

SRSO NEWSLETTER



July-September, 2009

Sindh Rural Support Organization



I have honor and privilege to appreciate / congratulate the efforts of MER Section to produce Quarterly English Newsletter. I am optimistic that the information captured in this issue would be an inspiring source of information for all the stakeholders. SRSO believes in transparency, accountability and dissemination of information so that the right feedback is sought from the readers to improve in future endeavors.

Dr. Sono Khangharani
Chief Executive Officer

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Welcome to the Issue

It's hard to believe, but 2009 has really become the year of beginning for MER Unit. I'll never forget the day when I met with my team to unveil new plans and initiatives to be taken in this year. Quarterly newsletter was one of those ideas and I feel fortunate to be part of all of it and proud that this is first and foremost newsletter about recording SRSO activities on Quarterly basis.

First, we have a Page dedicated to our Chief Executive Officer Dr. Sono Khangharani to acknowledge his efforts and continuous support in strengthening M&E unit in SRSO.

There are articles & information about SRSO ongoing projects and events held during the Quarterly Much more will be added in upcoming addition Inshallah by your support and feedback.

I want to thank, most whole-heartedly, my senior colleagues and peers who have contributed for this newsletter. All of them have been of immense importance to me in being able to get a decent newsletter out to you. Bakhat Abro, Sohail Kaleri & all M&E team has done a wonderful job—giving me ideas, always being there when needed,

M&E would appreciate your feedback, any comments or suggestions for further improvement.

Enjoy the newsletter!

Syeda Nazia Shah

Micro credit augurs social change in Thar

September 16, 2009 Business Day



In 1997, a research study was conducted in the Thar region to ascertain need gaps, with the help of initial experiences and shared knowledge of regional organizations such as Orangi Pilot Project (OPP) and National Rural Support Programme (NRSP) in Pakistan, BRAC in Bangladesh and Nepal Rural Development Society Centre, (NRDSC) in Nepal. The study paved way for creation of a micro-credit scheme suited for Thar.

Dr. Sono Khangharani, the philanthropist from the heart of Tharparkar district, had the vision to take up the mission.

Dr. Sono (as people would call him) is the chief executive officer of the Thardeep Rural Development Programme (TRDP) which began to provide micro-credit facility to the locals. In recognition of his services the President of Pakistan conferred on him the "Tamgha-e-Imtiaz" this year.

Dr. Sono was in Karachi recently where Business Day caught up with him to discuss the impact of micro-credit schemes in Tharparkar. Excerpts from the interesting interview, highlighting economic empowerment of the Thar Community through his unique credit facility, follow:

Business Day: How does your credit programme work?

Dr. Sono Khangharani: We started off with a no-service change credit facility for a number of income-raising schemes – to set up grain and seed banks to support artisans, to construct a house, to develop embroidery crafts, to raise goals.

Research shows that 79 percent people take loans from the local landowners or moneylenders against collateral such as jewellery or land.

In Thar, houses of the livestock are not counted as real assets. You have to take a loan on collaterals such as gold or silver. The interest rate is as high as 60-120 percent per annum but borrowing is the only way to survive during famine. The high rate of interest has created a culture where payback mechanism never existed.

Take my mother's example; she borrowed 80 rupees against her nose-ring weighing 1.5 tolas of gold. Ironic as it may seem, she could never recover it in her lifetime as she could not raise the principal and the astronomical cumulative interest to settle the debit.

Another key learning was that only two percent of the population had access to commercial banks because they just did not exist in the region. Such were the conditions Under which we took up this task. Initially, we faced resistance from within our

community as the absence of payback culture posed a severe risk.

We wanted to reach out to people living in absolute poverty and for this absolute poverty and for his reason there was no question of collateral in our model.

We gave six months' extensive training to our field teams prior to launch of the credit service. Community involvement and ownership was instigated through disseminating information about the benefits, and mechanism of, paying back on loans. The Para (neighbourhood) Development Committees (PDCs) provided an excellent platform for these activities.

With a debtor base of approximately 32,000 households and bad debts of only 3 percent, TRDP is operating in the credit range of 5,000-30,000 rupees with an average credit of 14,500 rupees.

If we could accumulate an additional 500 million rupees, and a debtor base of 100,000 households. We will achieve self reliance.

Bad debts are not alarming as, initially, a provision of 2 percent was made for them.

With an increase in debtor base, the scheme will easily absorb these losses.

Delinquency mainly occurs due to natural disasters such as floods or earthquakes; poor management of the funds; improper

'With a debtor base of approximately 32,000 households and bad debts of only 3 percent, TRDP is operating in the credit range of 5,000-30,000 rupees with an average credit of 14,500 rupees. If we could accumulate an additional 500 million rupees, and a debtor base of 100,000 household's we will achieve self-reliance, promises

DR. SONO KHANGHARANI

Our credit facility is extended only to those PDC members who fulfilled our criteria which, for instance, required at least 70 percent attendance in the previous meetings and zero defaults on previous loans.

Our model activates financial management, stimulates cash flows and generates economic activity.

On the social front, it initiates resource mobilization entrepreneurship and social cohesion as the PDC members become guarantors for one another, brining the community closer.

PDCs identify credit needs and amounts required by members in their monthly meetings which are then analysed by our field teams.

Experience of borrowers, mode of prepayment and the objectives from the basis of our appraisal after which a document called the 'terms of partnership' is signed.

BD: How long has your scheme been working and what has it achieved?

SK: The micro credit scheme is in its eighth year now. This fact alone is nothing short of a miracle. So for the advances with 90 percent recovery stand at 1,099.67 million rupees, facilitating the lives of 124,144 individuals across the region.

The scheme enabled 60 percent borrowers to reclaim their assets. Eight of our participants are awarded national prizes. One of our members could accumulate an amount of 150,000 rupees.

In Diplo alone, hundreds of mud and clay hoes now have at least a single concrete room. In-house latrines, which were unheard of in these places till a couple of years back, are now an integral part of the dwelling and some houses even have hand pumps to draw water.

BD: To what do you attribute your success?

SK: Our success is attributable to collective support which we provide by working closely with the community. Our field teams identify needs such as education, health, water and sanitation. Putting donor funds to proper use, we have achieved considerable social change and uplift in our member communities.

identification or lack of close liaison with the client.

BD: How do you see the future?

SK: Of course, we see a brighter future and exponential growth for our microfinance schemes.

Thus far microfinance has been an urban phenomenon whereas the real potential lies in the rural areas.

In Pakistan, only two million people out of 6 million have been served with microfinance loans and private investments are ready for being floated in the market.

BD: Are your loans insured against unexpected loss or the death of a debtor?

SK: I would like to point out that the TRDP microfinance programme is being carried out with the support of Adamjee Insurance. The scheme insures debtors for only 125 rupees per year for the entire cycle of the loan, against 15,000 rupees.

In case a debtor dies, the entire loan is paid off by the insurer with the paid principal going to the deceased's survivors.

In case of loss of working capacity, the policy holder gets 50 percent of debt as compensation. With a small additional amount the spouse is also insured.

Usually hospitalization takes a heavy toll on the masses, resulting in sale of land, livestock, valuables or debts.

We have also introduced a household insurance: for an annual premium of 600 rupees, the whole family is insured for a hospitalization of 25,000 rupees each.

Another area that we have included is of micro remittances. Around 40,000 Tharis are working in Karachi and Hyderabad. On festive occasion such as Eid, they carry a good amount of money to their villages and some of them are deprived of their cash on the way. Our micro remittance scheme ensures safe transfer of money.

Such ingenious schemes are the need of the hour. They inject cash into our rural economies and created employment in local communities. Abject poverty prevalent in the arid zones of Sindh can easily be neutralised through enhancing employment opportunities, and through establishing and expanding income-generating activities.

ONE MONTH TRAINING OF ARTISANS AHMADABAD (INDIA)

By Mahtab Tariq Pirzada

Group of twenty ladies participated in one month training at Ahmadabad (INDIA) at SEWA Trade Facilitation Unit (STEC).

This whole program was organized by SAARC Business Association of Home Based Workers (SABA Pakistan). The team left with project incharge SABAH Pakistan Ms. Nuzhat Tabassum on 15th July 2009 from Lahore for Delhi.

Reached Delhi Airport in the evening. Next day, visited different Historical places in Delhi, Jamia Masjid, India Gate, SEWA Handicraft shop Hansiba and travel in Metro (Mass rapid transit) inter city train service. Same day left for Ahmadabad via domestic flight from Delhi. Reached Ahmadabad at 11 pm. where Hina Program Coordinator received with warm welcome.

Next day on 17th July we all left for the orientation workshop at SEWA (Organization of Self Employed Women Association) Reception where Ms. Monica Project Director with SEWA members received us and briefed us about the establishment of SEWA. Artisans and team of SEWA also briefed about their past and how they are on the road of success. After a lot of struggle these ladies got their rights from the government.

Team leaders like Ms. Sabita, vegetable seller gave us the brief background how she joined SEWA and now has devoted her life for the well being of her fellow workers.

Another lady Ms. Ramella told us about how she struggled to gather the ladies and mobilized them to gather at one place. After eight years struggle government was convinced and SEWA was registered as an



Organization of Self Employed Women Association and then they got all the benefits from the government to get education and health facilities. Now 1.1 millions members are registered in SEWA.

Ms. Ellah Bhutt pioneer of SEWA has done lots of efforts to established SEWA Bank as government was not agree, because to open an account signature was essential for each member and thumb impressions was not acceptable. So 15 members were taught how to do their signatures in the whole night and next day they were ready to register their name for the opening of bank account. Finally first SEWA Bank was registered and now SEWA members have their savings in

this Bank, and get all the loan facility to start their business, health, insurance etc.

We also visited SEWA Bank where Palavi gave us presentation on SEWA savings and brief us about the facilities which all SEWA members can get from this bank. We also



visited Shehla Gham office which deals members who work in the fields like agriculture, forest etc. They are supported in finance. A brand with the name of Rohri is provided support in marketing.

Same day we reached SEWA facilitation training unit. Here we have lunch with the production team.

We have detailed meeting with Ms. Vello Mirza designer of Sewa Facilitation Training Unit who gave us all the details about our 22 days training program. The whole team was divided into three different categories i.e. Embroidery, Designing and Stitching. All the 20 participants have to learn the basic technique of stitching on industrial machine. Our teachers who guided us were Mr. Pawan (consultant), Mr. Sanjaay and Ms. Lata were our instructors.

It was really very exciting to work on high speed machine. They started our stitching training, first of all we were given a printed design paper, on which we have to use the machine without thread and control the needle on design lines. After this exercise we were asked to stitch on fabric to do different exercises. Within 10 days we have full command on these machines. During this period, we were also trained by Master jee and Ms. Annie on different patterns like skirts, kurta Patti, shalwar with pocket, shirt measurements etc.

One basic thing which Ms. Vello focused that the presentation plays an important role in marketing of the product, and color combinations is also one of the basic requirement for merchandizing. We were also informed that Ms. Ghazala designer will come to teach the group for embroidery and colors schemes.

Ms. Hina was always with us to inform about the next day program: She was our program coordinator and we all were comfortable to

speaking with Ms. Hena and Ms. Monica as we met first in Lahore for orientation before leaving for India. They both were very helpful.

On Sundays we were taken for exposure trips and shopping. We also visited Hansiba

(brand name of an outlet of SEWA's artisan products), Febindia, Westpoint where SEWA artisan's products are on display. Calico museum and Shreyes museum were also visited where cultural heritage of Gujrat and all Indian embroidery crafts of centuries were on display.

We have meeting with the CEO STFC (SAWA Training Facilitation Center) Mona Devey. She shared her experiences with SEWA and is attached with SEWA for last 18 years. She is very energetic lady and in her speech gave us all the details about the center.

On 23rd July we met Ms. Renana Jhapwalla working on Homenet, How it will connect with other SAARC countries including SABA Pakistan. Other team members of Homenet were also present in the meeting. Its main objective is to see employment for the female home based workers. They shared with us that to achieve the market we have to focus on quality control as well as time management, stitching and color schemes.

On Sunday visited Gandhi Ashram saw the home place of Gandhi jee. Ms. Janka informed us about the Historical background



of Gandhi jee Ashram.

On 29th July Mr. Asif Shaikh (designer) came to meet us with his amazing samples of Hook work (Kundi work). His work was of

ONE MONTH TRAINING OF ARTISANS AHMADABAD (INDIA)

high quality, he briefed us whole day to give full details of his work. Basically he is an interior designer but because of his hobby of creative designing he had earned name in the field of fashion designing. He also demonstrated along with his workers embroidery work with tilla and thread. His



work speaks for him. He emphasized on quality of work not on quantity. His clients are from very high class level and he works on appointment. His orders completes from 6 months to one year durations of time because of quality products. He also showed us the samples of Sarees and Shirts for ladies and gents.

On 2nd August Sunday, all team went for exposure trip to museum and after lunch we all were at training center to complete our work.

On 3rd August Master jee taught us the pattern of men's shirt. His method of teaching through diagrams was so easy that we can work on our own. Master jee is really a blessing for SEWA and we pray for his good health and would like to come again and learn more from him.

On same day we met designer Ms. Gazala who gave her presentation on colours and dresses and how we can get colour ideas from nature like flowers, sea, clouds etc.

Second day session with Ms. Ghazala was focused on cultural importance in market demand. How to fulfill customer requirement with the input of our culture and tradition? She showed few good points on look, style and designs. She said when you learn the good design and style it will increase your product's sale quickly, your design will get recognition in the whole world, you will get momentary benefit. You can increase the quality of your lifestyle, and you will achieve self confidence and your self confidence will give you happiness, teach other it is your social responsibility and natural hand embroidery will protect for green world she also said that from last 2 years lot of changes occur in fashion world and to capture this fashion world we have to focus on cut, fit, body style, colour, texture, embroidery style and overall look. We have to manage fashion with tradition and cultural touch. The overall presentation gave us a lot of ideas and how to start, while going to

internet fashion magazine and observation of market trends.

After this we also met the effected ladies of the riots. There Ms. Shanta told about themselves how they were encouraged by SEWA team to make their livelihood better. Warsha, Ghor, Kasim Jahan, Shamim Bano were few ladies who told us about cooperation provided by SEWA team when they lost their husbands, brothers and fathers in the riots and after a long struggle they are earning and having better life for themselves and their children.

6th August was an exiting day for all of us as we were leaving for Radanpur and its outskirts villages. We left Ahmadabad at 9:45 am. and reached our first village Ghaneeshpur at 11:45 am. Artisans of this area greet us with their tradition and sung welcome song for artisans. Our whole day spent in meeting with the ladies who have developed this area which was formally deserted with wild plants. Firstly Panjayat was not ready to give this land to female workers of this area now after they all joined in communities; they all got this land on 30 years lease. All the members united together and cleaned the land from wild plants and developed into a nursery and planted lemons. We visited these lemon farms and nurseries. They have their regular meetings and keep all the record. In 300 villages 50,000 female farmers works in the fields. Few of the active members like Ms. Parveen, Ms. Meko, and Ms. Pushpa gave us details about their work. Ms. Sabra, district association secretary who is 10 grades pass look after all the official matters. Vistra Purma, MBA pass looks after the district office. Another young lady Mithal got the training of computer and now teaches in a school.



Same day we met Ms. Sarah and Ms. Mumtaz (Social Organizers) who briefed us about our 3 days program at Kamla Sadan. On 7th August we left for Jakhodra Village at 9:30 am and reached at 11:45 am. Here we met the leaders who help their artisans in the embroidery work. Leaders like Ms. Rani, Mr. Ghor brings work for them from SEWA and with their embroidery skills earns for their family themselves. Leaders of this village have categorized the quality of work in three colours which shows the grading of

the work of the artisans and divide the grade of their fellow artisans.

On 8th August through workshop, Ms. Rehana briefed about the planning and monitoring which is one of the important tools to start a business, nature of business plays an important part by good planning. Sample is another aspect for craft business.

Assignment was given to SABAH members to make planning for certain period and how they will start business. Few important points were given by Ms. Sarah as she deals with craft activities in Kamla Sadan. She told that craft artisans record is necessary to specify the category of each craft and how much each artisan should get monthly from their skills craft. Whenever we get the order, advance money should be for the immediate expenses.

On 9th August Mr. Tulsi gave us lecture on "Participatory Rural Appraisal (PRA)". The lecture was based on the importance of PRA that how and why it is so important. He said that on government level planning and budget are made. Rural requirement comes to the Tahsil and from Tahsil to District. Before we implement the project in the village we should have the whole information of that certain village for the development of the village. For example as we are working with craft artisans we can get the whole record from this PRA that:

- How many households in a village
- How many ladies are in craft work
- What type of craft they are doing

Mr. Tulsi said that keep it in mind that PRA is the tool for starting any activity and it is based on man, land, water, forest land and unity. Village mapping is done by the villagers themselves and revenue map is made to know and implement villages requirements while making PRA plan we have to keep few important points :

- What to do
- How
- What to repair
- Who will do
- How and who will finance

Micro plan is the planning for the period to finish.

Another lecture was delivered by Ms. Vimla on Record Keeping.

From Ahmadabad when craft order is received for the artisans with the sample they check the quality, thread material, code number and details from the company to the district. There are 4 organizers whose work is divided from distributor to quality check. Some times leader artisans are asked to come and collect the orders. They are even asked to make the replica of the sample which is received from SEWA Trade Facilitation Center Ahmadabad.

Union Council Based Poverty Reduction Programme

The Sindh Rural Support Organization (SRSO) and the Government of Sindh had entered into an agreement to execute **UC Based Rural Poverty Reduction Programme** to improve the social and economic status of the community in two districts - Shikarpur and Khandhkot/Kashmore on fast track basis with the total cost of Rs 3 billion. The project will be completed within 30 months record time. The over arching objective of this project is "to improve the quality of life of communities living in rural areas that lack basic facilities, while the specific objective is to build up the capacity of the population living below the poverty line through social mobilization in the rural areas to empower the local communities both socially and economically so that they move up the ladder of poverty and are able to improve their livelihoods and increase their incomes and is being implemented in all the Union Councils of District Kashmore - Kandhkot and Shikarpur. The Project will also ensure linkages between poor households, line agencies, other service providers and between government's social protection programmes and the poorest. The project will also link its organized communities to a micro - rural healthcare security scheme focusing upon mother and new born child. The Project is designed to reduce rural poverty using the RSPs conceptual package of social mobilization supplemented by a programmatic interventions based upon a holistic approach. In addition to poverty



reduction, the project will also help to improve social indicators relating to health, environment and education, especially for women and children. This will also introduce micro health insurance for the poor to avert health related shocks that push vulnerable

people to below poverty line and poor to chronically poor. The project will also prepare the communities to make use of microfinance for their livelihoods and creation of assets, which are the main reasons behind poverty in rural areas.



The Project which has commenced its activities with effect from 01st February, 2009 has completed identification beneficiary households through the RSPs Poverty Score Card Survey in 87 Union Councils of both the districts. These UCs include both urban and rural settlement and survey covers almost each household that exists in these UCs. The project staff has begun following process, which started in March 2009.

- Undertaking social mobilization, using participatory techniques for needs assessment and social Organization of households that are below the poverty line according to the poverty score card results organize them into Village Organizations (VOs). Forty VOs from 40 villages of 2709 Households have been

organized so far.

- Supporting capacity building and strengthening of Village Organizations in each village in the designated UCs so as to enable them to assess their needs and become capable of independently

managing, planning, mobilizing resources and implementing the household and village level activities/needs on self help basis by holding dialogues, meetings and workshops with the VOs. 80 Dialogues with community

organizations have been done.

- Providing income generating grants for animals (such as goats, sheep, cows, etc), agriculture equipments/implements/ machinery to the identified HHs through the Poverty score card and verified peer group so as to enable them to graduate to next level. The identification of 198 *Reaching the poor through Poverty Score Cards Monitoring & Evaluation Project Implementation Unit (PIU) - SRSO* 5 households of bottom poor is completed and their grant will be disbursed in the second week of April.
- Motivating VOs to contribute their savings to the seed capital as part of their contribution to the Community Investment Fund (CIF). This revolving Fund will be periodically and vigorously monitored and its utilization reported to the Government of Sindh. The organized households have saved Rs 150,000 during the reporting period.
- Providing households that are identified as being under the poverty line with Vocational Training that leads to either self or external employment of both males and females. 250 potential persons have been identified by community to seek / to be trained in vocational skills. The first batch of these selected people will leave to Islamabad on 13th April from Sukkur.
- Providing Village Organizations a grant for undertaking community physical infrastructure schemes that relate to provision of clean and safe drinking water to the households. 12 villages have identified their need of physical infrastructure schemes the process of preparing technical sketch of schemes has begun.

Combating Rising Food Prices in Pakistan

Hunger is main problem of human being especially poverty is dangerous thing for poor people of Sindh. People belonging to rural areas of Sindh don't have enough & sufficient meal in their daily life. Due to this reason lots of problems are occurring. The day by day raise in food price made exhausted to nation. To face & fight with food prices in Pakistan, Food Agriculture Organization of United nation to whom European Commission have funded, have launched a project naming "combating Rising Food Prices in Pakistan" in 08 UCs of Khairpur & Sukkur, which are as under



District Sukkur 4 UCs

- Taluka Rohri:-
1. Sangrar
 2. Dhandhi
- Taluka Panoaqil
3. Nidapur
 4. Dadloi

District Khairpur 4 UCs

- Taluka Kot Diji
1. Naseer Faqeer
 2. Bapho
 3. Fateh Pur.
- Taluka Thari Mirwah
4. Mohsin Shah

Under this project SRSO is identifying small poor farmers, possessing 1-10 acres of land Widow farmer old person & by profession Haree can get participation.

In above 08 UCs following material will be distributed through SRSO with the collaboration of FAO team.

This project will make enable to beneficiary at least to save wheat grain as food for whole of the year for his family in store and to save wheat as seed for next cropping season.

Also FAO is looking to facilitate small farming communities of operating areas of UCs with Agricultural implements Viz: Seed Grinder, Driller, Harvester, Threasure Flour Crushes, Noodle maker (especially for women) to observe its feasibility Mr: Serg

Pissott a consultant of Rome visited said UCs. He met with community, addressed them & obtained their views.

Community people were happy & feeling pleasure by this way they got entry into happiest life & have aimed to get remedy from poverty.



Landless Harees Programme (LHP)

The Landless Harees Programme (LHP) aims to support the Landless Harees by providing in-kind support package to the state land beneficiaries of programme to improve their quality of life, mobilizing them to organize by forming the Farmers Cooperatives. The Rural Support Programmes (RSPs) function is of social mobilization. This entails organizing beneficiary Harees into "Organization of the poor Landless Harees Cooperatives" at the community, village and union council level.

Objective

- Organize Land Allottees;
- Form Farmers Cooperatives;
- Provide in-kind support packages;
- Provide cash grants;
- Capacity Building;
- Micro Health Insurance cover to each family;
- Assistance in registering as Cooperatives with relevant government department;
- Assist the Cooperatives/individual farmer families in preparing agricultural improvement plans, identifying self-help activities, and developing linkages with concern line agencies in improved agriculture, livestock and forestry practices.



Malaria Project

The overall goal of the project is to reduce malaria burden by 50% high risk area of district Khairpur, improve early diagnoses and provide prompt treatment services in the district. It is plan to distribute total 98,678 LLINs to people living selected high risk areas of district Khairpur. In the first two years since LLINs are major prevention for pregnant women and children aged less than 5 years

Objective of the project are,

- Establishment of Outlets;
- Project Orientation Workshops with line departments & Stakeholders;
- Community Orientation workshops for males & Females;
- LLIN distribution in targeted population;
- Follow up visits to LLIN recipients;
- Organizing Puppets shows at cluster level.

FALAH Project

The project entitled 'Falah' is a five years project is funded by USAID plan to be implemented in Pakistan in 20 focused district nation wide with the aims of :

- Increasing demand for family planning services.
- Increasing access and quality of family planning services in public sector
- Increasing the coverage & quality of FP services in private sectors.
- Increasing the coverage of the social marketing of contraceptives & providing marketing support to commercial sector for marketing contraceptives to strengthen contraceptives security.
- The role of SRSO in Falah project is to create awareness & generate demand for birth spacing in the Community through Social Mobilization. Mobilizers of Falah project will take awareness & sensitization sessions in the community
- Social Mobilization for FALAH project;
- Conducting awareness and sensitization sessions;
- Adaptation of modern family planning methods and referrals;
- Contribution in the development of annual implementation plan;
- Dialogues to be conducted with community men & women;
- Identification and orientation of Men & Women Community Facilitators /Activists;
- Groups formation and sensitization of married men & women of reproductive age.

Low Cost Housing Schemes (PHC)

The Low Cost Housing Programme featured to provide & improve housing conditions of the rural poor, with an emphasis on the poorest of the poor that are living below the poverty line and specially the houseless women and destitute women. Sindh Rural Support Organization & People's Housing Cell agreed to construct 200 low cost houses in the selected Union Councils of 5 District namely Khairpur, Sukkur, Larkana, Shikarpur & Jacobabad.



Out of which 171 low cost houses are initiated so far.

Mother & Child Healthcare

The purpose of the project is to reach the targeted population in the Non-LHW areas in the project districts and conduct Health sessions, Convey health messages & ensure the target population (0-2 years, children 2-5 years and currently pregnant women). Have received vaccination, deworming tablets & TT shots respectively. Operational districts are Ghotki (4 UCs), Larkana (8 UCs), Shahdadkot (10UCs), Shikarpur (7 UCs) and Sandhog (8 UCs).

Natural Resource Management

Pakistan is basically agriculture based country. Seventy percent population is employed in agriculture especially in rural Sindh. The farmers get poor yield of crops due to lack of technical knowledge and non-availability of required inputs. They also lack the capacity to manage natural resources at their disposal and waste the potential. SRSO understands the importance of this sector. It has established an independent Section of Natural Resource Management focusing on capacity building of the farmers.

NRM has well defined role to play for the following activities:

- Assist communities in water resources management by training and demonstrations;
- Help them in obtaining better varieties of seeds, fruits and forest plants;
- Promote and build up the capacity of communities in better methods of vaccinating animals, livestock management practices, agricultural farm management practices, sowing, seed and plantation;

Provide preventive and curative services in the Livestock sector through the Prime Minister's Special Initiative for Livestock Project.

Peoples' Women Empowerment Programme

The objective of the Peoples Women Empowerment Program (PWEPE) is to provide the interest free loans to deserving poor women to start or support small businesses of their own at their homes. The overarching objective of this soft loan is to reduce the levels of poverty of these poorest women in rural areas.



- Interest Free Loan to destitute women identified through Poverty Scorecard;
- Organizing the marginalized women groups in Community Organization;
- Undertaking a prior identification assessment and tailor credit need accordingly;
- Making the loan package more flexible;
- Providing business support (input identification and procurement, marketing support);
- Promoting savings, as internal funds generation leads to financial independence;
- Providing right-based training to beneficiaries for:
 - Building their productive assets;
 - Increasing and diversifying their incomes;
 - Decreasing their risks ensuring the access to the safety nets – Health Insurance etc.;
 - Improving their entrepreneurship and management skills.

Benazir Bhutto Shaheed Youth Development Programme (BBSYDP)

The main objective of this project is to create a cadre of skilled Social Mobilizers capable of fostering community organization for undertaking participatory development.

It is expected that all the participants who successfully completes the training and qualify to become social mobilizers will likely be absorbed within the RSPs subject to approval of the UC Based Development Plan by the Government of Sindh for implementation in the selected districts.

Rural Credit & Enterprise Development

SRSO's credit intervention is the most important element after social mobilization. Experience of different RSPs in Pakistan shows that the credit programme is a key element in the holistic approach for sustainable development. Credit can be vital to income generation. Credit is being disbursed to the members of COs whenever required according to needs of the members. Before credit disbursement, CO must have attained some level of savings so that CO members should own the programme and realize the effectiveness of the credit activity



During the years under review, 399,116,822 million was disbursed. This amount was distributed in the six years of SRSO which itself is a big achievement. Similarly, the number of loans increased which reflects the trust and confidence of COs in the programme. Gender sensitivity in terms of loan and disbursement was kept in view while approving loans. SRSOs recovery rate remained 100% which is remarkable. The most important thing was that the loanees have used credit money according to their need and purpose for which the loan had been taken while keeping in mind the market values of the products which they purchased.

Enterprise Develop: Marketing Training

Immense fold handicraft like Rilliwok, Embroidery, Woodwork, Straw, Stickwork and various other crafts producing potential exists among the female artisans in the rural areas of SRSO program area. Presently it is being under-utilized for limited scale marketing or only to meet domestic or village level needs. SRSO is refining and upgrading this potential to meet the needs fashion and trends of urban areas, so that its marketing is enhanced to increase the household incomes ultimately to rural female empowerment.

SRSO Enterprise Development Section arranged 3 days Training event "Enterprise Development (Marketing) Training 29th Sept to 1st October 2009 at HRD Sukkur. This training organized for woman crafts groups, those who are working for the local/ national market. Three woman crafts groups participated in this training from Khairpur and Sukkur Districts. Key objectives of the training were;



- To aware woman artisans for the importance of home / village based business and stages of business
- To aware and sensitize woman artisans for the role of woman entrepreneur and list down the active woman entrepreneurs out of this group
- To aware and sensitize woman artisans for business cycle
- To give a local market exposure for purchasing of wholesale and retail of raw material and selling shops for their crafts
- To aware and sensitize woman artisans for importance of business feasibility and business plan
- To aware and sensitize woman artisans for record keeping of their business at their own level
- To aware and sensitize woman artisans regarding six "P" of marketing
- To aware artisans for the importance of collective business concept (Cooperatives) and it benefits
- To sensitize woman artisans for the order dealing with customers
- To sensitize woman for the effective presentation of their business

During this short period training program, it has focused on woman artisans practical business activities at their near by town areas. Frequent market survey is playing an



important role behind a successful business. Creating demands supply for the business and maintain the quality by facing business challenges at all, so this was the actual theme of this training. Though the participants were trained in developing quality products but this marketing training will support them to become a good business woman. Through different joyful and meaningful practical activities, artisans were trained to apply the all possible marketing techniques. Training was equipped with role plays, sensitization sessions, stories, group work and market exposure. Participants actively participated in overall the training session and shared their hindrance which they are facing at their conservative environment. They took a market survey with our support at different kinds of raw material and handicrafts shops at Sukkur market and also interviewed those businessmen.

Role of H.R In Development

Human Resource Section help people and organization in attaining their goals and enhance its out put.

Human Resource activities are actions that are taken to provide and maintain an appropriate work for the organization.

Human Resource Section recruits additional staff and develops the capacity of present employees. Development teaches employees. New knowledge, skills and abilities, ensuring their continued usefulness to the organization and meeting their personal desires for advancement.

Human Resource Section also play an important role in employee relations, by establishing policies and assisting managers.

Human Resource Section help the organization meet its goals.

Human Resource Section satisfies multiple and sometimes conflicting, objectives. Societal, organizational functional and personal objectives met, but only in a way that is appropriate to the organization being served.

Role of Gender Sector in Development

SRSO is to harnessing the potential of rural poor and disadvantaged section of community to alleviate their poverty. While there are aspects of poverty and exploitation, which are shared by women and men, many aspects are different. Women are poorer than men and face cultural discrimination on the ground of sex. This affects every aspects of their life. All such disparities undermine their self determination and their ability to participate fully in the process of development.

The overall situation of Sindh women is marked by persistent gender inequalities. Sindhi women lag behind men in terms of health, literacy, productivity, social and economic status.

SRSO believes that unless related inequalities are addressed it will not be possible to achieve mission of the poverty reduction. Balancing the unequal power between men and women cannot be done in isolation. For the development process to be gender-fair, change will have to take place in the economic, political, social and cultural spheres. Ensuring that women and men are able to fully utilize their potential particularly in the development process is one of the top priorities. SRSO believes that all policies and programs have gender implications thus gender must be integrated in all areas of SRSO work.

To ensure the mainstreaming for a proactive approach to include gender perspectives in all programme, projects and policies Gender sector was lunched in year 2008. A gender policy had also been developed in the year 2004.

The sector aims to achieving the following objectives.

- To ensure that all sector promote gender equity and reduce gender inequality.
- To make possible adequate repetition of women as decision makers in higher position of the SRSO.
- To ensure the all employee of SRSO have an under standing of gender issues and are able to contribute positively towards the goal of gender mainstreaming policy.

SRSO aims to holistically target women's need, both practical and strategic through its programmatic efforts. Not only has organization's mainstream programme started reflecting gender needs but specific projects have also been designed to incorporate this concern.

To pledge to gender mainstreaming is taken very seriously with in the organization in year 2008-2009, a significant step of which is the active involvement of the senior management of SRSO.