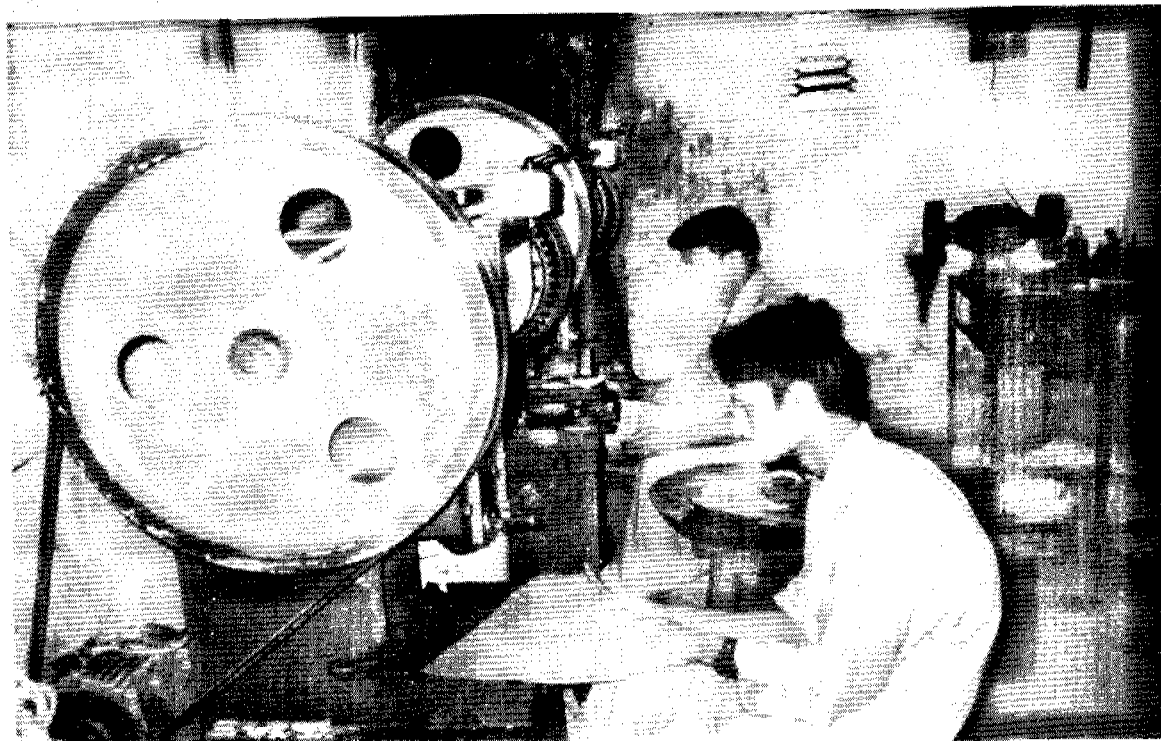


# ORANGI PILOT PROJECT Institutions and Programs

86<sup>th</sup> QUARTERLY REPORT  
APR - MAY - JUNE 2001

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Mohammad Shahabuddin's Micro enterprise Credit Unit.  
A power press in Sector: 4-D Orangi.

## 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 :

- 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.
- 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
- 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 72
- OPP-Orangi Charitable Trust (OCT) undertakes the micro credit program. Mr. Anwer Rashid is the President –For details see report on pages 73 to 96
- OPP-Rural Development Trust (RDT) undertakes the rural program. See report on pages 97 to 104.

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 was reviewed. Infra-structure development loan has been stopped, loan for agro-input in rural areas has been continued. OPP-RDT till May' 2001 has disbursed total loan amounting to Rs. 13.13 million to 224 borrowers. Efforts have been made to recover the outstanding balance amount. This quarter Rs 8,30,789 has been recovered.

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5. OCT has till May'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 73-96. OPP-Micro Credit Trust has till May 2001 disbursed loans amounting to 1.99 million to 190 borrowers.

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6. Oxford University press published a book by Dr. Akhter Hameed Khan "Orangi Pilot Project-remiscences 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) "Housing 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.

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7. 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 10<sup>th</sup> Oct' 2000. Proceedings of the forum have been compiled. It is being published by city press. Preparations are in progress for the "Second Dr. Akhter Hameed Khan Development Forum" scheduled for 10<sup>th</sup> October.

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## 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, for OCT on pages 95 for OPP-KHASDA on page 72 and OPP-RDT on page 104. 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-MAY'01	EXPENDITURE	
			BUDGET	JUN-MAY'01.
OPP Society	8,700,000	1,800,000	8,700,000	5,570,035
OPP-RTI	6,950,350	5,753,418	6,950,350	5,401,714
OPP-OCT	36,578,426	8,872,264	36,518,426	11,512,902
OPP-KHASDA	545,000	646,072	703,000	644,355
OPP-RDT	4,352,500	3,015,551	2,019,108	1,485,038

Detail of budget are given for OPP-RTI on pages 55, & 56, for OCT on page 91 for OPP-KHASDA on page 71 and OPP-RDT on page 103. Below only the OPP society budget is being presented.

#### 2) OPP Society -Receipts & Expenditures- Jul - May'2001

RECEIPTS OPP	BUDGET 2000-2001	ACTUAL JUL-MAY'01	EXPENDITURE OPP	BUDGET 2000-2001	ACTUAL JUL-MAY'01
INFAQ FD	3700000	1800000	RESERV F	478974	0
			RAMZAN ALLW	200000	181,125
			REFUND LOAN	0	1,679,499
			ADVANCE TO KHASDA		70,000
			GRANTS:		
			OPP-RTI	2000000	1,000,000
			KHASDA	500000	526,000
			RDT	200000	0
			WOMEN SEC	200000	174,872
			OCT	121026	88,539
			MCT	0	1,850,000
INFAQ-OPP FOR OCT	5000000	0	OCT	5000000	0
G.TOTAL	8700000	1800000	G. TOTAL	8700000	5,570,035

## **IV ORANGI PILOT PROJECT – RESEARCH AND TRAINING INSTITUTE**

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

- 1.1 The Model
- 1.2 Advisory Services
- 1.3 Support to NGOs/CBOs
- 1.4 Some lessons learnt while working with Government and NGOs/CBOs
- 1.5 Working with NGOs, CBOs and Government outside Karachi

- Anjuman Samaji Behbood - Faisalabad
- 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 – 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
- Khuda Ki Busti – Taiser Town - Saiban
- 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
- Local govt. devolution plan
- Research Study

#### **1.7 Statistics: Sewerage Construction outside Orangi - May 2001**

#### **2. Research, Training and Publication**

- 2.1 Budget and Expenditure
- 2.2 Training
- 2.3 Youth/Activists Training and Support Program
- 2.4 Youth Initiatives
- 2.5 Youth Survey
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- 2.7 CBOs, NGOs Contact
- 2.8 Training Groups
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### **3. Low Cost Sanitation Program**

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- 3.3 Statistics of Work in Orangi
  - Survey of Orangi
  - Cumulative construction: 1981 – May'2001
  - Peoples investment in low cost sanitation
  - KMC/ADB trunk sewer: Construction and KMC investment
  - Nala Development into box trunks
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- 3.5 Community initiatives in Tree Plantation, Solid Waste Management and Electrification

### **4. Low Cost Housing Programme**

- 4.1 Introduction
- 4.2 Present package of Advice
- 4.3 Extension of Package
- 4.4 Upgrading the Thalla
- 4.5 Research – T. Girder and Concrete Tile Roofing
- 4.6 Use of Proper Design and Construction Techniques for Roofing
- 4.7 Construction and Demonstration
- 4.8 Training, Extension and Documentation

### **5. Education Programme: Support to Small Schools**

- 5.1 Educated Youths take the Initiative
- 5.2 OPP-RTI's Support
- 5.3 Schools Functioning
- 5.4 Stages in Expansion
- 5.5 Support for Expansion
- 5.6 Revolving Fund for Support for Physical Expansion
- 5.7 Educational Entrepreneur's Coordination
- 5.8 Documentation

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

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

- 7.1 Receipts, Expenditure and Assets: Audited Figures 1980-2000
- 7.2 Receipts and Expenditure: Budget 2000-2001 and Actuals of July – May'2001

## **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. 3,90,940 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, Rs 4,34,421. as connection fee to WASA and Rs 16,700 as ASB service charge. In five more settlements i.e. Nisar Colony, Iqbal Nagar, Chibhan, Sanora and Punjpir ASB has supported laying of water lines in 16 lanes, 4,735 rft. 181 houses have contributed Rs 3,02,680 for lane lines, Rs 1,08,600 for house connections, Rs 2,15,975 as connection fee to WASA and Rs 6,575 as ASB service charge. In total 59 lanes, 13,445 rft water lines have been laid with 520 houses investing Rs

2.062 million.

ASB has organised a water committee in Hasanpura comprising of activists, selected by the residents. The committee is managing the finance and implementation of water mains. All accounts are 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. The water committee is extending both the water supply and sanitation program in Hasanpura and in other settlements.

**Sanitation Program:** Since February 1996 sewer lines on self help have been laid in total 246 lanes 53,881 rft. 3,169 houses have invested total Rs.8.004 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 30 settlements, more settlements are requesting support.** ASB work began in Hasanpura and Dhuddiwala. At present the sanitation program has been extended to total 30 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 Nimat colony, Rajada town, Nisar colony, Aslam Gunj, and Yasinabad. In Rukanabad chak 117, work on 2,400 rft. trunk sewer costing Rs. 2, 15,000/- was completed this quarter. In Yakta market work on 1,150 rft trunk main costing Rs. 1,61,700 was also completed.

For construction of large secondary sewers where needed, such as in Kehkashan Colony, Rukanabad chak 117 and Yakta market, ASB is using a revolving fund of Rs. 500,000/- provided by Water Aid. The cost of the large secondary sewers is being paid back by the residents as lane sewer connection charges.

ASB's capacity for survey, documentation, planning, designing and estimation has been strengthened. 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 on request from ten settlements, survey has been 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 was completed this quarter, likewise a new pumping station has been completed by WASA in Noorpura. In Juranwala, ASB is providing technical guidance to PHED in laying a 1400 rft main sewer.

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. ASB is also coordinating with the UNDP Plus program for the same.

In settlements where people have laid sewers on self help, ASB has lobbied govt. agencies and coordinated development works, thru the Khushal Pakistan Programme Fund (KPPF). The works completed this quarter are:

	Costs (Rs. in million)
a) Lane paving in 4 settlements	2.2
b) Main road construction in 4 settlements	7.0
c) Water Main/Water Supply provision in 1 settlement	3.4
d) Two existing Schools repair and construction	3.1

Total investment thru the KPPF has been : 15.7

#### **Peoples investment in lane sewers has mobilized govt. funds for other developments.**

Virginia Roaf from Water Aid and Salim Alimuddin from OPP-RTI visited ASB this quarter. They observed work at site, met govt. officials and discussed ASB-Govt. partnership.

**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. This quarter members from eight NGOs' visited. Community activists from Azamabad observed the work at site and requested support for their settlement, members from FAUP and GHK discussed ASB work.

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 Chunno, Golra Sharif, Juronwala , Tandlia, Dacca Bangladesh and in Lahore.

Two visits were made by ASB coordinator to OPP-RTI, this quarter. Work was reviewed, coordination with UNDP-PLUS program was guided. Lately Shujaat Ali, the Deputy Commissioner Faisalabad paid a two days Orientation visit to OPP-RTI. In meetings with the OPP-RTI team, on site visits and in discussion with govt. officials, OPP philosophy, partnership with ASB and with the UNDP plus program were reviewed.

**Documentation:** Audio visual documentation of on going work is in progress. 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 Hassu. 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 lane sewers and one secondary sewer, total length 9,998 rft. comprising 609 houses has been completed. Peoples investment in sanitary latrines, lanes sewers and secondary sewers has been Rs. 1.488 million. This quarter on request survey and planning for two settlements is in progress. Mobilization in lanes is in progress.

After months of crisis the organization has split into two groups, with the coordinator of the sanitation program Arshad in one and head of AFB Hameedullah in the other. The crisis mostly centered around authority and subordination, rather than mutual support and team work. Last quarter 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 last quarter each group reported that they are working in separate settlements and that their sanitation program be assessed after six members. 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 was completed in Dhok Hassu. Design and estimates have been provided for 14 lanes. On request from two areas, survey is in progress.

This quarter Virginia Roaf from Water Aid and Salim Alimuddin from OPP-RTI visited both the organizations and observed their work.

### **1.5.3 Environmental Protection Society (EPS) – Swat**

EPS 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 of architect, engineers, technicians and social organisers, 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 sewage disposal system for total nine villages/settlements i.e. Shagai, Amankot, Tagdarai, Chaliar, Khairabad, Banr, Barthana, Gunyar and Shahdara. Likewise request has been received from Haibatgram and Panr villages.

In addition to designing sewage disposal systems for villages and settlements, EPS technical unit (TU) has completed survey of natural drainage channels (Khwar) in Mingora and Kalam. Level survey and documentation of existing sewage disposal systems in Mingora was completed last quarter. Proposal for rehabilitation of Mingora drainage channels is being prepared.

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 15 lane sewers, 3228 ft. comprising 145 houses has been completed. Peoples investment on lane sewers, sanitary latrines and labour for main sewers has been Rs. 3,65,522. Five septic tanks and main sewers have been completed. Work is in progress in Banr.

For village Chalyar as per EPS-TU 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. Main line 765 ft and a secondary sewer 472ft has been laid. A septic tank has also been completed connecting 50 houses.

Virginia Roaf from Water Aid and Salim alimuddin from OPP-RTI visited this quarter and discussed work.

EPS work has generated interest in the city and nearby villages. Teams from TVO, fifteen members from SESWA, members from NGO in Swabi and Zeenat Hissam from City Press Karachi visited this quarter.

Besides support for sewage disposal systems, EPS has also provided technical support to communities 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 was a major problem in the city. Technical guidance was provided to Lodhran Pilot Project, for initiating the sanitation program. For external development LPP to work in partnership with Municipal Committee. 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 allocated budget for main sewers for three settlements (i.e. Thakkerwala, Pathanwala and Faizabad) and for paving lanes. **MC also decided as a policy to pave lanes where sewers have been laid by residents on self help.** Earlier main sewer in Pathanwala 1580 rft. costing Rs. 4,18,000/- was completed. This quarter work on main sewers in Faizabad and Thakkarwala of total length 2500 rft. estimated at Rs. 5,50,000/- was completed. Work on lane paving is in progress. 30 lanes have been paved, others are in progress.

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 72 lane sewers, 14,505 rft. have been completed. 531 houses have invested total Rs 1,263,463 in lane sewers and sanitary latrines (62 lane sewers have been laid in Lodhran and remaining have been laid in villages). Work on 7 lane sewers was completed this quarter, Motivation is in progress in ten settlements. This quarter on community request, plans and estimates of sewer system were provided for one more settlement. 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 has been delayed as the team has been busy responding to requests for expansion of sanitation program.

This quarter LPP coordinator and social organizer Hafeez paid two visits 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, Bahawalpur, Mian Chuno and Multan, in nearby villages and for supporting the UNDP plus program and the NGO, National Rural Support Program (NRSP) for rural sanitation.

Virginia Roaf from Water Aid and Salim alimuddin from OPP-RTI visited this quarter. They observed the work on site and reviewed the expansion and strengthening of LPP.

**LPP has extended the program to the adjacent cities, towns and villages:** This quarter on request plans and estimates were provided to community activists, for 43 lane sewers. These comprised, 10 lanes in Multan city, 3 lanes in Bahawalpur city, 10 lanes in Mian Chuno city, 20 lanes in the near by towns of Dhnote, Kehror Pucca and Dunyapur. Plans and estimates for sewer systems were provided for four villages namely Peplivala, Chak Himta, 358/WB and 359/WB. In two villages, Busti Ibrahimwala and Futtuwala work has been in progress. UNDP Plus program in Multan city is being guided for extension of programe.

**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.

This quarter LPP/NRSP coordinator Tauqeer Shah paid a two days Orientation visit to OPP-RTI. OPP concept, LPP model its expansion, support to CRC in Uch and to NRSP were discussed.

**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 training groups and visitors this quarter were: Fifty Associate Engineering students from Govt. Technology College Bahawalpur, four social organisers from UNDP Plus program Multan, Jamshed Daudi Assistant Commissioner Lodhran, Lt. General Munir Hafeez Core Commander Bahawalpur, Major Rao Shakil Deputy Commissioner Multan, Engineers Rural Support Program Islamabad, Shoaib Sultan Khan chairman RSP's Islamabad and Dr. Toqeer from World Bank Islamabad.

### **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. 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.

So far total length of main sewer completed is 3,400 rft. The sewer has been checked thru water pressure. This quarter work on one secondary sewer 973 rft was completed. Work on the sewage treatment plant (STP) is in progress. Total 8 lane sewers 1,450 rft. have been completed. Visits have been made by LPP social organizer and MC engineer, social and technical issues were identified and guidance was provided.

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

Last quarter NRSP 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 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. 1550 rft main sewer has been laid. NRSP engineer is supervising the work. Work on 2 lane sewers is complete. Initially LPP guidance was thru regular visits, this quarter NRSP engineers have managed the work independently, seeking LPP guidance as and when needed.

This quarter on request from villagers, NRSP team has completed survey, plan, design and estimates for sewer system for village 363/WB.

#### **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.

This quarter work on 12 lane sewers was completed. Total work completed is one secondary sewer 550 rft. and 13 lane sewers 1443 rft. 91 house have invested total Rs. 2,18,000. LPP social organizer and technician have provided on site social and technical guidance.

Motivation is in progress in 34 lanes, on request, plans and estimates have been provided for 10 lane sewers comprising 113 houses, money collection is in progress.

Earlier 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. This quarter on request CRC has monitored the laying of 6 main govt. sewers 3,670 rft.

CRC members are being regularly guided to streamline documentation of work thru regular quarterly reports, case studies and record of work in files. LPP is being guided to strengthen CRC work.

Administrator Town Committee Mian Jameel, paid a two days Orientation visit to OPP-RTI. Thru on site visits and discussions, OPPs concept of external/internal development, partnership with CRC and LPP support were reviewed. In recent past under pressure from DC, the Administrator has financed sewers in three lanes. The consequence of this was discussed. Administrator agreed in future to focus only on external development, while motivating the community to do internal development.

#### **1.5.8 Community Infrastructure Program (CIP) Peshawar.**

Earlier Peshawar Municipal Corporation (PMC) and Local Govt. (LG) Department requested OPP-RTI to assist in replication of OPP model in Peshawar. However 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 decided 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.

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.

CIP has informed that a settlement has been selected for implementation of project, PC-1 has been prepared. However work has been delayed due to the up coming local bodies election and govt's devolution plan.



### 1.5.9 UNDP Plus Program

Replication in three cities i.e. Faisalabad, Gujranwala and Multan has been initiated by the UNDP Plus program. Earlier 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. Last 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.

This quarter three groups received 3 days Orientation training at OPP-RTI. The groups comprised UNDP-Plus program team members from the three cities. Stages in the program and organizational set up was guided. Documentation of existing community initiatives, work of community based organizations and of existing sewage disposal systems in the city was focused. The team members in all three cities have acquired maps and documentation of existing sewage disposal systems from the respective WASA's. However these need be checked on site and updated. Guidance was provided on selection of a unit of external development for initiating the work on site. Partnerships with the local NGOs namely ASB in Faisalabad, Organisation for Participatory Development (OPD) in Gujranwala and LPP in Lodhran was stressed.

### 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 62 settlements completed.

d) **Identification of External Sanitation and Water Supply:** Of total 38 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 30 settlements were reviewed and finalised. Of total 22 settlements plan and estimate of additional phase was finalised. Work in total 24 settlements was completed by SKAA. The settlements are Islamia - I, Welfare, Mujahid, Jamali, Madinah, Umer Baloch, Burmee Sharif, Baloch Colony, Awami, Pirabad, Rajput Colony, Nishtarabad Zia-ul-Haque Colony, Bawani Chali, Khando Goth, Kauser Niazi Block F and H, Rehmatia Colony,

Anjuman-e-Ittehad, Qasimabad, Shah Rasool, Wahid, Noor Afshan and Umer Colony. Total 46,600 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.17.298 million. In all the 24 settlements, internal sanitation comprising total 1064 lane sewers 2,10,160 rft 6"-9" dia exists, laid by people, investing total Rs.13.697 million. This quarter work in progress in Burmee Sharif and Umer Colony was completed.

**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 60,199 rft, 3"-6" dia, costing Rs 5.185 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 phase of work in Kausar Niazi Blk F was 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  $\frac{1}{4}$  -  $\frac{1}{2}$  that taken by contractor and quality was 100 per cent. After this successful demonstration, in May 1995 SKAA adopted this method as its policy. Departmental work in 21 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, Kausar Niazi Blk. F, Rehmatiya Colony, Anjuman-e-Ittehad, Qasimabad, Kausar Niazi Blk. H, Burmee Sharif, Noor Afshan, and Umer Colony.

**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 two 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. Last 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. The projects are in process for financial approval.

### **1.6.2 Survey of SKAA and KMC Katchi Abadis**

This quarter sketch map of two new Katchi abadis was completed together with documentation. Total 214 *katchi abadis* have been surveyed. Of these 59 belong to SKAA and 155 are KMC *katchi abadis*. Survey of 214 *katchi abadis* comprising 11,901 lanes and 1,14,626 houses shows that people have laid sewer lines on self help in 4,813 (40.67 per cent) lanes and water lines in 3,724 (31.29 per cent) lanes, investing Rs 120.735 million and Rs 88.091 million respectively. Government's work in internal development also exists i.e. sewer lines have been laid in 5,063 (42.78 per cent) lanes and water lines in 3,522 (29.59 per cent) lanes. Government's investment has been Rs 65.319 million and Rs 45.75 million respectively. SKAA has recovered Rs 146.649 million and KMC has recovered Rs 324.06 million as lease charges from the settlements (SKAA report March' 2001 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 and submitted to DG technical, Municipal Commissioner (MC) and Administrator KMC.

This quarter suggested by the MC-KMC a days workshop was organized at SKAA, members of the CBO alliance, KMC and SKAA teams, discussed the issue relating to lease rates and procedures. URC and OPP-RTI facilitated the discussions. Administrator and MC-KMC also addressed the participants. Participants recommended that KMC adopt the SKAA lease rates, categories, zoning and the lease procedures, so that there is uniform policy for all Katchi Abadis. The recommendations have been sent to the KMC Administrator. SKAA is also making efforts with the Secretary Housing for adoption of its policy.

#### **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-Behar area committees are working.

**Internal Development:** Out of 2,152 lanes, in 1,101 lanes, sewers have been laid. In the remaining work is in progress. This quarter work on lane sewers have been in progress in Ghaziabad, Yaqoobabad, Gulshan-e-Zia and Toori Bungash. 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 have been undertaken, however the cost is high.

#### **1.6.5 Khuda Ki Busti – Taiser Town - Saiban**

Land supply for the poor is the focus of the NGO 'Saiban'. Khuda Ki Busti is their project located in the periphery of Karachi. 60 acres of land with 1700 housing plots was acquired from the govt, and the scheme was planned. Presently 1200 families have acquired plots and are residing in the settlement. Cost of Rs. 37,000 for an 80 sqyd plot is paid in installments to Saiban which has an office in the settlement. Immediate possession of land with the first payment, construction of a house and residing in it, is an important condition for acquiring land.

Saiban has facilitated provision of transport, water and electricity with the amount collected as development charge, (included in the cost of land). Saiban has started laying sewerage lines in the lanes. On request for technical support OPP-RTI member lately visited site. Poor quality of work, problems in maintenance, Saiban's incapacity as the executing agency, were the issues observed. To maintain quality of work and low cost, OPP-RTI member is training a member of Saiban, while supervising a demonstration unit of 2 lanes and a secondary sewer. Actual cost is being

documented. Meetings have been held with community as well as with the Saiban team, OPP model of people not only financing but also managing and maintaining the work is being discussed. Institutional strengthening of Saiban is being focused.

### 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. In August 1998 work on site was stopped.**

**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 6550 rft. concrete drain and 5,150 rft. roof slab. Work is in progress.** 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. Removal of parts of houses to make space for *nala* development has been difficult. Problems have mostly been posed by house owners working in govt. depts and by members of the District Development Committee (DDC), (all 4 of whom happen to be area land suppliers). Thru meetings between community, DDC members, KMC staff and local administration the matter has been resolved and *nala* development has progressed. However this quarter a house owner filed a court case and took a stay order on the plea that his house has been leased by KMC so could not be touched. Work therefore has been started from the disposal end where along 4000 rft of the *nala*, clear width is available.

**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. Estimates have been prepared by KMC, for a boundary wall, contracting of work is in process.

#### **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 phase-I i.e. 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. After more than a years efforts, this quarter KMC started work on 1700 rft phase-2 of the drain development. 1,057 rft. drain is complete, work is in progress. Ten houses have voluntarily demolished parts of their houses to make space for *nala* development. KMC engineers are regularly supervising the work, OPP-RTI and community activists are monitoring it.**

Earlier the 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. This quarter both

community organizations and OPP-RTI held meetings with KMC Administrator, DG technical and Municipal Commissioner. After more than two years effort, the Ghaziabad nala development has been sanctioned. KMC work order to the contractor is awaited.

Since 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", KMC and DMC's (District Municipal Corporation) have allocated budget likewise. The amount is used for, desilting the *nalas*/drains, repairs and covering existing drains besides the major projects as explained above. Survey of District Central shows that efforts have been made to cover the existing drains. The drain slab covered with a layer of earth is used as a green patch. Within the KMC and DMC's there is a realisation that the *nalas*/drains are sewage disposal channels, they need to be covered and maintained.

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**

63 natural *nalas*/drainage channels, of total length 5,67,149 rft. 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. Plan, design and estimates for development of total 30 *nalas* has been provided to KMC, DMCs and SKAA. This quarter survey of three *nalas* of length 16,576 rft was completed.

**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 Baldia and Korangi Sewerage Project and the Greater Karachi Sewerage Plan (GKSP) and an alternative was presented.

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.

**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 2<sup>nd</sup> 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 ADB 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 3<sup>rd</sup> September 1999, ADB 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 1<sup>st</sup> September 1999.**

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, Federal Ministers Finance and Local Govt. and Rural Development. The need to adopt a low cost sewage disposal system for Karachi and to uphold Governor Sindh's decision 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. **Korangi CBOs and hundreds of Korangi residents, sent a petition dated 13<sup>th</sup> 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 26<sup>th</sup> 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. In December 1999 the Additional Chief Secretary requested the 3 member committee to develop a conceptual plan on its own. **Requested by the committee, in March 2000 OPP-RTI 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 at URC. Members agreed to lobby for the implementation of the plan.

**In meetings held by the P & D dept., it was decided that the KWSB would finalize the least cost option departmentally.** Last 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.

Meanwhile among the citizens groups in Karachi there is a growing interest to understand the dilemma of sewage disposal in Karachi and the OPP-RTI alternative. Lately invited by the citizens groups a presentation was made on the 'GKSP and the alternative'.

#### **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.

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.

There has been no response from the World Bank, ADB, or Govt. to the citizens position paper. The lack of response is increasing the gap between citizens and these organizations. In May 2001 the World Bank held public consultations on the Pakistan Country Assistance Strategy (PCAS). In all the major cities i.e Karachi, Lahore, Islamabad and Peshawar, protests and walk outs by citizens and citizens groups marked the meetings. In Karachi, citizens presented concerns and detailed comments on the PCAS. The Water and Sanitation group at the URC endorsed the concerns and comments. These have been sent to the Govt, World Bank Board of Directors and their officials. Again there is no response.

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

Devolution plan for Karachi scheduled to be implemented from 14<sup>th</sup> of August, envisages decentralization of the city into 18 towns and 178 Unions. A govt. committee has been formed to determine the functions at the city, town and union levels. Requested by the Chairman of the committee OPP-RTI has submitted a plan for decentralization of responsibilities at the levels of city, town, union and community (neighborhood). OPPs concept of component sharing in sewage disposal has been applied to water supply, solid waste disposal, roads, parks, play grounds, tree plantation, health, education, housing and electricity.

The concept of people being responsible at neighborhood level with govt. complimenting their initiatives, was presented at a training session organized by the National Institute of Public Administration (NIPA). 30 District Coordinating Officers (city managers) from the province of Sindh participated in the training.

#### **1.6.12 Research Study**

To facilitate the Task Force on municipal services, a study was undertaken on "sewerage, drainage and treatment plants - responsibilities, finances, issues and policy changes needed." Study findings are given in the research section pages 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. Report is being prepared.

## 1.7 Statistics – Sewerage Construction Outside Orangi – May 2001

Sr. No.	Area	Location	Internal Sanitation			External Sanitation		
			Lanes	Rft	Latrines	Cost (Rs. Million)	Mains. Rft	Cost (Rs. Million)
1	Chanesar Goth	Karachi	4	450	28	0.012	-	-
2	Manzoor Colony	Karachi	153	46935	2908	2.170	*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. Blk-F	Karachi	78	13260	1014	1.216	376	0.098
25	Kausar Niazi Col. Blk-H	Karachi	40	4972	484	0.580	2230	0.540
26	Rehmatia Colony	Karachi	87	9570	655	0.786	3550	0.860
27	Wahid Colony	Karachi	19	4560	247	0.296	1520	0.357
28	Anjuman-E-Ittehad Colony	Karachi	3	600	27	0.018	800	0.238
29	Qasimabad	Karachi	2	360	20	0.014	340	0.073
30	Noor Afshan Colony	Karachi	6	760	60	0.114	500	N.A
31	Junejo Town	Karachi	-	-	-	-	720	0.036
32	Umer Colony	Karachi	64	10389	1130	0.946	-	-
33	Kot Lakhpat/Others	Lahore	54	13473	711	1.496	180	N.A
34	Qadri Colony - I	Lahore	27	5794	308	0.730	-	-
35	Qadri Colony - II	Lahore	5	1064	43	0.125	-	-
36	Yasrab Colony	Lahore	5	1538	74	0.148	-	-
37	Farooq Colony	Lahore	3	540	24	0.078	-	-
38	National Colony	Faisalabad	5	1052	67	0.154	-	-
39	Dhuddiwala	Faisalabad	27	3573	161	0.415	-	-
40	Hasanpura	Faisalabad	52	8104	570	1.302	-	-
41	Rajada Town	Faisalabad	6	1161	87	0.190	-	-
42	Al-Najaf Colony	Faisalabad	4	630	28	0.078	-	-
43	Nimat Colony	Faisalabad	11	3860	128	0.434	-	-
44	Jalvi Market	Faisalabad	21	3101	217	0.469	-	-
45	Factory Area	Faisalabad	1	310	10	0.043	-	-
46	Abdullah Town	Faisalabad	3	1668	48	0.190	-	-
47	Jalvi Trunk	Faisalabad	-	-	41	0.057	1820	0.277
48	Darusalam Colony	Faisalabad	2	300	12	0.030	-	-
49	Iqbal Nagar	Faisalabad	2	418	22	0.048	-	-
50	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)
51	Mujahid Town	Faisalabad	5	680	30	0.077	-	-
52	K.T.M. Chowk	Faisalabad	2	210	6	0.021	-	-
53	Nisar Colony	Faisalabad	34	12553	587	1.666	-	-
54	Satellite Town	Faisalabad	15	3785	142	0.463	-	-
55	Kehkashan Colony	Faisalabad	-	-	-	-	*3800	0.703
56	Madina Colony	Faisalabad	5	1039	68	0.141	-	-
57	Dogar Basti	Faisalabad	4	572	34	0.084	-	-
58	Himat Pura	Faisalabad	5	805	53	0.134	-	-
59	Sohailabad	Faisalabad	2	450	30	0.077	-	-
60	Aslam Gunj	Faisalabad	5	1305	89	0.217	-	-
61	W. Town	Faisalabad	4	780	72	0.159	-	-
62	Sandhu Pura	Faisalabad	1	310	6	0.031	-	-
63	M. Ali Park	Faisalabad	3	1800	52	0.191	-	-
64	Yasinabad	Faisalabad	5	1283	96	0.223	-	-
65	Rukanabad Chak no. 117	Faisalabad	-	-	-	-	2400	0.250
66	Yakta Market	Faisalabad	-	-	58	0.081	1150	0.080
67	Zulfiqar Colony	Faisalabad	4	900	47	0.129	-	-
68	American Barracks	Hyderabad	-	-	-	-	5297	1.200
69	American Quarter	Hyderabad	-	-	-	-	+4610	0.770
70	American Quarter- II	Hyderabad	-	-	-	-	+3615	0.502
71	Gujrati Para	Hyderabad	-	-	-	-	+3920	0.430
72	Mominabad	Gujranwala	16	2979	204	0.317	-	-
73	Gole Tikri	Sukkur	14	1650	155	0.199	9800	1.700
74	Tench Bhatta	Rawalpindi	1	464	23	0.209	-	-
75	Dhok Matkal and	Rawalpindi	59	10393	625	1.006	355	0.030
76	Dhok Hassu	-	-	-	-	-	-	-
77	Rasoolabad	Muzaffargar	-	-	-	-	277	0.015
78	Shagai	Swat	3	985	29	0.096	660	0.076
79	Aman Kot	Swat	11	1594	82	0.208	800	0.077
80	Banr	Swat	1	450	17	0.043	-	-
81	Chalyar	Swat	7	1237	38	0.157	-	-
82	Lodhran	Lodhran	65	11407	482	1.079	12835	2.938
83	Takkarwala	Lodhran	-	-	-	-	1600	0.350
84	Faizabad	Lodhran	-	-	-	-	700	0.200
85	Juggowala	Lodhran	9	1850	70	0.206	4373	0.983
86	Lahori	Lodhran	4	1069	24	0.078	3050	0.485
87	Duniapur	Lodhran	5	1237	40	0.098	496	0.022
88	Ibrahimwala	Lodhran	4	896	13	0.043	-	-
89	Dehnote	Lodhran	4	633	25	0.058	-	-
90	Uch	Uch	10	1239	70	0.143	9516	N.A
91	Mohallah Khawajgan	Uch	3	314	21	0.041	550	0.034
Total			2123	420707	25464	35.587	139744	69.195

\* 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'00- May'01
Director/Rashid	137,324	122,805
Research Officer/Saifur Rahman Siddiqui	55,132	48,843
Research Officer/Rabia Siddiqui	74,176	65,505
Driver/Hameed	41,176	36,451
Driver/Ayaz	36,000	28,500
Salma Mir	58,588	51,748
Sanober Hasan	53,500	48,923
Petrol for Van	10,000	36,411
Service and Repairing of Van	15,000	20,700
Petrol for Car	20,000	23,860
Service and Repairing of Car	15,000	8,720
Transportation	5,000	1,295
Computer supplies	25,000	24,188
Computer maintenance	20,000	16,300
Surveys	10,000	0
Survey/KHASDA	7,500	8,240
Books and Journals	20,000	12,048
Stationary	5,000	190
<b>Total</b>	<b>608,396</b>	<b>554,727</b>
Operator/Meraj	45,712	39,625
Reports	50,000	105,955
Paper for Copier	12,000	10,081
Toner	10,000	29,180
Maintenance	40,000	28,326
<b>Total</b>	<b>157,712</b>	<b>213,167</b>
Audio Visual Processing	10,000	12,834
Slides-Videos	10,000	9,935
<b>Total</b>	<b>20,000</b>	<b>22,769</b>

### 2.2 Training

- a) Training at OPP-RTI is based on OPP programs. Courses have been developed for NGO/CBO workers, officials of donor and government agencies. The title of the courses are 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 19 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.

11 students are undertaking survey and documentation of *katchi abadis* in Karachi (outside Orangi). Documentation of sanitation, water supply, clinics and schools in total 214 *katchi abadis* has been completed. Sketch of 86 *katchi abadis* were also completed. Documentation of total 47 natural *nalas*/drainage channels in Karachi measuring 4,91,443 ft. was completed. Of 23 *nalas*, detail catchment area survey was completed.

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

Survey of 100 *katchi abadis* has been prepared for publication. Work on the remaining 114 *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 and settlements along the Karachi Circular Railway (KCR). Work is in progress. URC is preparing a proposal for revitalization of KCR and for safeguarding the settlements alongside it.

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. The Technical Training and Resource Centre (TTRC) explained in item 2.4 is an initiative of this unit.

10 youths, two in housing, one in surveying and three 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. 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 the survey/mapping unit and the potential of TTRC, 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, Swat and Faisalabad and the UNDP plus program. 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. Lessons learnt from the visits and review of work was the agenda of the workshop held this quarter.

## **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. The TTRC has completed the first training course in which three graduates participated. Fees was charged. Second course is being organized.



Two youth groups one in Islamia Colony and another in Pak Colony besides managing their schools in the settlement have initiated computer and English language training courses. In Lyari a youth group comprising of 80 members (with 40 being girls) have organized a school and a resource centre with focus on teachers training, book bank and youth career guidance.

## **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 10<sup>th</sup> grade) youth within katchi abadis have very limited access to higher education. The public sector colleges have very limited seats and private colleges are too expensive. In Polytechnic too, admission is very difficult, due to limited seats. Most youths then get involved in micro enterprises, as the only alternative, while at the same time they try to undertake short courses in computer, english language or technical training (most popular choices) as and when they can save enough finances. Youths are depressed by the situation, having negative social implications.

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

69 interviews have been completed. Report is being compiled.

**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 organized 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 Sheela, Celine and Jockin of SPARC/NSDF from Bombay was organized at URC. Experience of housing and savings groups, the National Slum Dwellers Federation, their partnership with Bombay municipality for construction of toilets and support of SPARC was presented. Members of NGOs, CBOs, govt. Officials, students, teachers and citizens participated. The organized capacity of the slum dwellers federation, their ability to mobilize the govt. was discussed.

A lecture titled "Katchi abadi (K.A) policies for Pakistan" by Tasneem Siddiqui was arranged at OPP-RTI. Orangi activists attended the lecture. The difficulty in making the policy makers understand that K.A's are poor peoples housing and not mafias, that upgrading and resettlement is needed not eviction was presented. The need for peoples organized advocacy, the notification, lease (provision of land title) procedure and lease rates were discussed.

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

## 2.7 CBOs, NGOs Contact

22 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 2<sup>nd</sup> 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. Profiles of the CBOs visited has been compiled, a forum is scheduled.

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

An interesting initiative of the CBOs visited this quarter was:

- **Youths organize a school, resource centre and get rid of the drug dealers and addicts:** In 1985 in Lea market Lyari, educated youths came together and organized a street school and tuition centre. They formed an organization named, "Anjuman-e-Razai Mustafa (ARM). The school timings from 6 p.m to 9 p.m enabled many graduates to spare time for teaching. The centre became the meeting place for many students and young graduates leading to other activities like teachers training, book bank, youth career guidance, solid waste management, health education, theatre, recreational programs and sports. Between 1985-1990 together with other groups in near by settlements ARM organized a 'lath force' to drive away the drug dealers and reform the addicts in their area. Well built youths (4-5 in number) were given a wooden batten (known as 'lath' locally). On seeing a drug dealer/addict they would warn them to get out of their area, other wise they would use their battens to drive them away. The group was threatened by the drug dealers and some members of the police too, who were in league with the drug mafia. However ARM's strength was the support of the residents, coordination with other 'lath force' in the area and motivation within the group. Within 5 years the area was cleared of the menace.

Today there are 80 active members of ARM, of which 40 are graduate girls, ARM has made a conscious effort to involve women in all activities, Members take interest in workshops/lectures organized in the city and partner with other organizations for activities in the settlement, thus broadening their understanding.

## 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	Mar – May' 2001		Cummulative- May'2001	
	Groups	Members	Groups	Members
UNICEF	-	-	28	154
World Bank	-	-	9	59
USAID	-	-	12	108
UNDP	2	19	23	128
Government agencies	1	6	99	1,284
NGOs/CBOs	3	11	397	2,821
Academic Institute	1	15	15	228
Total	7	51	583	4,782

Some of them:

- 9 members from UNDP-plus Gújranwala received 3 days orientation training.

- 10 members from UNDP-plus Faisalabad received 3 days orientation training.
- Coordinator and member Dr. Akhter Hameed Khan Memorial Trust Rawalpindi spent 6 days.
- 8 members from National Rural Support Programme received 3 days orientation on sanitation program.
- 15 members from Civil Service Academy Lahore received orientation on OPP program.

## 2.9 Visitors Since 1992

Organisation	Mar– May' 2001		Cumulative-May'2001	
	Groups	Members	Groups	Members
UNICEF	-	-	26	91
World Bank/ADB	1	2	57	163
USAID	-	-	20	43
UNDP/UN agencies	-	-	32	89
Other Donors	4	10	149	345
Government agencies	3	22	114	444
Academic institutions	3	4	113	614
Journalist (Foreign)	-	-	39	58
Journalist (National)	2	2	33	53
NGOs/CBOs	10	18	237	780
Total	23	58	820	2,680

Some of them:

- Diane Diacon from Building and Social Housing Foundation United Kingdom discussed the programs and visited site.
- Peter Choynowski and Klaus Schonfeld from ADB Manila discussed sanitation programme.
- Ms. Yousuf Dewan discussed education program and visited schools.
- Virginia Roaf from Water Aid London spent several days and studied the programs.
- Members from Infaq Foundation discussed the programs.
- 7 members from Pakistan Navy discussed the programs.
- 15 members from Population Welfare Department Sindh, discussed OPP programs.
- Irum from Notredam Institute of Education Karachi and Bushra Ahmed from Teachers Development Centre visited schools and discussed teachers training.
- Mussarat Jabeen Journalist Jung news paper discussed programs and visited site.
- Nargis Rehman and Aun Rehman from Falah Association Karachi discussed health and education program.
- Sheela, Celine, Jockin and Soma from SPARC, NSDF and World Bank W/S India spent 2 days and studied the sanitation program.

- Noriyasu Okayama and Tshio Shirahata from Shaplaneer Japan discussed sanitation program.
- Abdur Rehman Usmani from Global Relief Foundation Islamabad discussed credit program.
- Commander Nasim and Anika from USA discussed OPP programs.

## 2.10 Research Studies

**2.10.1** A Study on "Sewerage, Drainage and Treatment Plants - Responsibilities, Finances, Issues and Policy Changes Needed" was Undertaken for the Task Force on Municipal Services. 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 3<sup>rd</sup> 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 its

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 3<sup>rd</sup> 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.

Continued

## 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. Two new surveys were undertaken this quarter. Survey maps are being prepared for publication. 100 survey maps are complete for publication, the second batch of 114 maps is being prepared for a second volume.

#### Survey Results: May 2001

No. of katchi abadis surveyed	-	*214
Total number of lanes	-	11,901
Total number of houses	-	1,14,626

Internal Development	Lanes	Houses	Investment (Rs)
<b>Peoples Effort:</b>			
<b>Sewerage:</b>			
- Lane + Latrine + House Connection	4,813	46,760	85,563,100
- Latrine + House Connection (Govt.) Sewers		50,246	35,172,200
<b>Total</b>		<b>97,006</b>	<b>120,735,300</b>
<b>Water Lines:</b>			
- Lanes + House Connection	3,724	32,338	63,452,400
- House connection (Govt. lines)		35,199	24,639,300
<b>Total</b>		<b>67,537</b>	<b>88,091,700</b>
<b>Grand Total</b>			<b>208,827,000</b> <b>(208.827 million)</b>
<b>Government Works:</b>			
- Sewerage (Lane only)	5,063	50,246	65,319,800
- Water lines (Lane only)	3,522	35,199	45,758,310
<b>Total</b>			<b>111,078,110</b> <b>(111.078 million)</b>

\* In Karachi according to SKAA report there are total 539 *katchi abadis*, 95 of them are in Orangi. This survey is of *katchi abadis* outside Orangi i.e. out of 444 *katchi abadis*, survey is complete of 214 *katchi abadis* (48.19 per cent). Data on Orangi settlement is available in separate tabulation.

<b>External development</b>			
Investment on external development by government and people has been tabulated for 167 <i>katchi abadis</i> , statistics is given below:			
	<b>Number</b>	<b>Length</b>	<b>Investment (in Rs)</b>
<b>Peoples Effort:</b>			
- Secondary sewer	49	41,324	724,892
- Secondary water lines	25	12,573	151,958
<b>Total</b>			<b>876,850 (0.876 million)</b>
<b>Government Work:</b>			
- Secondary sewer	275	610,819	33,997,640
- Main sewer	146	147,125	60,504,105
- Main drain	99	113,475	126,115,185
<b>Total</b>			<b>220,616,930 (220.61 million)</b>
- Secondary water lines	245	170,090	12,831,333
- Main water line	237	265,494	26,696,441
<b>Total</b>			<b>39,527,774 (39.527 million)</b>
<b>Grand Total</b>			<b>261,021,554 (261.021 million)</b>

Lease charges recovered by SKAA, by March 2001 has been Rs 146.649 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 govt, 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 471.71 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 214 *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 in and 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 is being finalized for publication. Three more profiles have been completed this quarter.

### 2.11.5 Leaflets and instruction sheets

Instruction sheet on house connection thru T-Haudi (interceptor chamber with a T-pipe) to avoid bad smell and entry of sewer rats was prepared. This is most needed for houses along the nala, so has been distributed likewise.

## 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) Primary Health Care and Family Planning Program in Orangi – by KHASDA
- f) Scaling up of the OPP programs – potential and constraints – by Arif Hasan
- g) Transforming Urban settlements-Orangi Pilot Project's low cost sanitation program – by S. Akber Zaidi (published by City Press)
- h) Orangi Pilot project - Institutions and Programs in Urdu and in English.
- i) Housing for the poor – by Arif Hassan.

### 2.13 Statistics

	Mar –May'2001	Cummulative May'2001
Reports	1	86
Monographs	-	77
News Bulletin	-	26
Case Studies	2	651
Profiles	7	270
Video Cassettes	-	42
Slide Sheets	27	125
Photo Albums	10	827
Manuals	-	12

### 3. LOW COST SANITATION PROGRAMME

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

Staff	Budget 2000 - 2001	Actuals July'00 - May'01
Perween Rahman, Director (OPP-RTI)	138,308	123,703
Saleem Alimuddin, Joint Director (OPP-RTI)	110,488	98,887
Rashid Khattri, Joint Director	0	0
Naushad, Manager	90,268	80,178
Ashraf, Training Draftsman	37,084	32,175
Amir, Manager	68,128	58,232
Shamsuddin, Consultant	54,000	46,000
A. Buksh, Driver	48,004	46,232
Jeep petrol	20,000	34,268
Jeep servicing and repairing	18,000	22,523
Visitors	6,000	4,470
Stationary	5,000	0
Paper	3,000	-1,070
Total	598,280	545,598
<b>Orangi Sanitation:</b>		
Nadeem, Manager	96,160	85,055
Javed, Manager	95,656	84,475
Moin, Social Organiser	65,704	57,808
Mohsin, Surveyor	55,924	48,902
Total	313,444	276,240
<b>Demonstration:</b>		
Sanitation	45,000	58,953
Housing	45,000	8,000
Others	10,000	0
Total	100,000	66,953

#### 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 municipalities. 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 May 2001

	Cumulative Feb'2001	Mar'001 to May'2001	Cumulative May'2001	Percentage
<b>OPP Area:</b>				
- 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
<b>Non-OPP Area:*</b>				
- Sewer Line	2,494	10	2,504	72.11
- Length (Rft.)	659,885	2560	662,445	
- Secondary Sewer	116	-	116	
- Length (Rft.)	34,013	-	34,013	
- S. Latrine	38,922	157	39,079	77.23
<b>Total All Orangi:</b>				
- Sewer Line	6,154	10	6,164	84.95
- Length (Rft.)	15,37,590	2560	15,40,150	
- Secondary Sewer	411	-	411	
- Length (Rft.)	167,241	-	167,241	
- S. Latrine	92,496	157	92,653	88.31

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

	Cumulative Feb' 2001	Mar'01 to May'2001	Cumulative May'2001	Average
<b>OPP Area:</b>				
- 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
<b>Non-OPP Area:*</b>				
- Sewer Line	12,356,923	118,900	12,475,823	4,982
- Secondary Sewer	435,793	-	435,793	3,756
- S. Latrine	27,089,250	282,600	27,371,850	700
<b>Total All Orangi:</b>				
- Sewer Line	24,680,040	118,900	24,798,940	4,023
- Secondary Sewer	1,814,803	-	1,814,803	4,415
- S. Latrine	56,395,050	282,600	56,677,650	612
<b>Total</b>	<b>82,889,893</b>	<b>401,500</b>	<b>83,291,393</b>	

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

Non-OPP Area:	June 1994 To May 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.	6,200 (corrected statistic)
Cost Rs.	14.8 million (corrected statistic)

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.** 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 after more than a years efforts, work on the extension phase of 1700 rft *nala* development began, 1,057 rft covered drain is complete. Work is in progress.

**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 provided to KMC. Total cost for *nala* development comes to Rs.300 million. KMC has again allocated funds for *nala* development in the budget 2001-2002. Effort is being made for development of another *nala* i.e. the Ghaziabad *nala* project. This quarter the KMC approved and sanctioned the project. Work on site is scheduled to begin.

No progress this quarter on Bukhari Colony *nala*.

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

**In the past months community organisations in ten 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 is now 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 corporation (KESC), since the past nine years, however there was no response. In October 1999, the CBO was able to meet the managing director (MD) of KESC. The CBO was informed that due to financial constraints KESC would offer them the self financing scheme i.e. KESC could only provide the poles and the pole mounted transformer (pmt) and people would have to make arrangements for all the wiring and labour. The CBO agreed and MD ordered the delivery of poles and pmt.

People had the area map with them. A contractor referred by KESC provided the plan and estimation. In the seven months it took the KESC to provide the poles and pmt, the CBO organized money collection. The pattern for organization was that used for laying lane sewers on self help. In each lane the lane manager's selected by the people collected contributions, (one lane comprises of average 20 houses). Total estimate was of Rs. 3,708 per house. Money was collected in three installments. First installment was Rs. 650 per house. This was used for 1) the purchase of main road wiring, and 2) to pay the labour for fixing pmt, poles and the main road wiring. Second and third installments were of Rs. 1500 and rs. 1558 per house used for 1) purchase of lane wiring, individual house brackets and meters, 2) the labour for their fixing and 3) KESC dues for pmt and pole (which came to Rs. 200 per house). Committees of lane managers then organized the purchase of material and supervision of work. Lane managers accompanied by KESC contractor, purchased wiring, brackets, meter and other accessories. Good quality copper wire was purchased, whereas that generally used by KESC contractor is of a lower quality with iron content in it, when used the low quality wire causes frequent fluctuation and breakdowns.

On site work has been carefully supervised by the lane managers. Records of contributions and expenses have been carefully maintained.

Mohd. Shamsuddin general secretary of the CBO and the main organizer says "people have saved money and maintained good quality work. The cost per house has come to Rs. 3708/ only, if the work had been done by the KESC, we would have had to pay Rs. 7300/per house". He further adds that the benefits are manifold. Previously people had the 'kunda' connection, it would cost Rs. 100 per month per house (the amount paid to the local 'kunda' agent). The voltage would be very low with frequent fluctuations. Then within 3-4 months the 'kunda' connection would break, the wire would burn or get stolen, people would have to pay Rs. 200 for a new connection, so the costs were high. Now the voltage is high, there is no fluctuation and the electricity bill per month per house is on an average Rs. 115/-. The bills are being regularly paid, the CBO has organized with KESC for regular delivery of bills. Micro enterprise has benefited, people can work on embroidery, Banarsi weaving, leather works, tailoring and other works for long hours. Many enterprises have expanded, new ones have emerged. Security has increased, with lanes lit up in the night people can be seen sitting in the lanes till late night relaxing and socializing. For students, its been a relief, they can study till long hours into the night, specially during exams.

The work by the CBO is pioneering. The star of the success though have been the women. Md. Akhtar another organizer of the CBO adds that "our women have control over the household budget, they save money, it is their active participation in money collection that has enabled the work".

## **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 + 1<sup>st</sup> floor construction
- 6" thick load bearing walls of machine made blocks
- Batten/tile or T-girder/tile roofing and proper fixing methods
- Precast staircase
- Proper orientation and ventilation
- Proper construction techniques

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

## 4.3 Extension of Package

An impact study was undertaken. Total 64 units constructed within the span of 5 years were 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 May'2001, Rs. 27.463 million worth of 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. A comparative study was undertaken between solid and hollow block construction. Hollow block construction was found to be 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 community architects.** One youth Siraj has been trained. He is working independently, however OPP-RTI guidance continues. Youths are now 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. This quarter form works (shuttering), were manufactured, vaulted panels have been cast, test of demonstration unit is in progress

Samples of ferrocement manhole covers were prepared. Tests show these to be strong, however cost of the test samples were high at Rs. 300 / cover as against reinforced concrete covers at Rs. 200 / cover. Actual cost on site is to be calculated.

#### **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 community 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- Feb'2001	Mar' 2001 May'2001	Cum- May'2001
Units	216	5	221
Completed	180	1	181
Stopped	36	-	36
In progress	-	4	4

#### 4.8 Training, Extension and Documentation

- a) **Training of community architects as extension agents:** One trained youth Siraj, has started working independently as a community architect, setting up his own unit. He is training other youths to join his unit. He completed plans and estimates for total 132 units. For 114 units he received fees from owners. On 3 projects preparation of plan and estimate is in progress. Supervision of total 44 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 33 school projects is complete. Guidance is being provided to this unit. The units work with the Urban Resource Centre on survey and preparation of plans of stations on Karachi circular railway was completed this quarter.
- a) Masons are being trained, total trained 56.
- 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 33 schools, construction with proper ventilation, has been completed as part of the Education Programme. For 2 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 May'2001 we have supported the setting up/upgrading of 79 small schools. Of these 63 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 63 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 16 schools. Since April 2001 Homeless International, has provided a grant of Rs. 500,000/- for supporting the schools.

Statistics April'95 – May' 2001:

Schools	Teachers			Students			Fees (Range)
	Total	Male	Female	Total	Male	Female	
63	364	95	269	7198	3973	3225	Rs.15-150

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

### 5.4 Stages in Expansion:

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

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

**Second:** within a year the schools take an institutional shape with salaried teachers, and students paying fees. There is increased demand for enrolment of students. Need arises for physical expansion i.e construction of an additional classroom or roofing over existing structures. At this stage support amounting to Rs.20,000 to Rs.30,000/- is needed. This support is important for survival of the new schools. OPP-OCT (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	5,36,275	2,28,725	5,36,275	2,28,725
2) Rotary Club Int.	-	105,000	-	1,05,000
3) Old Association of Kinniard Society	-	53,000	-	53,034
4) MRM Associates.	-	10,000	-	10,000
5) Purveen Salman Khan	14,000	8,500	14,000	8,500
6) Homeless international	5,19,016	-	63,240	-
	1,069,291	4,05,225	6,13,515	4,05,259

## 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. Total 22 schools have acquired loans amounting to Rs.4,64,710/- from this fund from OCT, for further improvements. 5 schools are paying back the loan regularly. 9 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 community architect 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.

This quarter training of 29 teachers belonging to 12 schools has been organized at OPP-RTI. Training is being provided by Bright Education Society (BES). This organization has been set up by the same group of youths, who were the first to be supported by a startup grant for their school namely Naunehal Academy. With the school as the base BES has developed trained staff and is supporting other schools with teachers training.

#### **5.8 Documentation:**

Audio visual documentation is being maintained. Profiles of 40 school entrepreneurs is being finalized for publication. Three more profiles were prepared this quarter.

## **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 1058 forest & fruit trees of 11 species and 4082 decoration plants of 54 species are growing at the RTI nursery. This quarter Rs. 517/- 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 1100 rft under ground channel connected through gravity flow to the nearby sewer. The cost of the channel came Rs 49 per rft. During the 1997 summer rains, 159 rft. of the channel, in sandy soil collapsed. However, due to an alternate route, maintained in design the functioning was unaffected. Later, the collapsed channel was replaced by perforated PVC pipes. The cost has come to Rs.30/-rft. The system continues to function 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. Last quarter construction of the unit together with the aeration fan was completed. Functioning of the unit began. Water samples were tested, the treated water can be used for trees and plants. Its use has made the plants grow healthier.

## 7. FINANCIAL DATA IN PAK RUPEES

(Rs 64 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 2000 – May 2001

Heads	Receipts			Expenditure	
	Budget 2000 - 2001	Actual Jul'00-May'01		Budget 2000 - 2001	Actual Jul'00-May'01
Grant			RTI Sections		
Orangi Pilot Project Society	2,000,000	1,000,000	Administration and Accounts	580,896	487,165
			Central Office	580,992	499,689
CORD Aid	927,630	1,401,820	Sanitation and Housing	598,280	545,598
Misereror	511,000	997,564	Sanitation 1 and 2	313,444	276,240
UNDP	275,000	50,000	Social Forestry	91,540	80,550
Homeless International	500,000	506,889	Women Section	174,872	155,626
WaterAid	1,280,043	720,086	Capital Expenditure	150,000	515,554
Profit DTR	320,000	190,000	Publication	157,712	213,167
Training Fee	100,000	50,620	Research Section	608,396	554,727
OPP Society for Research	7,500	0	Audio/Video	20,000	22,769
Publication	35,000	38,255	Demonstration	100,000	66,953
Nursery	12,700	3,812	Consultancy Fee	180,000	180,000
Membership	2,000	0	Misereror	511,000	438,124
CORDAID			WaterAid	1,280,043	801,024
CBOs, NGOs	400,000	*0	Motorcycle	30,000	15,000
SKAA	100,000	0	Training Cost	25,000	2,439
Other Income	3,619	54,000	Loan and Advance	20,000	-23,763
OPP Society for Women Program	159,872	174,872	EOBI	56,000	50,759



SELAVIP	145,986	0	UNDP (Training)	275,000	34,947
Sale of Assets	170,000	565,500	Cordaid. (CBOs, NGOs)	400,000	313,562
			Dependant's Funds	36,000	33,000
			Education Programme	500,000	53,840
			SESSI	15,189	15,253
			Workshop / SILAVIP	145,986	19,491
			RTI/Dep.Cert	100,000	0
			UNDP(Publication)		50,000
Grand Total	6,950,350	5,753,418	Grand Total	6,950,350	5,401,714

\* Received in budget year 1999-2000

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

### **Content**

1. Background
2. Revised Approach and Goals
  - 2.1) KHASDA Model Clinic.
  - 2.2) Health Education through TBA's.
3. Technical Training
4. Supply and Services
5. Clinic Visits for Extension
6. Benefisharies
7. Loan given to the Orangi Clinics, Doctors, LHVs and TBAs
8. Comparative survey of Family Planning Program in Project & non project area result & impact
9. Karachi University M.A. Social works department 5 girl students batch one year training in KHASDA-OPP 2001.
10. Replication Outside Orangi
11. Significant Highlights
  - (11.1) KHASDA-OPP Executive Board Meeting
12. Seminars and Work shops.
13. Visitors
14. (14.1) Budget and Expenditure
  - (14.2) Receipt, Expenditure and Asset – Audited Figures (in Rupees 1990-2000)

## 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 wer also terminated from the KHASDA and transferred to Research and OCT staff. One Suzuki Health van was disposed and driver was relived 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.	
Mar. Apr & May'2001	468	90	– 5	59	– 302	20	3	468

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

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

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

Date	No. of TBA's	No. of women	Health Education					
			Mother and child care	Prevention of Diseases	Nutrition	Breast Feeding	Vaccination	FP
March	10	20	α	α	α	α	α	α
April	8	12	α	α	α	α	α	α
May	10	21	α	α	α	α	α	α
			α	α	α	α	α	α
Total	28	53	α	α	α	α	α	α

### 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, tubeligation and injection and referred them to KHASDA Model Clinic. In last quarter 43 Dais has taken F.P. supply. In this quarter 45 Dais has taken F.P supplies.

NGO CARITAS, Karachi Pakistan, Sadar office held a meeting with Director KHASDA-OPP and on her instruction 17 TBA's identified in their area KHASDA-OPP has arranged for their training Naheed Azra will take their training & KHASDA-OPP health team will supervise.

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 a batch of 9 dais completed their training on 20-12-2000. In last quarter 4 batches of 51 Trained dais attended follow up meetings. In this quarter 2 Batches of 24 Dais attended Follow up meetings in Model clinic.

#### **TBA's Certificate Distribution Ceremony on 2<sup>nd</sup> May' 2001 in KHASDA-OPP Model Clinic.**

Dr. Shamim Zainuddin Khan distributed TBA's Training Certificate on 2<sup>nd</sup> May' 2001 to two groups of TBA's Miss Naheed Azra and Health Teams attended the session. Dr. Shamim Zainuddin Khan instructed to TBA's for Health & F.P education to their clients and improve their efficiency in mother & child care and delivery cases and help in contact with Model Clinic KHASDA.

#### 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.

Razia Zafar is also very active in F.P supplies & services.

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

Monthly meeting was held on 21<sup>st</sup> April 2001. Women were very disturbed due to bad civic conditions and non availability of any qualified doctor clinic for treatment. Diarrhea prevention and preparation of "Nimkole" were explained. Women were only 8 with their children, but they were very depressed and were suffering from fever & Diarrhoea. In child respiratory trach infection & Diarrhoea & fever.

The table is given below about the meeting

Date	No of Meet.	No. of Women	VACINATION				FAMILY PLANNING					
			BCG	DPT	Mes	TT	FI Unit	OP	lucd	Inj.	TL	RS
3-10-00	1	15	-	6	-	-	-	5	-	4	-	55
17-10-00	1	18	-	10	-	5	-	5	-	-	-	15
4-11-00	1	21	-	8	-	2	-	-	-	-	-	-
25-11-00	1	27	-	9	-	4	-	-	-	-	-	-
20-3-00	1	14	-	3	-	-	-	3	-	-	-	15
21-4-00	1	8	-	-	-	-	-	-	-	-	-	-
Total	6	103		36		11		13		4		85

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	TRAINED
	SEPT TO NOV. 2000	DEC. TO FEB. '2000
ORANGI	95	3 98
OUTSIDE ORANGI	71	- 71
TOTAL	166	- 169

In this quarter 3 Orangi activists in 2 batch has been trained. So far 98 vaccinators in Orangi and 71 outside Orangi from 20 Katchi Abadies have been trained. 30 trainees have dropped out. Total registration for training has been 169. 80 vaccinators are very active.

#### 4) SUPPLY & SERVICES

Vaccines:

Vaccines are being supplied to total 107 clinics from KHASDA Model Clinic. In last quarter 51 clinics has taken vaccine supplies. In this quarter 58 clinics has taken vaccine. supply.

**Children Immunized through OPP-KHASDA Model and other Clinics to March' 2001 to May' 2001.**

Month	No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl.	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
Mar.	20	299	91	93	87	108	39	15	89	48	30	1000
Apr.	24	197	89	91	52	110	26	12	42	39	12	900
May	14	198	50	85	61	80	26	54	69	109	34	1530
Total	58	694	230	269	200	298	91	81	200	196	71	3430

Cumulative Jan 1984 - May 2001

No. of Clinics	BCG	DPT I	DPT II	DPT III	Measl	Bcomp	Full Imm.	TT I	TT II	TT Bos	Total Rs.
6513	32567	2543	2428	19027	16766	17252	15513	27664	26917	12071	40710

We are providing the information of vaccination program since the starting of vaccination. Programme in Orangi from month January years 1984 to May 2001. The cummulative 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: March' 2001 to May'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 59 clinics has taken F.P. supplies & 25 clinics has taken both supplies of vaccines and contraceptive. In this quarter 61 clinics has taken F.P. supplies and 24 clinics has taken both supplies of vaccines & contraceptive.

**F.P. supply through clinic March'2001 to May'2001**

Month	No. of Clinics	Condom unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Mar.	22	600	81	10	91	93	1	-	2400
Apr.	21	490	71	5	53	80	1	-	1900
May	18	637	41	5	56	44	-	-	1963
Total	61	1727	193	20	200	217	2	-	6263

**F.P. supply through TBAs March'2001 to May'2001**

Month	No. of TBAs	Condom Unit	O.plus Cycle	IUCD C.T/ML	Inj. NOR	Inj. DEPO	TUB	NORP	Total Rs.
Mar.	16	44	41	1	10	5	-	-	319
Apr.	15	58	38	-	8	8	-	-	400

May	14	100	58	-	2	5	1	-	212
Total	45	202	137	1	20	18	1	-	931

We are providing the information of Family Planning Supplies since the starting of Family Planning program in Orangi from June 1985 to May'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 May'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.
6608	513	485465	31860	5296	14173	3875	302	10	80641

Rs. 80641 has been received by OPP-KHASDA Model clinic by the sale of contraceptive to clinics & Dais. This quarter Rs. 7194/- have been received from contraceptive supplies & services.

#### 5) CLINIC VISITS FOR EXTENSION:

March'2001 to May'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. In last quarter 12 new clinics in new areas are visited. In this quarter 40 new clinics were visited in Bangali Para sector 9E, Mianwali Colony, Baba Walliayt Shah Colony, 25 clinics profiles were filled in terms to findout conditions.

In this 146+40=186 clinics are more than 647 Health outlet is = 647+186 = 833 Total clinics.

#### SUPPLY TO CLINICS March'2001 TO May'2001

Area	No. of Clinic	Old	New	Vaccine	F.P	Vaccine Train.	TBAs Train.
Afridi Colony	4	1	2	2	2	-	-
Aligarh	2	2	-	3	2	-	-
Bismillah	8	8	-	3	2	-	-
Banaras	2	2	-	2	2	-	-
Bijlee Nagar	8	10	2	3	1	-	-
Faqir Colony	10	1	-	2	7	-	-
Frontier Colony	23	10	-	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	29	14	10	3	1	-	-
Sec. 1D	4	4	-	3	1	2	-



Sec. 8	3	3	-	1	1	-	-
Sec. 10	5	8	-	1	4	-	-

Table continue.....

Sec. 1-A	2	2	-	2	1	-	-
Sec. 6/E	3	3	-	2	1	-	-
Sec. 7/E	3	2	1	4	1	-	-
Sec. 13	6	8	-	3	1	-	-
Sec.-15	6	6	-	1	3	-	-
Sec. 14	7	7	-	4	-	-	-
Sec. 11	7	1	-	2	3	-	-
Sec.-12/L	3	2	4	1	2	-	-
Tauheed Col.	3	2	1	-	1	-	2
Chisti Nagar	3	2	1	3	1	-	-
Sec. 11 ½	4	3	6	1	2	-	-
Ghaziabad	8	8	8	-	4	-	2
Gulshan-e-Zia	9	5	3	1	-	-	-
Sh. Waliulla Nagar	5	5	2	1	-	-	-
<b>Total Visits</b>	<b>186</b>	<b>146</b>	<b>40</b>	<b>58</b>	<b>61</b>	<b>3</b>	<b>8</b>

In this quarter 10 clinics were visited for supplies & information. In last quarter 18 clinics were visited for supplies information.

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

TOTAL 195 CLINICS TABLE OF CONTRACETIVE SUPPLIES & SERVICES:

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor- depo	IUCD C.T. ML	TL	NOR
KHASDA-OPP	124	772	749	475 - 240	86	11	-
GREEN STAR F.P.S.M.P	82	550	262	634 - -	86	-	-
MARI STOP SOCIETY	24	72	100	102 - 8	16	-	13
PASBAN	48	120	174	110	30	1	-
KEY CONTRACP.	19	50	-	40 - -	-	-	-

NOTE:

- 1) 10 Clinics has taken supplies only from KHASDA-OPP.
- 2) All other 195+18=213 total Clinics has taken supplies from KHASDA-OPP and from other agencies also.
- 3) Out of these 213 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 March'2001 to May'2001

NOTE:

In last quarter 18 new clinics in old areas were told about F.P. program. In this quarter 10 new clinics were contacted for Health & F.P. program

NAME OF AGENCIES	TOTAL CLINICS	OP	FL UNITS.	Inj. Nor-Nor. Depo	IUCD C.T. ML	TL
KHASDA-OPP	7	10	300	20 - 35	4	-
GREEN STAR F.P.S.M.P	2	5	-	10 - -	13	-
MARI STOP SOCIETY	1	3	50	5- 8	-	1
PASBAN	-	-	-	---	-	-
KEY CONTRACP.	-	-	-	20	-	-

NOTE:

1) 10 clinics has taken contraceptives supplies from KHASDA-OPP and also from other NGO's

2) Out of these 10 clinic 2 clinic refused to give the exact figures of supplies

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 12<sup>th</sup> Feb'2001. Director KHASDA-OPP made the remaining dues of Rs. 25000/- payment through cross cheque on 15<sup>th</sup> March 2001. Report is very encouraging and Model is ready for replication.

KHASDA-OPP is very much willing to publish this report for which funds are needed. We want to sent this published report to various Donars for grant.

#### 6) BENEFISHARIES THROUGH/ TOTAL SUPPLIES FIGURES APPROX. From Jan'1995 to May'2001

Family Planning through/supplies & services total figures approx. 67686. Total vaccines supplies total figures approx. 110917.

TRAINEESE:

TBAs = 426 TBA's trained.

Vaccinator= 163 Vaccinators are trained.

Family Planning orientation Training through Green Star Family Planning Programme. Total 150 (Lady doctors, Male doctors L.H.V's, Homeopaths).

TABLE OF BENEFISHARIES MARCH' 2001 TO MAY' 2001. F.P VACCINES TRAINING.

FP	VACCINES	TRAINING	HEALTH EDUCATION
1719	527	3	468

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

No old loans are on record. In last quarter one TBA Hajra Khaton 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. In this quarter one vaccinator who is running his own Clinic Mr. Ghani is applied for 10,000/= loan.

## **8) 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 medicates that KHASDA-OPP project has been successful in creating Family Planning awareness and adopters among the communities.

- iii) In the 1000 household of project are 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 then the CPR rate for Pakistan, 18 percent (SDP 1999). According to the social development in Pakistan Annual Review 2000 use of family planning is 17 percent (with urban at 28 percent and rural at 12 percent).

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

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

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

- iv) From project area 69% discussed the method of using F.P. with others. In non project 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.

## **9) KARACHI UNIVERSITY M.A. SOCIAL WORKS DEPARTMENT 5 GIRL STUDENTS BATCH POSTING IN KHASDA-OPP FOR TRAINING YEARS 2001**

Karachi university social works department 5 girl students batch has completed their First semester Training in KHASDA-OPP on 30<sup>th</sup> April 2001.

Their First semester examination started in Karachi University in May 2001. Dr. Shamim Zainuddin Khan was examiner of Viva Vosi for this bath of 5 girl students posted in KHASDA-OPP Health & Family Planning Program.

Dr. Shamim Zainuddin Khan has taken their Viva examination on 21<sup>st</sup> May 2001 in Social Works Department of Karachi University.

## **10) 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 this quarter one Dai has taken contraceptive supply. In last quarter one Dai has taken F.Ps supplies.

### 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. Recently she has joined some other NGO.

### REHMANABAD:

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

### 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 12 clinics were visited 4 clinic has taken vaccines supplies & 8 clinic has taken F.P. supplies. In this quarter 11 clinics were visited. 3 clinics has taken vaccines supplies and 6 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 10 clinics are visited, only 1 clinic has taken vaccines supplies, 8 clinics has take F.P. supplies. In this quarter 8 Clinics has been visited. 6 Clinics has taken 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 last quarter 1 dai brought one I.U.C.D. case. In this quarter no progress.

### 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 last quarter one dai has taken contraceptive supplies. In this quarter no progress report.

#### GOHERABAD:

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

#### 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 two clinics has taken contraceptive supplies and one clinic has taken vaccines supplies. In this quarter one clinic has taken F.P & 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 contraceptive supply and one dai brought one IUCD case. In this quarter no progress report.

#### 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 two dai ahs taken contraceptive supplies. In this quarter one Dai has taken F.P 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 only one dai has taken contraceptive supplies. In this quarter one Dai has taken F.P. supplies.

### **11) 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 Family Planning and EPI progress are very successful in Orangi.

#### **11.1) KHASDA-OPP EXECUTIVE BOARD MEETING.**

KHASDA-OPP Executive Board meeting for Jan. Feb. Mar.'2000 was held Tuesday on 8<sup>th</sup> May'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. 85<sup>th</sup> QPR for Jan, Feb, March' 2001 was discussed.

Two years tenure of KHASDA-OPP office bearers and executive Board members were completed on 31<sup>st</sup> March 2001.

Elections of KHASDA-OPP office bearers and Executive Board members were held for 2 years tenure w.e/ April 2001 to April 2002 – April 2002 to April 2003 unanimously.

Mr. Akhtar Hamid Khan Saheb president and Dr. Shamim Zainuddin general secretary.

The education report was sent to Social Welfare Department Govt. of Sindh on May'2001.

**11.2) Infaq Foundation Chairman, General Secretary And Board Members Visited OPP-RTI.** On Thursday 17<sup>th</sup> May 2001 in afternoon and held a detail meeting with OPP society chairman Mr. Tasneem Ahmad Siddiqe Saheb, General Secretary Mr. Arif Hasan Saheb members Mr. Ghulam Kibria Saheb & Mr. Anwar Rashid Saheb.

In meeting all the directors of the progress were present. Director. Sanitation, Housing & General Secretary OPP-RTI. Ms. Perween Rahman president OPP-RTI, Mr. Arif Hasan. Director KHASDA-OPP and General Secretary KHASDA-OPP Dr. Shamim Zainuddin Khan president KHASDA-OPP. Mr. Akhtar Hamid Khan Saheb president OCT. Mr. Tasneem Ahmad Siddiqe Saheb and General Secretary OCT Mr. Anwar Rashid Saheb. were all present. Director briefed their programs progress and financial needs.

Infaq team visited the different program offices and discussed with staff. KHASDA-OPP is very much obliged & thankful for the approval of required revised grant for the continuation of the grant. KHASDA-OPP cannot continue this very important Primary Health Care and Family Planning Program of national level importance without Infaq Foundation grant and financial assistance. KHASDA-OPP has also made a request to Infaq Foundation for two new vehicles to expand this program in other Katchi Abadis of Karachi.

### **11.3) ORANGI CHARITABLE TRUST MEETING:**

OCT case in court has been withdrawn and reconstitution and friendship restarted. After so many months of disturbed situation OCT Board meeting was held on 9<sup>th</sup> May'2001 on Shah Abdul Lateef Bhittai day in a very friendly atmosphere. Mr. Tasneem Ahmad Siddiqe being president chaired the meeting Mr. Akhtar Hamid Khan Saheb presented their point of view and cooperation. Mr. Anwar Rashid general secretary conducted the meeting. All Board members were present & working were discussed & approved.

### **12) SEMINARS AND WORKSHOPS:**

- 1) Dr. Shamim Z.Khan attended the SZABIST seminar on water shortage in Sindh, cause consequence & cure at Marriot Hotal Karachi. On 9<sup>th</sup> April' 2001.
- 2) Dr. Shamim Z.khan participated in PRHN meeting at CHS –AKUH on 30<sup>th</sup> April' 2001 and exemplified the working of KHASDA in reproductive Health issues through TBAs, Clinics , Maternity Homes and Model Clinic KHASDA.
- 3) Dr. Shamim Z. Khan presided the seminar on "Population growth of Pakistan and its problems & complications" in social works Department of Karachi University on 21<sup>st</sup> April' 2001.  
She delivered her presidential address and advise students to learn about population growth and explained KHASDA population welfare Family Planning program and attended the question, answer session. She gave her Article to Prof. Fukhrul Hudda Saheb for their University magazine.
- 4) Dr. Shamim. Z. Khan attended the PRHN meeting of Karachi Focal Group on 28<sup>th</sup> May' 2001at NGORC office.
- 5) Dr. Shamim. Z. Khan participated in RHN meeting at NGORC on 16<sup>th</sup> May' 2001.
- 6) Society for Development through integrated approaches SDIA held a one day workshop on " The attitudes of Pakistani Adolescents with referance to Reproductive Health" on 19<sup>th</sup> May' 2001 at Metropole Hotel. Dr. Shamim Z.Khan participated in workshop and discussion.
- 7) KHASDA-OPP participated in lecture on Katchi Abadis by Mr. Tasneem Ahmad Siddiqe in OPP-RTI on 26<sup>th</sup> May' 2001.

### **13) VISITORS:**

- 1) Commander (Rtd) Naseem Saheb with his niece Miss. Aneeqa who is working with reading organization for special children visited KHASDA programme.
- 2) Aga Khan Nursing 20 trainees students visited KHASDA-OPP on 18<sup>th</sup> May' 2001. The group was briefed by Dr. Shamim. Z.Khan and Mrs. Shagoofa Ayube.

- 3) UNDP-Plus program Gujranwala team visited OPP-RTI program. Dr. Shamim Z. Khan held a session with them on 3<sup>rd</sup> May' 2001.
- 4) UNDP-Plus program Faisalabad team visited OPP-RTI program and held a session with KHASDA-OPP director Dr. Sahmim Z.Khan on 17<sup>th</sup> May' 2001.
- 5) Miss Lala Rukh Qadir student from Duke University North Korona U.S.A held a session with Dr. Shamim Z. Khan on Health & Population Welfare Program. She is doing her research work on "NGOs in underdeveloped Countries".

#### 14.1) BUDGET AND EXPENDITURE

<b>KHASDA RECEIPTS</b>	<b>BUDGET 2000-2001</b>	<b>ACTUALS JUN-MAY'01</b>
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
<b>TOTAL</b>	<b>545000</b>	<b>416,792</b>

<b>EXPENDITURE</b>	<b>2000-2001</b>	<b>JUL-MAY'01</b>
DIRECTOR/DR SZK	129596	119,055
MANAGER /AYESHA	55348	53,445
LHVS- SHAGUFTA	49768	48,536
LHVS-SHAGUFA	49768	49,161
SO/ANJUMAN	54268	52,513
DRIVERS-2	82960	77,256
SUBSTITUTE	6000	1,200
POL JEEP/VAN	58080	56,861
S&R-JEEP/VAN	43000	32,923
MEDICAL ITEM	3000	1,130
TRAINING/WORKSHOP	40000	27,000
MEETING	3000	3,264
CONTRACEPTIVES	5000	-5,071
EOBI	9000	7,842
PUBLICATION	20000	50,280
STATIONER/POST/T.PH	7512	6,614
MAINTENANCE	5600	195
DEARNESS ALLOWANCE	18000	17,300
EDUCATION ALLOWANCE	9600	8,000
CAPITAL EXPENDITURE	40000	27,546
AUDIO VISUAL	2500	1,805
TELEPHONE/FAX	5000	0
MISC		500
AUDIT FEES	6000	7000
<b>TOTAL</b>	<b>703000</b>	<b>644,355</b>



## 14.2). 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

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## **SECTION 1**

### **1.1: INTRODUCTION**

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

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

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

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

## **SECTION 2**

### **2.1: LOANS, RECOVERY & MARKUP - ANNUAL ANALYSIS**

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

TABLE I:  
ANNUAL LOANS RECOVERY & MARKUP- SEPTEMBER 87 TO MAY 2001

YEAR	86 - 97	97 - 98	98 - 99	99-00	TOTAL
1.Total Loan (Rs)	87,221,280	24,531,830	18,771,050	12,197,150	142,721,310
2.Unit Accounts	5,122	894	748	452	7,216
3.Closed					
** Accounts	4,921	769	617	282	6,589
4.Repaid Closed					
**Principal (Rs)	81,512,680	16,845,481	14,747,500	7,122,300	120,227,961
5.Open Accounts	201	125	131	170	627
6. Repaid Open					
** Principal (Rs)	1,865,396	3,048,538	1,163,815	1,306,811	7,384,560
7. Total Repaid					
*(Open+Closed) (Rs)	83,378,076	19,894,019	15,911,315	8,429,111	127,612,521
8. Balance (Rs)	3,843,204	4,637,811	2,859,735	3,768,039	15,108,789
9.Paid Markup (Rs)	3,843,204	3,286,570	2,561,163	1,369,212	28,197,422
10. Bad Debt					
Principal (Rs)	8,769,459	634,031	268,784	0	9,672,274
11. Bad Debt					
Markup (Rs)	2,213,318	91,905	26,247	0	2,331,470
12.Bad Debt					
Units	1,297	83	39	0	1,419

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 May 2001 (i.e 13 years and 08 month) Rs. 142.72 million was loaned to 7216 units. Of these 6589 have made full payment amounting to Rs. 120.22million. 627 accounts are open. Total repayment is Rs. 127.61 million, and recoverable balance is Rs. 15.10 million. Rs. 28.19 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. 10.66m 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. 0.501 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	115,843	88,539	27,304
TOTAL	10,668,145	10,166,327	501,818

## 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 MAY 2001

	ORANGI	OUTSIDE ORANGI	TOTAL
Loans (Rs)	85,243,834	57,477,476	142,721,310
*Unit			
Accounts	4,599	2,617	7,216
*Closed			
Accounts	4,197	2,392	6,589
*Open			
Accounts	402	225	627
*Repaid			
Principal(Rs)	78,126,550	49,485,971	127,612,521
Balance (Rs)	7,117,284	7,991,505	15,108,789
Markup Paid Rs	17,359,600	10,837,822	28,197,422

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

	ORANGI	OUTSIDE ORANGI	TOTAL
Loans (Rs)	64,169,307	54,596,876	118,766,183
*Unit			
Accounts	3,013	2,441	5,454
*Closed			
Accounts	2,611	2,216	4,827
*Open			
Accounts	402	225	627
*Repaid			
Principal(Rs)	57,052,023	46,605,371	103,657,394
Balance (Rs)	7,117,284	7,991,505	15,108,789
Markup Paid(Rs)	12,109,958	10,010,727	22,120,685

OCT program began in Orangi in 1987. Since then loans amounting to Rs. 85.24 million were given to 4599 units. 4197 units have made full payment. 402 accounts are open with a balance of Rs. 7.11 million. Total repayment is: principal- Rs 78.12m and markup- Rs 17.35m. Outside Orangi loaning began in 1991- 10 years later. Total outside loan is Rs 57.47m to 2617 units. 2392 units have repaid in full. 225 accounts are open with a balance of Rs 7.99m.

### 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 May 31, 2001.

TABLE 4:  
GROUPS (SEP 86 TO MAY 2001)

Groups	Units	Loan Amount(Rs)	Total Repaid (Rs)	Open Units	Balance In (Rs)	Markup Paid (Rs)
Orangi 48 Groups	4,599	85,243,834	78,126,550	402	7,117,284	17,359,600
Kar. City 10 Groups	264	4,652,421	4,341,070	18	311,351	1,385,296
Kar.Goths 8 Groups	326	15,220,755	12,390,520	12	2,830,235	3,127,955
Sindh Dst 38 Groups	749	17,904,320	13,975,632	128	3,928,688	2,663,383
Punjab Dt 20 Groups	1,278	19,699,980	18,778,749	67	921,231	3,661,188
Out Side Total 89 Groups	2,617	57,477,476	49,485,971	225	7,991,505	10,837,822
Gr. Total 137 Groups	7,216	142,721,310	127,612,521	627	15,108,789	28,197,422

**TABLE 5**  
**GROUPS – CURRENT YEARS**  
**JUNE 93 TO MAY 2001**

Groups	Units	Loan Amount(Rs)	Total Repaid (Rs)	Open Units	Balance In (Rs)	Markup Paid (Rs)
Orangi 43 Groups	3,013	64,169,307	57,052,023	402	7,117,284	12,109,958
Kar. City 9 Groups	197	3,476,821	3,165,470	18	311,351	1,033,531
Kar. Goths 8 Groups	243	13,772,755	10,942,520	12	2,830,235	2,711,505
Sindh Dst 38 Groups	743	17,849,320	13,920,632	128	3,928,688	2,640,744
Punjab Dt 20 Groups	1,258	19,497,980	18,576,749	67	921,231	3,624,947
Out Side Total 75 Groups	2,441	54,596,876	46,605,371	225	7,991,505	10,010,727
Gr. Total 118 Groups	5,454	118,766,183	103,657,394	627	15,108,789	22,120,685

### 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 671 Discount cases from Sep 1987 till 31 May 2001. Details are given below:

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

Year	86 - 97	97 - 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,531,830	18,771,050	12,197,150	142,721,310
Total					
**Units	5,122	894	748	452	7,216
Discount					
**Principal (Rs)	2,108,536	125,639	80,939	0	2,315,114
% Of Total	2.42	0.51	0.43	0.00	1.62
Markup					
*Recovery (Rs)	20,980,477	3,286,570	2,561,163	1,369,212	28,197,422
Discount					
**Markup (Rs)	216,445	3,095	740	0	220,280
% Of Total	1.03	0.09	0.03	0.00	0.78
Discount					
**Units	608	41	22	0	671
% Of Total	11.87	4.59	2.94	0.00	9.30

Discount cases caused bad debt loss of Rs 2,315,114 principal (1.62% of total loan) and Rs 220,280 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 May 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.

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 3,959,071 principal (2.77% of total loan) and Rs 878,367 markup (3.12% 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 MAY 2001

Year	86 - 97	97 - 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,531,830	18,771,050	12,197,150	142,721,310
Total					
**Units	5,122	894	748	452	7,216
Failure					
*Principal (Rs)	3,438,083	417,847	103,141	0	3,959,071
% Of Total	3.94	1.70	0.55	0.00	2.77
Markup					
*Recovery (Rs)	20,980,477	3,286,570	2,561,163	1,369,212	28,197,422
Failure					
**Markup (Rs)	807,788	60,335	10,244	0	878,367
% Of Total	3.85	1.84	0.40	0.00	3.12
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 349 cases, of which approximately 25 are bullies, 25 swindlers and the rest crooked losers. Being fleeced by so many bullies, swindlers and crooks was partly OCT's own fault. In spite of its inexperience OCT expanded its operation. The annual issue of loans rose from Rs 1.1m in 87-88 to Rs 13.9m in 93-94. This was also the period when the chairman (the writer of this report), who was the chief monitor of management and accounts, was running around defending himself from blasphemy cases in Punjab courts and was twice hospitalised for schemic heart failure. When he again gave his full attention to OCT, he stopped further expansion, changed the director, and purged some staff members. The abnormal rise in absconder cases was due to slack management. OCT has suffered the biggest loss from the 346

absconder cases. Rs 3,382,289 principal (2.37% of total loan), Rs 1,231,426 markup(4.37% 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 MAY 2001

Year	86 - 97	97 - 98	98 - 99	99 - 00	TOTAL
Total Loan (Rs)	87,221,280	24,531,830	18,771,050	12,197,150	142,721,310
Total					
**Units	5,122	894	748	452	7,216
Absconded					
**Principal (Rs)	3,207,040	90,545	84,704	0	3,382,289
% Of Total	3.68	0.37	0.45	0.00	2.37
Markup					
*Recovery (Rs)	20,980,477	3,286,570	2,561,163	1,369,212	28,197,422
Absconded					
**Markup (Rs)	1,187,688	28,475	15,263	0	1,231,426
% Of Total	5.66	0.87	0.60	0.00	4.37
Absconded					
**Units	335	8	6	0	349
% Of Total	6.54	0.89	0.80	0.00	4.84

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

#### 4.5 TOTAL BAD DEBTS CASES

TABLE 10  
TOTAL BAD DEBT CASES SEP 87 TO MAY 2001

Year	86-97	97-98	98-99	99-00	TOTAL
Total					
Loan (Rs)	87,221,280	24,531,830	18,771,050	12,197,150	142,721,310
Total					
**Units	5,122	894	748	452	7,216
Total B.D.					
Principal (Rs)	8,769,459	634,031	268,784	0	9,672,274
B.D.Principal					
% Of T. Loan	10.05	2.58	1.43	0.00	6.78
Markup					
Recovery (Rs)	20,980,477	3,286,570	2,561,163	1,369,212	28,197,422
Total B.D.					
Markup (Rs)	2,213,318	91,905	26,247	0	2,331,470
B.D.Markup					
% Of T. Markup	10.55	2.80	1.02	0.00	8.27
B.D. Units					
Total	1,297	83	39	0	1,419
B.D. Units					
% Of T. Units	25.32	9.28	5.21	0.00	19.66

In spite of some slack management bad debt losses have been 6.78% of the total loans. With more alert management, and exclusion of bullies, swindlers and crooks, OCT may further reduce the

percentage. However, while dealing with small entrepreneurs, and lending without collateral, losses due to the human condition of failure cannot be eliminated altogether.

## **SECTION 5**

### **5.1 MANAGEMENT:**

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

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

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

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

Fortunately the cooperatives reappeared in a new guise: NGO's who adopted our approach, came for training and became our affiliates. They undertook the responsibility of selection and recovery. Their performance in both respects was remarkable. From 1992 till May 2001 they issued 2617 loans, amounting to Rs 57.47m and recovered Rs 49.48m as principal and Rs 10.83m 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 Gramscen 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 19,771.

### 6.3 RURAL LOANS

Since 1991 till May 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 May 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	5,945,402	524,666	46	8.39	19.09
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	2,085,800	0	0	0.00	0.00
Total	30,485,250	1222	26,602,912	1,845,971	181	6.06	14.81

Average rural loan is Rs. 24,947. Percentage of bad debt has been very low 6.06 % of total loan and 14.81 % 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 May 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	1,914,651	71,679	14	3.35	11.20
97-98	2,315,000	113	1,905,860	110,404	10	4.77	8.85
98-99	1,266,000	57	1,097,310	25,432	3	2.01	5.26
99-00	638,500	26	508,505	0	0	0.00	0.00
TOTAL	18,428,557	1202	17,239,253	2,499,771	289	13.56	24.04

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 May 2001, 7216 loans amounting to Rs 142.72m have been given to entrepreneurs belonging to 64 professions. They have repaid Rs 127.61m principal and Rs 28.19m markup. Although 1419(19.66%) out of 7216 caused bad debt losses of 6.78% to OCT (see table 8). 5797(80.36%) 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 349 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 MAY 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	883,710	266,631	1,150,341
Banarsi Weavers	146	1,920,500	1,742,824	576,856	2,319,680
Butchers	54	1,094,000	1,082,879	170,292	1,253,171
Carpet Weavers	10	104,500	104,500	32,597	137,097
Clinics	91	2,254,400	2,209,065	483,469	2,692,534
Cloth Shops	173	3,439,000	2,906,879	685,857	3,592,736
Cold Drink Shops	38	766,000	741,980	126,929	868,909
Consumer Stores	1038	15,496,000	14,892,839	3,208,827	18,101,666
Cosmetic Factories	46	597,600	581,367	142,721	724,088
Crockery Shops	33	560,000	503,660	118,752	622,412
Dairy Cattle	496	11,406,300	10,670,265	2,059,077	12,729,342
Decorators	43	805,000	779,158	148,490	927,648
Die Makers	29	457,000	394,837	123,047	517,884
Electric store	227	3,638,100	3,468,830	841,402	4,310,232
Embroidery workshops	117	1,726,600	1,630,786	421,155	2,051,941
Fishery	186	11,018,215	8,592,915	2,341,747	10,934,662
Flower Makers	27	367,000	326,139	93,987	420,126

TABLE 17...CONTINUED



PROFESSION CATEGORIES	UNIT ACCTS	LOAN AMT	PRINCIPAL REPAID	MARKUP PAID	TOTAL PAYMENT
Furniture makers	20	374,600	336,240	111,263	447,503
Garment Factories	197	4,153,700	3,817,603	842,748	4,660,351
Gas Filling Centers	3	45,000	45,000	16,600	61,600
Hair Dressers	21	252,000	238,766	66,766	305,532
Hardware	27	555,000	540,000	98,966	638,966
Hotels	63	920,950	849,572	242,127	1,091,699
Ice Factories	4	425,000	425,000	71,579	496,579
In-House Staff	65	3,300,926	2,585,235	620,150	3,205,385
Industrial Homes	8	170,000	151,710	38,793	190,503
Jewellers	17	240,000	200,095	44,081	244,176
Junk Dealers	21	302,000	251,185	90,512	344,697
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	751,560	158,423	909,983
Locksmiths	1	5,000	5,000	3,204	8,204
Medical Stores	87	1,732,500	1,590,215	364,568	1,954,783
Moulding shops	100	1,419,500	1,321,301	372,460	1,693,761
Nurseries	3	57,000	57,000	12,656	69,656
Oil Depots	5	85,000	77,590	17,745	95,335
PCO's	2	50,000	50,000	5,802	55,802
Packing shops	64	881,000	819,966	172,033	991,999
Paint Brush makers	19	227,500	227,500	57,742	285,242
Pan Shops	115	1,305,200	1,264,870	239,931	1,504,801
Printing Presses	48	819,000	739,429	210,479	949,908
Repair Shops	29	515,400	465,933	100,582	566,515
Schools	407	12,463,981	10,543,599	1,862,415	12,406,014
Shoemakers	189	2,665,300	2,500,685	583,551	3,084,236
Small Business	668	10,606,870	9,868,771	2,195,877	12,064,648
Spare Parts	43	984,000	913,942	176,288	1,090,230
Stationery Shops	96	1,630,000	1,625,221	296,328	1,921,549
Steel Works	28	505,000	461,449	128,352	589,801
Stitching Centers	475	6,964,301	6,765,657	1,818,251	8,583,908
Studios	7	80,000	80,000	22,045	102,045
Suppliers	137	2,137,500	1,895,311	490,807	2,386,118
Taxi-Motorcycles	143	2,913,251	2,495,539	643,250	3,138,789
Thallas	51	1,209,600	1,073,418	300,845	1,374,263
Thelas	318	2,032,425	1,982,506	453,015	2,435,521
Tooth Powder makers	1	10,000	10,000	2,244	12,244
Transporters	27	635,000	550,418	111,752	662,170
Typing Institutes	22	619,000	522,456	234,874	757,330
Video Shops	86	1,482,000	1,346,640	312,457	1,659,097
Water & Land Dev	498	15,943,620	12,206,742	1,956,286	14,163,028
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	230,984	62,305	293,289
Workshops	142	2,754,500	2,654,609	525,937	3,180,546
<b>TOTAL 64</b>	<b>7,216</b>	<b>142,721,310</b>	<b>127,612,521</b>	<b>28,197,422</b>	<b>155,809,943</b>

## 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 MAY 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	301,000	1,576,364	523.70	1,202,636	76.29
TOTAL	143,727,610	13,279,136	9.23	28,869,542	217.40

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 (Ashfaqe)	Naila Ghyas Javaid Baig
Loan Manager 1 (Rafique Honer)	Accountant (Samina Naeem)		
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	58,586
Loan Manager (Allauddin)	73,948	68,006
Asstt. Manager Rafique Honer	60,092	54,366
Loan Manager (Qamar Sultana)	46,388	44,910
Assistant Acc. Off. (Shehzad)	46,388	38,876
Accounts Officer (Zehra)	0	0
Accountant (Samina Naeem)	62,620	60,075
Computer Officer (Kehkashan)	50,804	49,073
Comp. Consult/Amanullah	0	0
Assistant (Shabbir)	53,120	50,711
Asst. Recovery Officer (Javaid Baig)	64,256	61,557
Recover Officer (Ashfaqe)	71,680	68,534
Legal Advisor (Shahid)	18,000	16,500

TABLE 18 CONTINUED

Y.C.H.R.		
Loan Manager / Saeed Khan	52.372	48.532
Driver 1		
(Iqbal)	38.848	34.106
Driver 2		
(Yousuf)	46.084	42.985
Sub Total Staff	748.036	696.817

2. Agent Allowance	111.600	102.800
3. Consultants	82.800	75.900
4. Training	50.000	31.631
5. Travel Allowance	10.000	23.111
6. Dearness Allowance	45.000	35.000
7. Education Allowance	21.600	20.200

8. Contingencies		
Printing	60.000	20.801
Stationary	10.000	8.121
Postage	25.000	9.119
Computer Supplies	40.000	24.740
Computer Maintenance	20.000	5.569
Telephone	50.000	44.145
Electricity	35.000	29.185
Legal Expenses	150.000	42.284
Meetings	20.000	9.210
Maintenance	35.000	39.420
Audit Fees	18.000	15.000
Bank Charges	30.000	3.789
Loan Agreement	5.000	0
Pol. Jeep 9179	20.000	18.800
S & R Jeep 9179	20.000	22.366
Advance	0	36.987
Water Bill	10.000	0
Audio Visual	10.000	2.344
Photo Copy	25.000	11.702
Pention	20.000	16.500
Conveince Allowance	5.000	-1.355
Old Age Benefit	30.000	22.935
Pol. Van 9185	47.000	39.330
S & R. Van 9185	24.000	33.587
Locker	2.500	0
Over Time	15.000	1.617
Miscellaneous	50.000	97.087
Ashfaqe Pol 7855	20.000	21.464
Book & Journals	0	1.560
Increment	0	14.598
Sub Total Contingecies	796.500	590.905
Total Overheads 1-8	1,865.536	1,576.364

### 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	1,576,364
Capital Expenditure	200,000	121,855
Investment	2,471,864	8,500,000
Donations (Unit)	140,000	45,395
Donations (Other)	60,000	38,685
Bad Debts	1,500,000	587,312
Repayment	0	0
Markup Payments	200,000	0
Intercoop Accts	0	0
Loans	28,000,000	0
Distress Loans	0	301,000
Special Accts	121,026	115,843
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	12,035,825

RECEIPTS	BUDGET 2000-2001	ACTUALS
I. 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

<b>2. DONATIONS</b>		
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	1,202,636
4. Fixed Deposit Pr	0	0
5. Recovery Of Loans	24,800,000	5,112,596
6. Special Accounts	121,026	88,539
7. Loans	2,000,000	0
8. Other Income	0	53,000
9. Received Bad Debt	0	16,602
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	9,575,762

## 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 MAY 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
<b>TOTAL</b>	<b>8,185,865</b>	<b>56,241,871</b>	<b>64,427,736</b>

## 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 15.10m (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 JUNE, 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**
- VI: RECEIPTS & EXPENDITURES: BUDGET AND ACTUALS**

**TABLES:**

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

## SECTION I

### INTRODUCTION

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

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

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

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

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

## SECTION II

### Phase 1 (January 1993 to March 1996)

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

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

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

S. NO	DEMONSTRATIONS RATING & TYPE	NO. OF UNITS	LOAN AMOUNT	REPAID AMOUNT	ASSETS O/H BAD DEBTS	BALANCE AMOUNT
1	RESEARCH & DEVELOPMENT	8	813853	40240	773613	0
2	COMPETENT & HONEST	4	491150	287100	10900	193150
3	COMPETENT & DISHONEST	4	121459	28645	92814	0
4	INCOMPETENT & HONEST	12	505055	341514	165541	0
5	INCOMPETENT & DISHONEST	12	523828	140040	383788	0
	<b>TOTAL</b>	<b>40</b>	<b>2455345</b>	<b>837539</b>	<b>1426656</b>	<b>193150</b>

**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 RIDT 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 MAY 30, 2001**

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	72118065	0	681890
3	COMPETENT & DISHONEST	8	717491	168270	0	549221
4	INCOMPETENT & HONEST	3	373750	273000	0	100750
5	INCOMPETENT & DISHONEST	7	306825	104792	0	202033
	<b>TOTAL</b>	<b>61</b>	<b>5548586</b>	<b>383412</b>	<b>0</b>	<b>1879174</b>

**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
			<b>TOTAL 13 DEMOS</b>		<b>2169500</b>	<b>1356540</b>	<b>812960</b>

**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	GIL QADIR PIR	21	1050000	351389	48836	698611
2	SATTAR (SRSP)	88	1900000	1518073	136214	382242
3	RAFIQ A. (SUFISHAH)	17	376500	349949	40419	0
4	CH. ISLAF-E-MOASHI	43	1050000	45106	4894	1004894
	<b>TOTAL</b>	<b>169</b>	<b>4376500</b>	<b>2264517</b>	<b>230363</b>	<b>2085747</b>

**TABLE 5**

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

N O	PHASE NUMBER	UNITS	LOAN AMOUNT	REPAID PRIN	REPAID MARKUP	ASSTS*	BALANCE
1	TOTALS PHASE 1	40	2455345	837539	-	1426656	191350
2	TOTALS PHASE 2	61	5548586	383412	-	0	1879174
3	TOTALS PHASE 3	13	2169500	1356540	-	0	-
4	TOTAL PHASE 4	167	4376500	2264517	230363	167987	2085747
	<b>G. TOTALS ALL 3 PHASES</b>	<b>281</b>	<b>14549931</b>	<b>4842008</b>	<b>230363</b>	<b>1594643</b>	<b>4156271</b>

\* 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 MAY'2001
<i>GRANTS</i>			<i>OPERATIONAL OVERHEADS</i>		
NRSP	300000	0	DIRCTOR/AKBAR	117114	66889
OPP	200000	0	J.DIR/ ASHFAQ	36000	36000
<b>TOTAL</b>	<b>500000</b>	<b>0</b>	DRIVER /RAHIM	40322	32633
			DRIVER SHAMIM	40322	38872
			SAMINA	12000	8000
<i>DONATIONS</i>			DEARNESS ALLW	13800	9950
SNPO PHASE 3	1000000	0	<b>SUB TOTAL SAL</b>	<b>259558</b>	<b>192344</b>
UNICEF	350000	0	<i>CONTINGENCIES</i>		
<b>TOTAL</b>	<b>1350000</b>	<b>0</b>	STATIONERY	1000	2458
			TELEPHONE	18000	792
			BANK CHARGES	2000	12311
			POSTAGE	1500	474
			AUDIT FEES	7000	7000
			TEA ALLOWANCE	2400	400
			TOURING&ENTER	5542	2745
			PHOTOCOPYING	8000	-
<i>RECOVERIES</i>			DOCUMENTATION	3000	-
PHASE 1	200000	0	QPR PRINTING	10000	5861
PHASE 2	3000000	415000	COMPUTERSUPPLY	1000	0
PHASE 3	1000000	400000	<b>SUB TOTAL</b>	<b>59442</b>	<b>32041</b>
<b>TOTAL</b>	<b>4200000</b>	<b>400000</b>	<i>TRANSPORT</i>		
			POL HILUX	25000	10717
			S & R HILUX	20000	15960
<i>LOANS</i>		2421000	POL HI ROOF	18000	16968
			S & R HIROOF	12000	17049
PHASE 4	5000000	3005500	MISC TRANSPOR	1000	827
RECOVERY PH-4		2219753	TAX/INSURANCE	3000	37850
MARKUP PH-4		223785	OVERTIME/TA	1000	0
			TRAINING	20000	0
			CAPITAL EXP	25000	35140
			S.R.S.P (GRANT)	50000	50000
			DONETION		21
			COMMISION	6000	3000
			ADV. KHASDA		30000
			B/DEBITS		11079
			<b>SUB TOTAL</b>	<b>181000</b>	<b>228611</b>
			<b>TOT.OVERHEAD</b>	<b>5000000</b>	<b>457222</b>



**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**

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**VISITORS/TRAINING GROUPS**



Diana Diacon, Director of Building and Social Housing Foundation U.K., is briefed on OPP-RTI programs



Members of SPARC, Bombay on field visit to Ghaziabad, Orangi



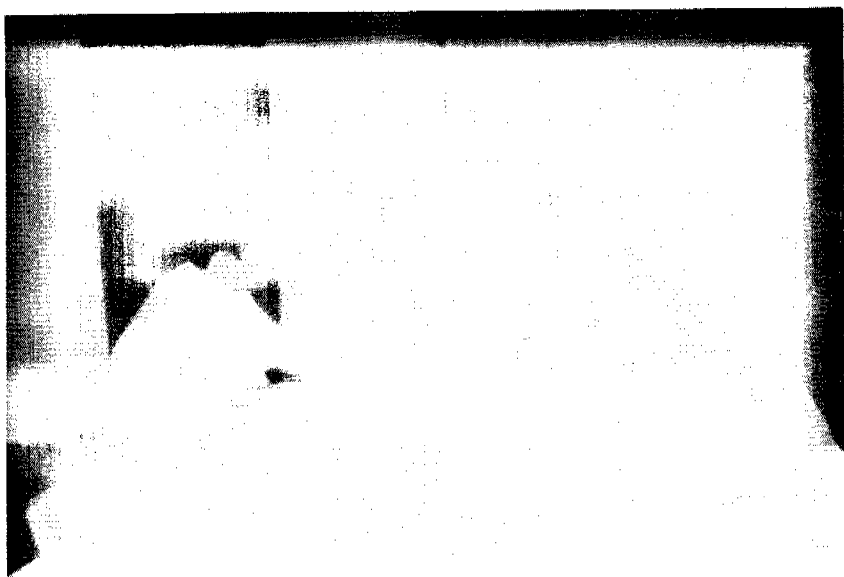
Board members of INFAQ Foundation being briefed about programs and achievements



Technical staff of WASA:  
Faisalabad, Gujranwala and Multan  
on a 3 - day Orientation at OPP-RTI



Members of EPS, SWAT presenting  
their work to OPP-RTI team

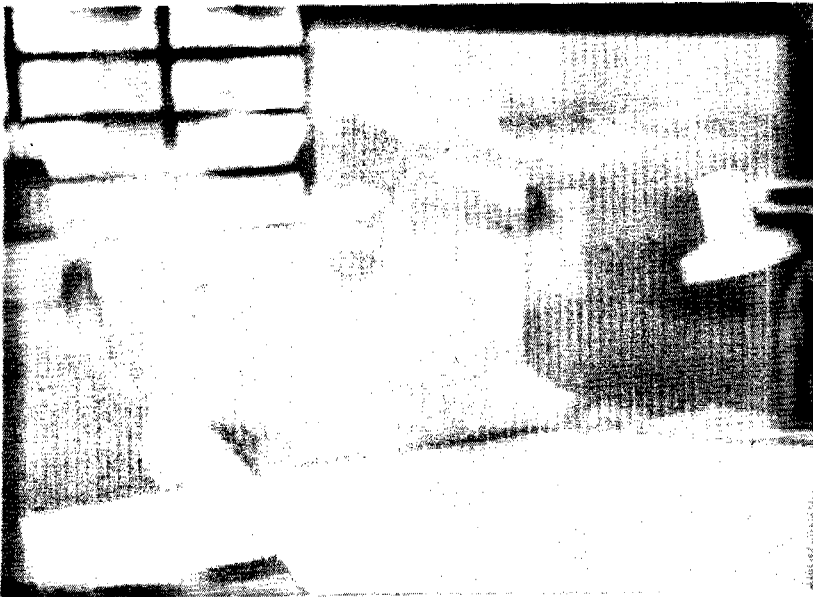


Altaf Hasham of AKF, Tajikistan is  
briefed on OPP programs

**YOUTH TRAINING PROGRAM**



Members of youth program presenting their work in a workshop session



A trained youth, Gauhar documents work, guiding a youth group in Bilal Colony



An open drain in North Nazimabad is being documented

**LOW COST SANITATION - WORK IN ORANGI**



Load testing of ferrocement manhole cover is being carried out at OPP-RTI

Technical Assistance is provided to lane manager, Saeed Anwer of Yaqoobabad for the construction of lane sewer

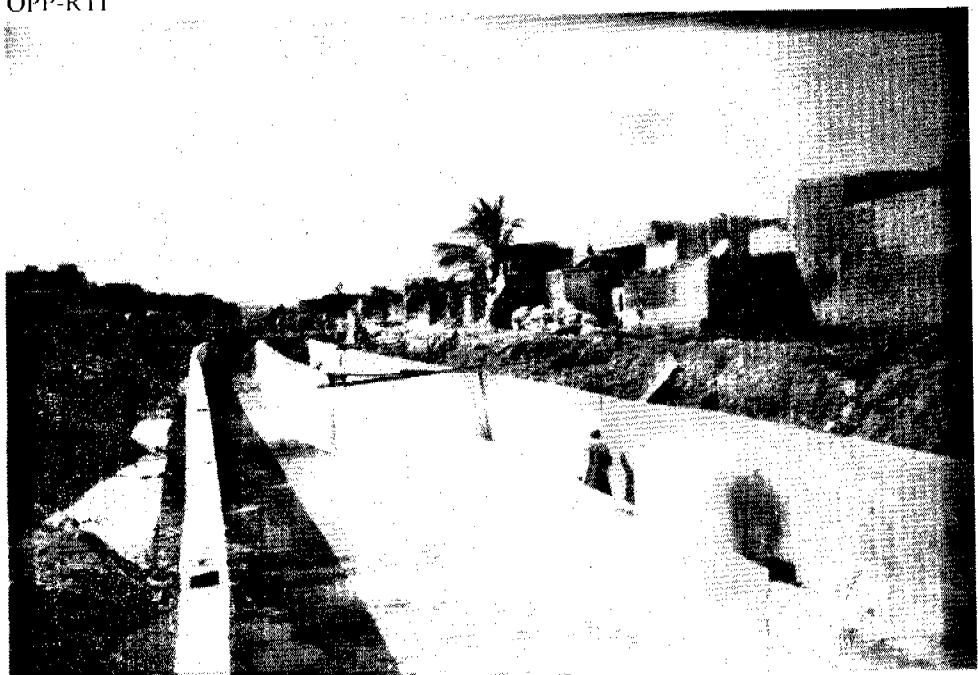


## NALA DEVELOPMENT – IN AND OUTSIDE ORANGI

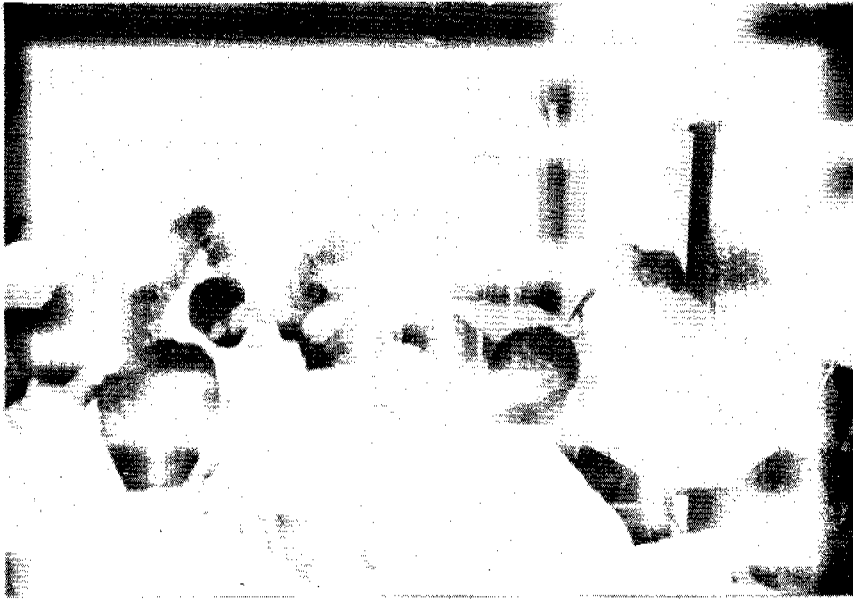


People have planted trees along the Haryana drain. However scarcity of water is a problem

Construction of 11,400 rft. Manzoor Colony drain is being monitored by OPP-RTI



REPLICATION IN KARACHI WITH CBO's



CBO activists from Orangi and outside attend the lecture by Tasneem Ahmed Siddiqui on policy for katchi abadis



Representatives of Bilal Welfare, discussing their work



General secretary of 'ARM', Lyari presenting his organisation's work

REPLICATION OUTSIDE KARACHI

FAISALABAD:



The self financed and managed sewers are also maintained by the people

LODHIRAN:

A review meeting with LPP staff and partner CBOs







A clean lane in Lodhran city

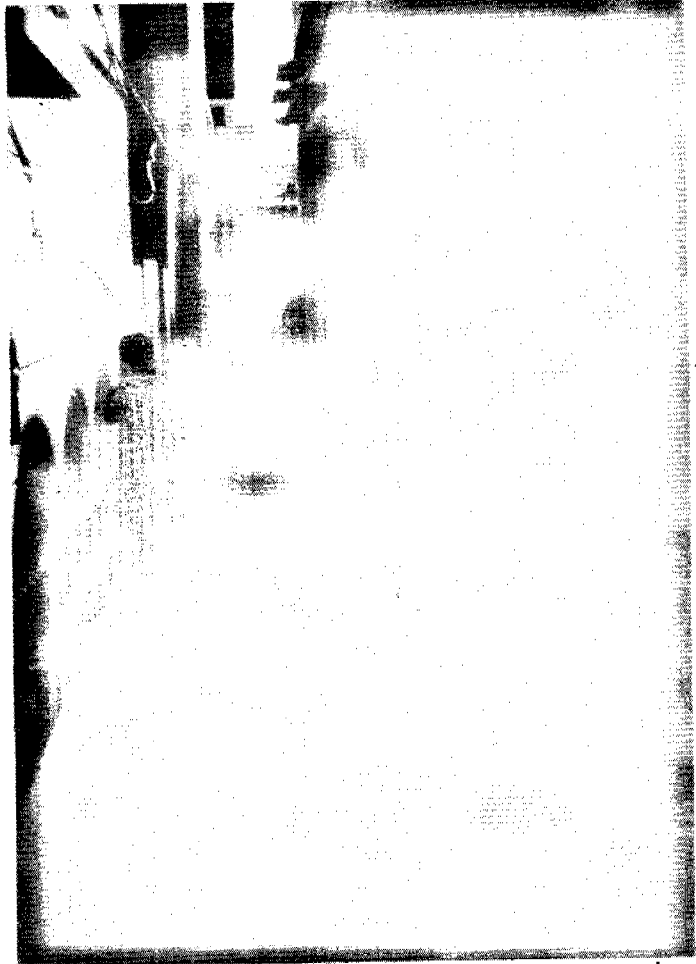
VILLAGE LAHORI, DISTT. LODHRAN:

Construction of a secondary sewer is in progress



**UCH SHAREEF:**

After laying underground sewerage system, people are filling up their open drains to add to the width of the lanes



**SWAT:**

Decentralized treatment facility at village Chalyar provides primary treatment to the sewage before it disposes into river Swat



## LOW COST HOUSING PROGRAM



Experiment of ferrocement Vault roof. Casting is being carried out at OPP-RTI



Community Architect Siraj, supervises the construction of a room at Liaquat Model School, Orangi

## EDUCATION PROGRAM



A 20 day training workshop for the primary school teachers of Orangi, conducted by Bright Education Society, is in progress



A grant of Rs. 12,000 enabled M.Ali Jinnah English School, Orangi to purchase furniture and provide roofing



With support, Beacon Light Grammer School is setting up a science laboratory

**MICRO ENTERPRISE CREDIT PROGRAM**



Stitching Micro enterprise unit of  
Shahid Salim



Credit program unit of Eastern  
Medicine owned by Mohammad  
Zaki



Mr. Nadeem's credit unit of  
cone making

## PUBLICATIONS

1. Quarterly Progress Report 1<sup>st</sup> to 86<sup>th</sup>
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 – December 2000.
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.