37	0.46	0.00	2.37
Markup					
*Recovery (Rs)	20,807,630	3,253,269	2,520,773	1,309,906	27,891,578
Abscinded					
**Markup (Rs)	1,184,523	28,475	15,263	0	1,228,261
% Of Total	5.69	0.88	0.61	0.00	4.40
Abscinded					
**Units	334	8	6	0	348
% Of Total	6.52	0.89	0.80	0.00	4.82

An abstract is given below to show at a glance the total bad debts from Sep 87 to Feb 2001

4.5 TOTAL BAD DEBTS CASES

TABLE 10
TOTAL BAD DEBT CASES SEP 87 TO FEB 2001

Year	86-97	97-98	98-99	99-00	TOTAL
Total					
Loan (Rs)	87,221,280	24,443,830	18,771,050	12,197,150	142,633,310
Total					
**Units	5,122	894	748	452	7,216
Total B.D.					
Principal (Rs)	8,733,661	634,331	238,711	0	9,606,703
B.D.Principal					
% Of T. Loan	10.01	2.60	1.27	0.00	6.74
Markup					
Recovery (Rs)	20,807,630	3,253,269	2,520,773	1,309,906	27,891,578
Total B.D.					
Markup (Rs)	2,207,604	91,905	25,730	0	2,325,239
B.D.Markup					
% Of T. Markup	10.61	2.83	1.02	0.00	8.34
B.D. Units					
Total	1,292	83	30	0	1,405
B.D. Units					
% Of T. Units	25.22	9.28	4.01	0.00	19.47

Inspite of some slack management bad debt losses have been 6.74% 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 loanes 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 Feb 2001 they issued 2617 loans, amounting to Rs 57.47m and recovered Rs 49.44m as principal and Rs 10.82m 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 19,762.

6.3 RURAL LOANS

Since 1991 till Jan 2001, 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 31 Jan 2001

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	4,749,044	0	0	0.00	0.00
99-00	4,112,650	137	2,081,791	0	0	0.00	0.00
Total	30,485,250	1222	26,589,419	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 Feb 2001

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	2,054,948	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	1,910,253	71,679	14	3.35	11.20
97-98	2,315,000	113	1,896,950	110,404	10	4.77	8.85
98-99	1,266,000	57	1,089,490	25,067	2	1.98	3.51
99-00	638,500	26	489,342	0	0	0.00	0.00
TOTAL	18,428,557	1202	17,198,962	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 Feb 01, 7216 loans amounting to Rs 142.63m have been given to entrepreneurs belonging to 64 professions. They have repaid Rs 127.21m principal and Rs 27.89m markup. Although 1405(19.47%) out of 7216 caused bad debt losses of 6.74% to OCT (see table 8). 5811(80.53%) 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 399 failures, and our disgust at the 348 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 FEB 2001

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	881,710	266,431	1,148,141
Banarsi Weavers	146	1,920,500	1,727,617	573,001	2,300,618
Butchers	54	1,094,000	1,081,264	169,807	1,251,071
Carpet Weavers	10	104,500	103,892	32,575	136,467
Clinics	91	2,254,400	2,207,607	483,127	2,690,734
Cloth Shops	173	3,439,000	2,880,228	676,206	3,556,434
Cold Drink Shops	38	766,000	739,381	125,114	864,495
Consumer Stores	1038	15,496,000	14,828,917	3,194,357	18,023,274
Cosmetic Factories	46	597,600	578,560	141,595	720,155
Crockery Shops	33	560,000	503,561	118,251	621,812
Dairy Cattle	496	11,406,300	10,657,114	2,051,479	12,708,593
Decorators	43	805,000	779,158	148,490	927,648
Die Makers	29	457,000	390,659	119,725	510,384
Electric store	227	3,638,100	3,456,852	839,512	4,296,364
Embroidery workshops	117	1,726,600	1,622,159	415,282	2,037,441
Fishery	186	11,018,215	8,583,915	2,341,747	10,925,662
Flower Makers	27	367,000	326,036	92,090	418,126

CONTINUED

PROFESSION CATEGORIES	UNIT ACCTS	LOAN AMT	PRINCIPAL REPAID	MARKUP PAID	TOTAL PAYMENT
Furniture makers	20	374,600	330,751	109,452	440,203
Garment Factories	197	4,153,700	3,772,921	832,214	4,605,135
Gas Filling Centers	3	45,000	45,000	16,600	61,600
Hair Dressers	21	252,000	221,987	65,487	287,474
Hardware	27	555,000	540,000	98,966	638,966
Hotels	63	920,950	845,294	239,705	1,084,999
Ice Factories	4	425,000	425,000	71,579	496,579
In-House Staff	65	3,212,926	2,494,814	614,680	3,109,494
Industrial Homes	8	170,000	151,710	38,793	190,503
Jewellers	17	240,000	200,075	43,601	243,676
Junk Dealers	21	302,000	253,204	86,493	339,697
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	750,592	157,191	907,783
Locksmiths	1	5,000	5,000	3,204	8,204
Medical Stores	87	1,732,500	1,585,524	360,759	1,946,283
Moulding shops	100	1,419,500	1,313,475	369,564	1,683,039
Nurseries	3	57,000	57,000	12,656	69,656
Oil Depots	5	85,000	71,998	17,391	89,389
PCO's	2	50,000	50,000	5,802	55,802
Packing shops	64	881,000	818,853	171,346	990,199
Paint Brush makers	19	227,500	227,500	57,742	285,242
Pan Shops	115	1,305,200	1,255,435	237,904	1,493,339
Printing Presses	48	819,000	736,673	209,235	945,908
Repair Shops	29	515,400	464,084	100,431	564,515
Schools	407	12,463,981	10,627,130	1,702,263	12,329,393
Shoemakers	189	2,665,300	2,489,867	578,666	3,068,533
Small Business	668	10,606,870	9,855,140	2,189,807	12,044,947
Spare Parts	43	984,000	904,777	174,705	1,079,482
Stationery Shops	96	1,630,000	1,615,041	295,843	1,910,884
Steel Works	28	505,000	451,567	126,638	578,205
Stitching Centers	475	6,964,301	6,755,606	1,813,600	8,569,206
Studios	7	80,000	80,000	22,045	102,045
Suppliers	137	2,137,500	1,892,682	486,436	2,379,118
Taxi-Motorcycles	143	2,913,251	2,483,844	632,179	3,116,023
Thallas	51	1,209,600	1,064,014	294,081	1,358,095
Thelas	318	2,032,425	1,974,247	449,725	2,423,972
Tooth Powder makers	1	10,000	10,000	2,244	12,244
Transporters	27	635,000	548,613	111,557	660,170
Typing Institutes	22	619,000	522,456	234,874	757,330
Video Shops	86	1,482,000	1,339,358	307,139	1,646,497
Water & Land Dev	498	15,943,620	12,195,387	1,955,907	14,155,294
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	229,176	61,113	290,289
Workshops	142	2,754,500	2,654,071	523,675	3,177,746
TOTAL 64	7,216	142,633,310	127,216,667	27,891,578	155,108,245

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 FEB 2001

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	226,500	1,275,634	563.19	1,032,957	80.97
TOTAL	143,653,110	12,978,406	9.03	28,699,863	221.13

NOTE: figure for 00-01 are for July to June 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 (Ashfaque)	Naila Ghyas Javaid Baig
Loan Manager 1 (Rafique Huner)	Accountant (Samina Naecm)		
Loan Manager 2 (Hanif)	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 (Hanif)	63,436	42,284
Loan Manager (Allauddin)	73,948	49,127
Asstt. Manager Rafique Huner	60,092	40,022
Loan Manager (Qamar Sultana)	46,388	32,091
Assistant Acc. Off. (Shehzad)	46,388	26,807
Accounts Officer (Zehra)	0	0
Accountant (Samina Naecm)	62,620	42,996
Computer Officer (Kehkashan)	50,804	35,090
Comp. Consult/Amanullah	0	0
Assistant (Shabbir)	53,120	36,215
Asst. Recovery Officer (Javaid Baig)	64,256	44,082

TABLE 18 CONTINUED

Recover Officer (Ashfaque)	71,680	49,085
-------------------------------	--------	--------

Legal Advisor (Shahid)	18,000	12,000
Y.C.H.R.		
Loan Manager / Saeed Khan	52,372	34,984
Driver 1		
(Iqbal)	38,848	23,894
Driver 2		
(Yousuf)	46,084	30,964
Sub Total Staff	748,036	499,641

2. Agent Allowance	111,600	71,900
3. Consultants	82,800	55,200
4. Training	50,000	45,376
5. Travel Allowance	10,000	7,693
6. Dearness Allowance	45,000	25,500
7. Education Allowance	21,600	14,400

8. Contingencies		
Printing	60,000	20,801
Stationary	10,000	6,384
Postage	25,000	7,251
Computer Supplies	40,000	14,330
Computer Maintenance	20,000	5,569
Telephone	50,000	33,223
Electricity	35,000	29,185
Legal Expenses	150,000	4,250
Meetings	20,000	4,706
Maintenance	35,000	34,596
Audit Fees	18,000	15,000
Bank Charges	30,000	2,919
Loan Agreement	5,000	0
Pol. / Jeep 9179	20,000	13,550
S & R Jeep 9179	20,000	15,728
Advance	0	115,661
Water Bill	10,000	0
Audio Visual	10,000	1,458
Photo Copy	25,000	11,702
Pention	20,000	12,000
Conveince Allowance	5,000	-1,355
Old Age Benefit	30,000	16,680
Pol / Van 9185	47,000	29,480
S & R / Van 9185	24,000	31,852
Locker	2,500	0
Over Time	15,000	1,013
Miscellaneous	50,000	96,319
Ashfaque Pol / 7855	20,000	17,464
Book & Journals	0	1,560
Increment	0	14,598
Sub.Total Contingecies	796,500	555,924
Total Overheads 1-8	1,865,536	1,275,634

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	1,275,634
Capital Expenditure	200,000	99,285
Investment	2,471,864	8,500,000
Donations (Unit)	140,000	45,395
Donations (Other)	60,000	18,135
Bad Debts	1,500,000	513,708
Repayment	0	0
Markup Payments	200,000	0
Intercoop Accts	0	0
Loans	28,000,000	0
Distress Loans	0	226,500
Special Accts	121,026	84,874
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	11,512,902

RECEIPTS	BUDGET 2000-2001	ACTUALS
1. GRANTS		
SNPO	397,400	397,400
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	397,400

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	1,032,957
4. Fixed Deposit Pr	0	0
5. Recovery Of Loans	24,800,000	4,580,577
6. Special Accounts	121,026	88,539
7. Loans	2,000,000	0
8. Other Income	0	53,000
9. Received Bad Debt	0	14,802
10 Received Adj. & Don.	0	10,000
11. Sale Of Assets	0	0
12. Recovery From OPP	0	2,694,989
13. Recovery From RDT	0	0
Total Receipts	36,518,426	8,872,264

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 17
GRANTS AND DONATIONS
SEP 87 TO FEB 2001

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	397,400	0	397,400
TOTAL	8,185,865	56,241,871	64,427,736

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	397,400	397,400
TOTAL	511,925	5,280,165	5,792,090

SECTION 9

9.1 ACHIEVING SOLVENCY

TABLE 18
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 15.41m (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 (TDR)	3,500,000
NATIONAL BANK (TDR)	5,000,000
SAVING CERTIFICATES	27,000,000
TOTAL=====	35,500,000

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 MARCH, 2001**

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**
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- 3. PHASE 3 LOANS & RECOVERY SUMMARY**
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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 1 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	341514	165541	0
5	INCOMPETENT & DISHONEST	12	523828	140040	383788	0
	TOTAL	40	2455345	837539	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 of 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	168270	0	549221
4	INCOMPETENT & HONEST	3	373750	273000	0	100750
5	INCOMPETENT & DISHONEST	7	306825	104792	0	202033
	TOTAL	61	5548586	3651912	0	1896674

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	BAL. AMOUNT
1	GH. QADIR PIR	21	1050000	351389	48836	698611
2	SATTAR (SRSP)	88	1900000	889632	82613	1010368
3	RAFIQ A. (SUFISHAH)	17	376500	247087	31644	129413
4	CH.R. ISLAH-E-MOASHI	43	1050000	45106	4894	1004894
	TOTAL	169	4376500	1533214	167987	2843286

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

NO	PHASE NUMBER	UNITS	LOAN	REPAID MARKUP	ASSTS*	BALANCE
1	TOTALS PHASE 1	40	2455345	837539	1426656	191350
2	TOTALS PHASE 2	61	5548586	3651912	0	1896674
3	TOTALS PHASE 3	13	2169500	1356540	0	812960
4	TOTAL PHASE 4	167	4376500	1533214	167987	2843286
	G. TOTALS ALL 3 PHASES	281	14549931	7379205	1594643	5746070

* 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
GRANTS			OPERATIONAL OVERHEADS		
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
DONATIONS			DEARNESS ALLW	13800	6200
SNPO PHASE 3	1000000	0	SUB TOTAL SAL	259558	143774
UNICEF	350000	0	CONTINGENCIES		
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	-
RECOVERIES			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	TRANSPORT		
			POL HILUX	25000	9290
			S & R HILUX	20000	5132
LOANS			POL HI ROOF	18000	6800
			S & R HIROOF	12000	10236
PHASE 4	5000000	3005500	MISC TRANSPOR	1000	827
RECOVERY PH-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
1999-00	2032216	1275693	7237889

END OF OPP-RDT REPORT

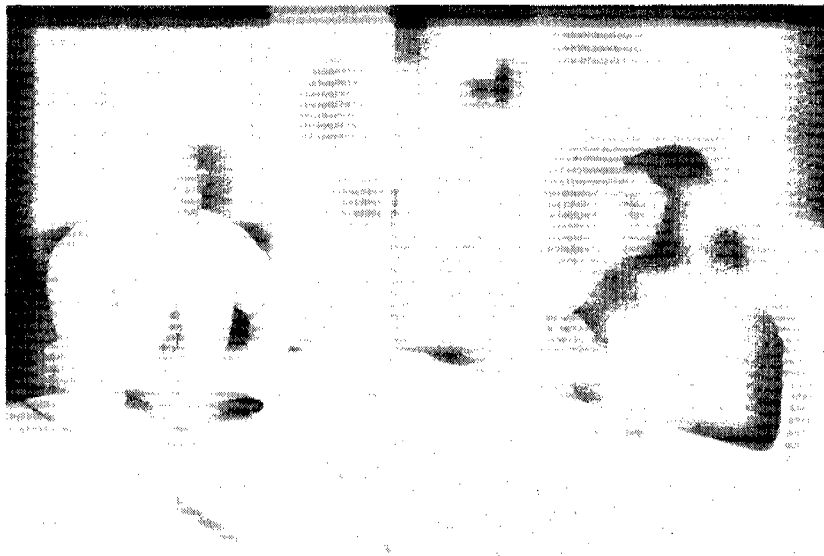
VISITORS/TRAINING GROUPS



Batch of LEAD program on field visit to Ghaziabad, Orangi



WASA officers from Faisalabad, Multan and Gujranwala discuss replication of sanitation program



Brig. Naseer Azam, D.G. Technical, KMC being briefed about programs



Group from Zimbabwe on field visit to Manzoora Colony



Water Aid staff and partner NGOs from Dhaka and Kathmandu on a 3-days orientation of OPP programs

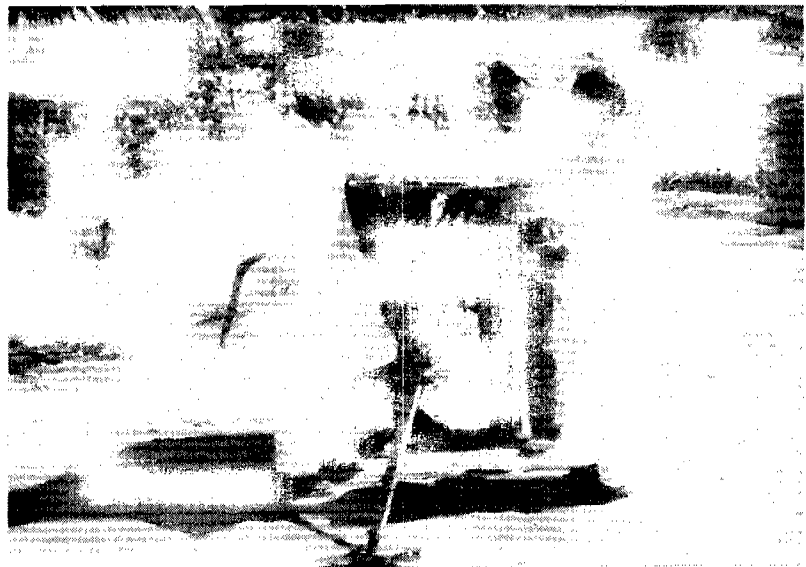


Group from EPS, Swat on a 4 days training on Sanitation Program

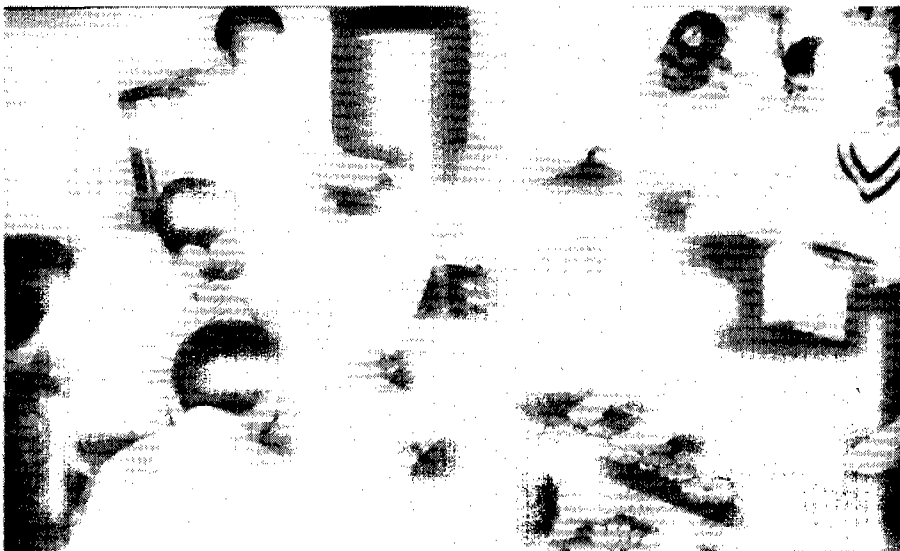
YOUTH TRAINING PROGRAM



Members of youth program, present and discuss their work with Fr. Jorge

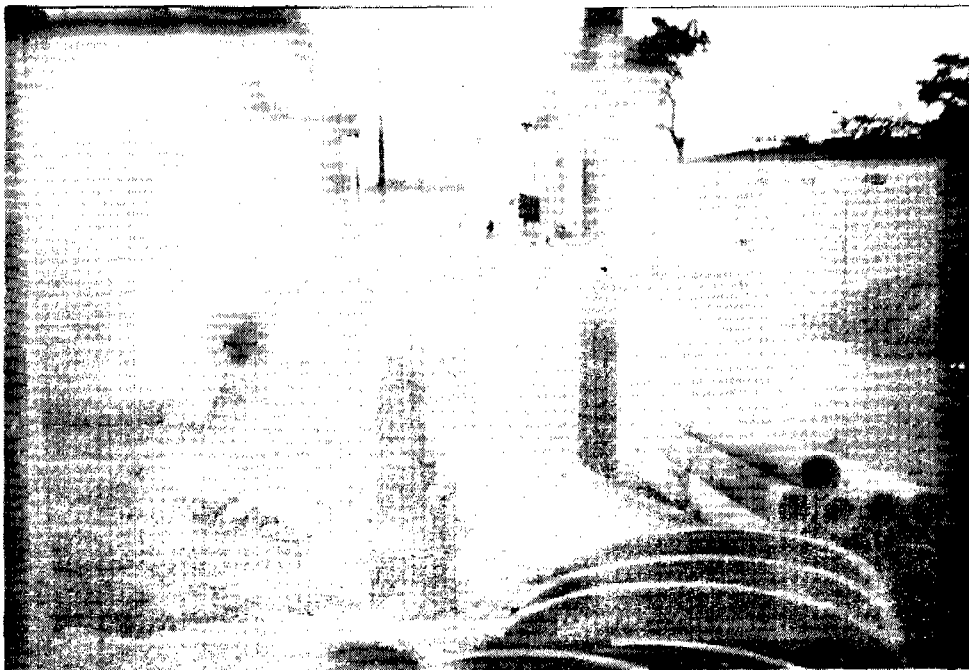


Technical Resource Centre is providing practical training, at nominal cost to the students of Polytechnic

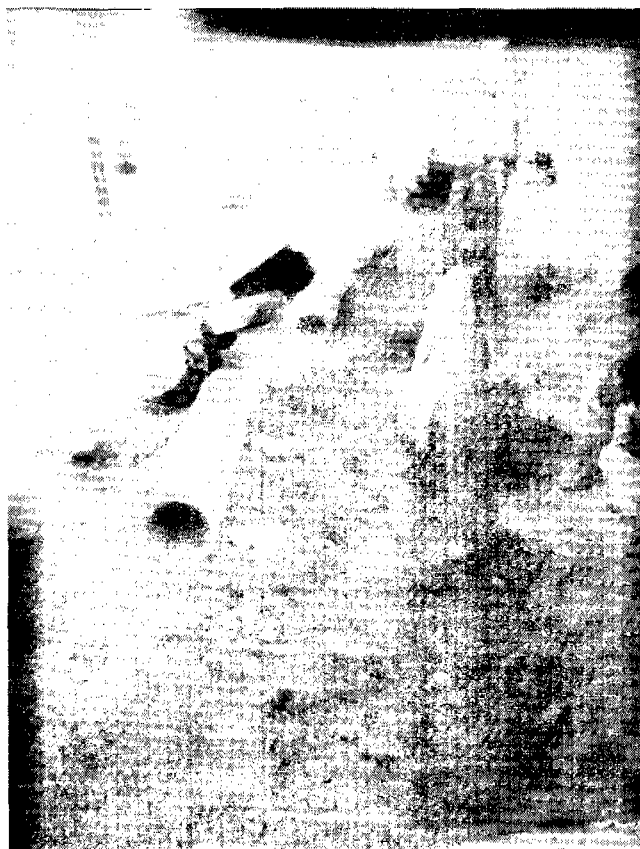


Youth on orientation visit to Ghaziabad Falahi Committee, Orangi

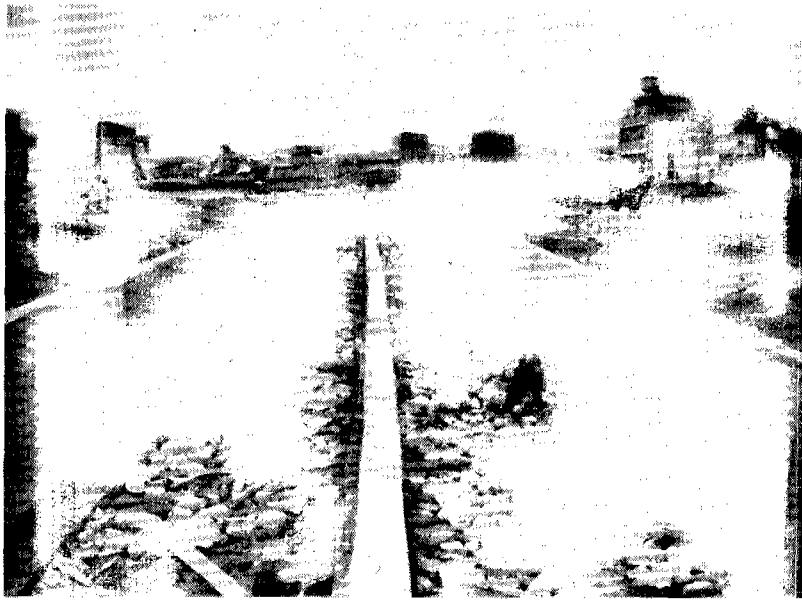
LOW COST SANITATION - WORK IN ORANGI



Under supervision underground sewerage line is being laid in Gulshan-e-Behar and Sadiqabad



NALA DEVELOPMENT – IN AND OUTSIDE ORANGI



MANZOOR COLONY:
Construction of 25 feet wide
drain is being monitored



Group from Zimbabwe meeting
sub-engr. of Manzoor Colony
nala project



HARYANA COLONY:
Fr. Jorge with area activists
observes nala development by
KMC and initiatives taken by
a local CBO

REPLICATION IN KARACHI WITH SKAA



Desilting of existing Pirabad drain in progress

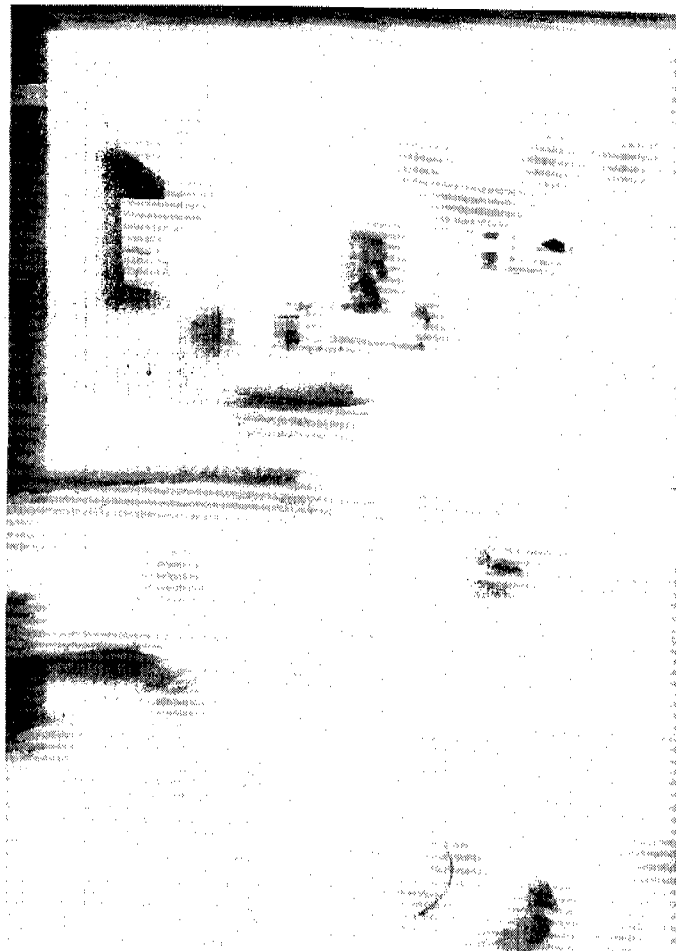
Meeting with SKAA engineers to review the progress, and plan new development schemes



REPLICATION OUTSIDE KARACHI

LODHRAN:

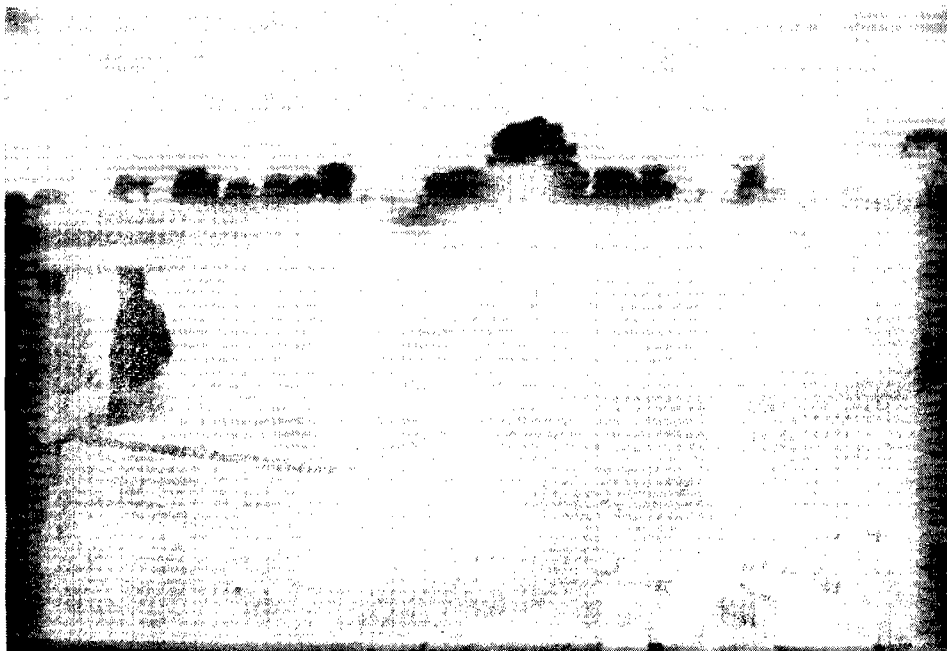
External sewerage work being undertaken by Lodhran Municipality



LPP and NRSP officials present their work to Fr. Jorge from SELAVIP



JUGGOWALA:



Construction of oxidation pond for the treatment of sewage is in progress

UCH SHAREEF:

After the construction of secondary sewer, lane sewers are being laid



REPLICATION IN KARACHI WITH CBOs



Representatives of Karachi Welfare United Association, Haji Mureed Goth presenting their work



CBO activists from Orangi and outside attending the lecture by Arif Hasan on Karachi's census

Director Parks, DMC West has partnered with local CBOs in their tree plantation programs

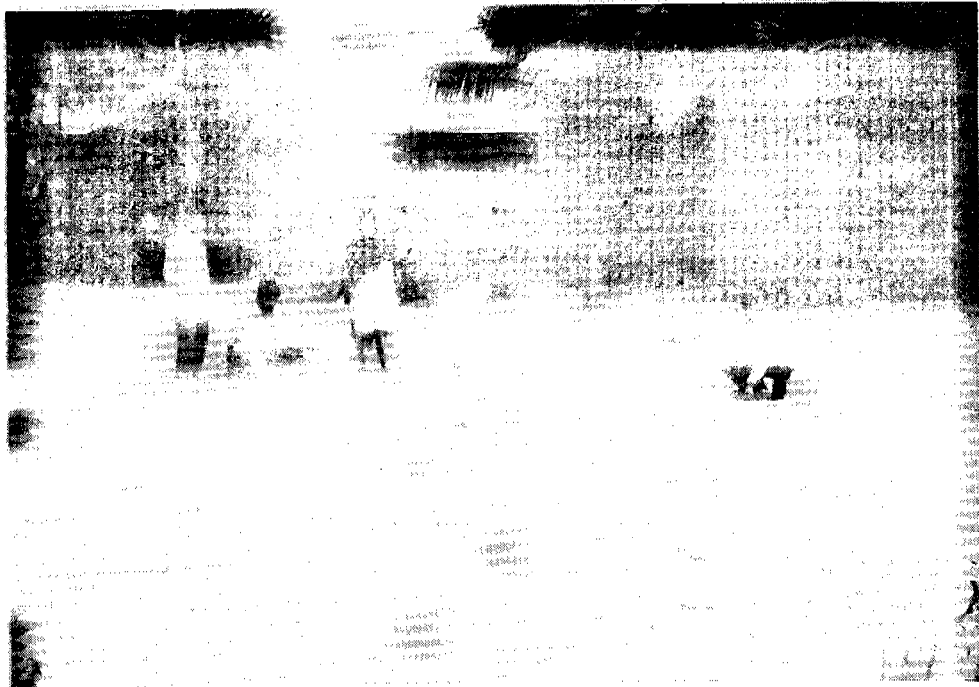


LOW COST HOUSING PROGRAM



Community architect Siraj is briefing visitors about his work at his office in Ghaziabad, Orangi

Youths associated with Technical Resource Centre, get practical training



EDUCATION PROGRAM



A grant of Rs. 12000/- enabled Sir Syed Memorial School to purchase furniture

Wafa Children Paradise School in Orangi was provided a grant of Rs. 12000/- for physical improvement



HEALTH PROGRAM



Mr. Akbar Zaidi is being briefed on KHASDA Health Program



Students of Social Work Deptt. University of Karachi, interviewing vaccinator at a local clinic



A fresh batch of TBA's receive certificates from Dr. Shamim Z. Khan

MICRO ENTERPRISE CREDIT PROGRAM



Mr. Rashid Kamal, renting crockery and tent



Fr. Jorge and a Norwegian researcher being briefed on program activities



Prince of Jordan meeting staff of Credit Program

PUBLICATIONS

1. Quarterly Progress Report 1st to 85th
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 (in Urdu and in English).
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 – March' 2001.
46. Comparative study of Family Planning Programme of KHASDA-OPP in project area and non project area.

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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.