



ANNUAL REPORT - 2015
Organization for Social Development Initiatives

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LIST OF ACRONYMS AND ABBREVIATIONS

ADP	Agriculture Development Project
CDF	Community Development Fund
CDP	Community Development Program
CSR	Corporate Social Responsibility
EPI	Extended Program of Immunization
FSP	Food Security Program
GAP	Good Agricultural Practices
GMC	General Medical Camp
KG	Kitchen Garden
LAP	Livelihood Assistance Program
LDP	Livestock Development Project
NGO	Non-Governmental Organization
OSDI	Organization for Social Development Initiatives
OP	Open Pollinated
PHC	Primary Health Center
PKR	Pakistani Rupee
SDG	Sustainable Development Goals
SNID	Sub-National Immunization Days
SREP	Small Rural Enterprise Project
TDS	Totally Dissolved Solvents
TLC	Temporary Learning Center
UNICEF	United Nations Children's Fund
WASH	Water and Sanitation, Hygiene
WHO	World Health Organization

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INTRODUCTION

AN OVERVIEW OF ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES (OSDI)

In 2009, the Organization for Social Development Initiatives (OSDI) began as the CSR initiative of the Marine Group of Companies when a group of experienced professionals pooled their expertise and resources to create a social policy think-tank that would engender social change in Pakistan. The goal was to bridge the urban-rural dichotomy by targeting issues such as intergenerational poverty, gap yields in smallholder farming and the continuation of the debt trap. What was created was a three facet policy for economic prosperity that aims to enhance incomes, reduce expenditures and ensure food security in an attempt to help vulnerable households overcome their poverty stricken states and transform their lives. OSDI's programs are largely supported by the Corporate Social Responsibility (CSR) funds of the Marine Group of Companies. The organization has been involved in poverty alleviation activities along with programs in health, education, enterprise development and microfinance for over 7 years.

FUNDING

OSDI is open to working in its focused villages with international donors and local organizations working on poverty alleviation and sustainable development. Private donors can further the cause by contributing to our efforts:

Title of Account: Organization for Social Development Initiatives
Bank Name: United Bank Limited
City Branch: I. I. Chundrigar Road, Karachi
Branch Code No: 0605
PLS A/C NO: 1200048 – 4
Swift Code No: UNILPKKA

VISION

To achieve sustainable development and poverty reduction through the provision of necessary resources and tools that will empower rural communities to bring about positive social change in Pakistan.

MISSION

We aim to improve the living conditions of the poor and help communities fight the inter-generational cycle of poverty through increased economic activities, community development and food security projects. Our mission is to help the rural poor achieve sustainable livelihoods and be able to elevate themselves out of poverty.

VALUES

Organization for Social Development Initiatives (OSDI) is a non-governmental organization (NGO) working for poverty alleviation in rural settlements of Pakistan. OSDI's strategy is that all ethnicities and people, regardless of age, gender, religion, class or background should have access to the basic necessities of life. In line with our mission statement, we endeavor to help individuals and families stuck in the inter-generational poverty trap raise their standards of living. We hope to ensure sustainable development that fosters a will for continual growth through empowered communities that further the initiative to improve their lives and their prospects. OSDI aspires to embody the following values:

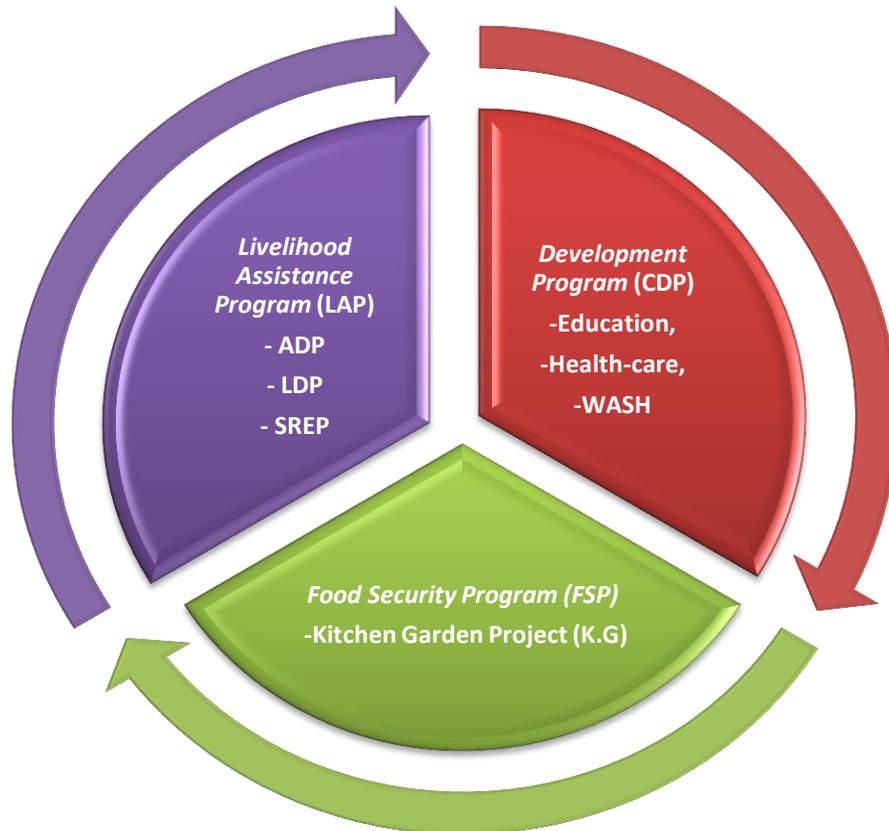
- Sustainable Development
- Empowering & Enabling Communities
- Responding to Basic Needs
- Promoting Human Dignity and Integrity of Work
- Respecting Diversity and Equality
- Creating long-term partnerships
- Efficiency and Effectiveness
- Being Impact-Driven

APPROACH & METHODOLOGY OF OSDI

Globally, poverty and food security are issues of primary concern. OSDI focuses on enabling marginalized communities to work along with the organization to lift the entire communities out of the vicious cycle of poverty. This unique methodology to mobilize the rural communities to proceed towards effective solutions for their problems is the distinguishing feature of this project of the Marine Group of Companies.

OSDI does not believe in imposing itself on the local population. Rather, each OSDI initiative is taken following consultation with the local population and community members in order to ensure long-term benefits, sustainability, and accountability. The problems faced by Pakistan's rural agrarian sector are many and the productivity per hectare is far below what can be expected. The three pronged approach of OSDI has been tailored after keen observation and research on the fundamental issues of the lower class. OSDI has developed three distinct strategies to combat poverty and sustain development:

Figure 1 Sustainability Model of OSDI



- *Livelihood Assistance Program (LAP)* provides capacity building resources and tools to low income generating families in order to help them work towards their own economic benefit. This is done through the Agriculture Development Project (ADP) and Livestock Development Project (LDP)
- *Community Development Program (CDP)* fills gaps in a community's social needs such as providing education, health-care, water and sanitation, hygiene, energy and infrastructure development.
- *Food Security Program (FSP)* ensures the availability and accessibility of nutritious food for the vulnerable households through the Kitchen Garden Project (K.G) in order to enable the poor to fight chronic hunger.

Each program has been designed considering people's needs and OSDI's initial focus is on confidence building within its targeted communities. We select project officers who originate from within these local communities and serve as an interface between OSDI and the local people. Project officers address the concerns of the local population and ensure that appropriate projects are created to fill the gaps. They conduct feasibility studies, help us identify the gaps in people's livelihoods, coordinate skills and engage in capacity building workshops when necessary.

Our approach incorporates aspects such as access to education, health-care, better infrastructure, clean water and food and other issues that are relevant to these communities and may improve lives. Overall, this holistic approach is designed to provide people a safety net along with a sense of responsibility to empower their communities.

BOARD OF DIRECTORS PROFILE

Aasim A. Siddiqui

M.D, Marine Group of Companies



Aasim Siddiqui has actively developed various transport and logistics projects in Pakistan in the last 20 years. He is currently the Group Managing Director of Marine Group of Companies, which is the biggest and most diversified business group in the shipping, logistics and cargo handling industry of Pakistan.

Mr. Siddiqui has played a major role in the development and financial structuring of the following large infrastructure projects; Pakistan International Container Terminal (PICT), the only public listed container terminal of Pakistan, which is now operating as a part of ICTSI terminals; Pakistan International Bulk Terminal (PIBT), the first modern coal/cement terminal which is also a public listed company on the Karachi Stock Exchange and Pakistan Intermodal Ltd. (PIL), Pakistan's first private freight train operator connecting the ports with the inland container depots through rail-road linkages which is going to be commissioned in 2015.

In 2009, Mr. Siddiqui initiated Organization for Social Development Initiatives (OSDI), an NGO which is focusing on poverty alleviation through sustainable development in the rural areas of Pakistan.

Sharique A. Siddiqui

CEO, PIBT

Currently, Sharique Siddiqui is CEO, Pakistan International Bulk Terminal Ltd., (PIBT), which is setting up Pakistan's first Coal, Clinker and Cement bulk handling Terminal at Port Qasim. PIBT is a public listed company with a planned investment of US\$ 250 million.



He has served as Director Projects and Chief Operating Officer of Pakistan International Container Terminal Ltd. (PICT) from the year 2002 to 2012. PICT is a modern container terminal facility at Karachi Port and was set up at an investment cost of around US\$150 million and is listed on the Karachi Stock Exchange.

He is also a serving Director of Marine Group of Companies since 1997. Marine Group has varied operations in shipping, logistics and cargo terminals in Pakistan. Sharique A. Siddiqui holds a B.A Economics and M.A Economics from Tufts University, Boston, USA.

Numan Nabi Ahmed
CEO, The Brand Partnership (Pvt.) Ltd.



Holding a Commerce degree from Karachi and having studied Advertising & Communication Management at USA, Numan Nabi Ahmed, is a well-known name in the advertising and media circles in the country.

He today heads one of the largest Communications Group in Pakistan with a proven track record in building strategies for branding, advertising, media planning, sports, marketing, ad sales, event management and television productions. With a remarkable track record of turning around businesses and setting new trends in the world of Integrated Marketing Communication in Pakistan he has been able to bring many firsts to his credit.

Numan Nabi Ahmed is a familiar face as a speaker and television host. He serves on the Board of Zindagi Trust and OSDI as well as being a founding member of the Friends of the Cardiac Surgery.

Jawaid Iqbal
President & CEO, CMC (Pvt.) Ltd.



Holding a LLB degree from the University of Sindh, Syed Jawaid Iqbal is president & CEO of CMC (Pvt) Ltd, an exclusive affiliate of Ketchum, New York, USA.

He has hosted and moderated a number of programs on radio and television on business, current affairs and social issues and has also interviewed numerous prominent political, social and business personalities for radio and television.

Jawaid Iqbal was the President of South Asian Media Association (SAMA), based in Colombo, Sri Lanka. He is the Founder/Chairman of South Asia Forum, a body that hosts Seminars and Conferences to discuss regional issues in the global perspective.

He was Chairman, Board of Governors of Central Institute of Arts Crafts (CIAC) at Arts Council of Pakistan, Karachi, for three consecutive terms of three years each. He is Member, Board of Directors of NAPA (National Academy of Performing Arts) and is Founding Member of the Advertising Association of Pakistan (AAP).

He founded a private sector think tank - "Moderates" in 2003, with a view to strengthening tolerance, interfaith harmony and democracy. He received the prestige "Genesis Award" from the Ark Trust Inc. a national non-profit organization based in Los Angeles, California, USA.

Ali Jehangir Siddiqui
Managing Partner, JS Private Equity



Ali J Siddiqui is the Managing Partner of JS Private Equity, Pakistan's largest private equity firm. He joined JS Group in 2002-2003 as an Executive Director of JS Investments Ltd. a private sector mutual fund manager. Prior to JS Group, Ali was based in Hong Kong as a Director at Crosby, a private equity firm and was part of a team that managed over USD 400 million in private equity and venture funds investing in Asia-Pacific.

He has co-founded and invested into a number of emerging market companies within Agriculture, Aviation, Banking, Energy and Ports sectors. Siddiqui is a member of the Corporate Advisory Council at the National University of Science and Technology (NUST) and Community

Development Board (CDB) of the Government of Sindh. He has also been recognized as a Young Global Leader for the influential World Economic Forum based in Switzerland.

Ali Siddiqui is passionate about finding and implementing large-scale solutions to poverty and disaster relief and supports a number of charitable and sustainable development organizations. He is a board member of Acumen Fund, a social enterprise fund headquartered in New York that invests in Africa and Asia in businesses that serve the under-privileged.

Ali Siddiqui is also the CEO for the Mahvash and Jahangir Siddiqui Foundation, which is actively involved in philanthropic work nationwide across Pakistan. He graduated from Cornell University with a BA in Economics and has also attended executive education programs at the Massachusetts Institute of Technology (MIT) and the University of Cambridge.

Brig (Retd.) Ghulam Muhammad Mohatarem
Security Analyst and Consultant



Having a distinguished career, spanning 33 years in the Army, Brig (Retd) Mohatarem, has held main stream jobs of commanding Tanks and Mechanized troops, apart from holding senior positions in the Military Intelligence, key operational staff appointments. He was an Instructor in the Military Academy.

He served as the Chief United Nations Military Observer based in Sarajevo during the War in Bosnia Herzegovina. He has diplomatic exposure as Pakistan's Defense Attaché in Bangladesh and Myanmar for four years. After retirement from the Army, he served as the Home Secretary to the Government of Sindh.

Presently, he is working as a Security Analyst and Consultant. He is an elected President of PECHS and is also on the Governing Body of DHA Residents Society.

Brig (Retd) Mohatarem has attended two specialized training courses on Counter Terrorism in the United States and one in 'Negotiations and Conflict Resolution' under UN aegis in Switzerland. He holds a Masters in Defense and Strategic Studies and an MBA.

Syed Perwez Shahid
(Rtd.) Corps Commander



Commissioned in the Pakistan Army as an infantry officer in October 1969, Syed Perwez Shahid has served in various commands, staff and instructional appointments. He is a graduate of Staff College Quetta, National Defense College Islamabad, US Army Infantry School and US Army Staff College.

Perwez Shahid has attended executive courses at Harvard and Stanford Universities USA.

He retired as Corps Commander in April 2005. From June 2005 to May 2008 he served as CEO of The Citizens Foundation, an NGO providing quality education to the less privileged in Pakistan.

Livelihood Assistance Program (LAP)

- 289 beneficiary households financed in ADP
- 986 acres of land financed in ADP
- 130 beneficiaries funded in LDP
- 257 animals given under LDP
- 03 Small Rural Enterprises (SREP)



SECTION 1: LIVELIHOOD ASSISTANCE PROGRAM (LAP)

OSDI started Livelihood Assistance Program (LAP) for vulnerable beneficiaries affected by intergenerational poverty debt. The program aims to have safety hubs through its interventions for marginalized households by providing them assistance in agriculture, provision of livestock and micro-financing for small rural enterprises. As a condition of providing loans and assistance to these families, beneficiaries are required to send their children to school. Also, through the Small Rural Enterprises Program, which is a part of LAP, beneficiaries are enabled to diversify their sources of income and create a multi-layered safety net which can protect them from economic shocks. In the long term, the intent of this program is to increase the access to and the quality of the basic necessities available to these communities. The community is expected to be enabled to have better access to the health and educational facilities that they require. The subsequent sections will highlight the specific components of the Livelihood Assistance Program (LAP).

1.1 Agriculture Development Project (ADP)

As per Pakistan's Bureau of Statistics 5.3 million small farms (under 2 hectares) make up 68% of all farms in the country¹. Many farmers do not see a return due to extreme weather conditions, diseases, pests and natural calamities that can all take a toll on crop yield. The agro market of Pakistan's rural communities is extremely imperfect, having incomplete information about production, pricing and communication infrastructure. For instance, at the time of planting, farmers are unaware of what prices will be at harvest as these vary regionally and globally with demand. Access to market also affects the risk of price.

Since the inception of the organization seven years ago, OSDI has been facilitating low income generating households to increase their yields and utilize barren tracts of land by financing them through the ADP. Beneficiaries are provided trainings and consultations with OSDI's agro expert. Each ADP beneficiary is informed about best agricultural practices from land preparation to sowing, handling of crops to utilization of pesticides and weedicides, from harvesting yields to selling them in the market. The monitoring and evaluation team gauges the difference that OSDI has created in the crop yields of these farmers.

1.1.1 Rice Production in District Jacobabad

Phase IV of the Agricultural Development Project saw farmers cultivating Super Basmati and IRRI-6 varieties of rice following the practice of phase II of the intervention. These farmers also used necessary fertility enhancing inputs DAP and Urea to maximize productivity. 30% of farmers cultivated hybrid varieties of seeds, 30% cultivated super basmati and 40% cultivated both. Following

¹http://www.pbs.gov.pk/sites/default/files/agriculture_statistics/publications/Agricultural_Statistics_of_Pakistan_201011/introduction.pdf

the October 2015 harvest, the results of the agricultural loan were assessed. The table below shows the details of the rice production from Phase IV:

Table 1 Land allocation for rice crop cultivation- ADP phase IV

Agriculture Development Project Phase IV Rice Crop			
Village	Seed Variety	No of Beneficiaries	Total Land Cultivated (acres)
Allan Jut	IRRI- 6	1	3
	SUPER	28	96
Jawan Khan Burriro	IRRI- 6	08	24.5
	SUPER	03	7
	Both Varieties	11	44.5
M. Siddique Arain	IRRI- 6	5	18
	SUPER	26	84
Nawab Khan Burriro	IRRI- 6	14	46
	SUPER	4	8
	Both	2	6
Total	IRRI- 6	28	118
	SUPER	72	216

Table 2 Per Acre Rice production details Phase IV

Village	Average production per acre in Maunds	Average share of farmer per acre (Maunds)	Average selling Price per Maunds in PKR	Average Income per acre (PKR)	Famer's Share of Produce Value (PKR)	Share of Cost of Production (PKR)	Income from Produce (PKR)	Income from Husk (PKR)	Per acre Actual Income (PKR)	Income per acre per month (PKR)
Allan Jut	26	14	1245	31797	17430	10005	7425	3397	10822	1804
Jawan Khan Burriro	38	26	1048	39824	27248	10961	16287	3716	20003	3334
M. Siddique Arain	37	19	1172	43364	22268	10928	11340	3172	14512	2419
Nawab Khan Burriro	50	28	1048	52400	29344	11310	18034	2800	20834	3472
Average	38	22	1128	42,462	24,073	10,801	13,272	3,271	16,543	2,757

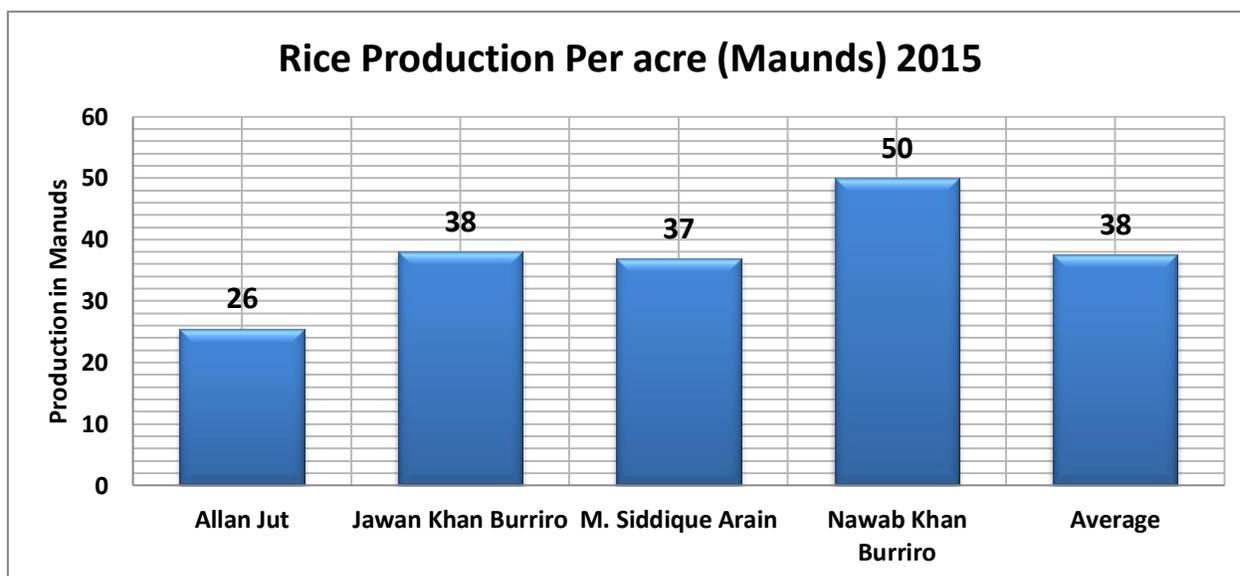
As shown in the above table, the average production of rice was 38 Maunds per acre. The average selling price for the rice was PKR 1,128 per maund. On average PKR 16,543 income was earned per acre over a period of six month resulting in PKR 2,757 income per month. To calculate the final monthly income of the farmer, the share of the landlord and the cost of production were deducted from the average income per acre. The average land size was 3 acres per farmer and each beneficiary has earned on average PKR 8,271 per month during project duration.

Before OSDI's intervention, none of the farmers in these villages were using hybrid seeds. The change in the

farmer's preference for seed choice was due to OSDI's effective mobilization and led to increased incomes from the production of the hybrid variety.

The production of rice per acre due to the project intervention in all the four villages is depicted in the chart:

Figure 2 Rice productions per acre in (Maunds) 2015



1.1.2 Wheat Production in District Jacobabad

In Phase III of the wheat crop in Jacobabad, 54% of the beneficiaries from the focused villages used high-yielding wheat varieties. In Nawab Khan Burriri village, however, 94% farmers have chosen Open Pollinated (OP) variety because they are feeling that the greatest hindrance towards sowing high-yielding varieties is the scarcity of water. Despite using the local variety, the farmers from Allan Jut and Nawab Khan Burriri now have a higher production as they are purchasing seeds from the market instead of using recycled seeds from the past year's yield.

Table 3 Phase III wheat cultivation district Jacobabad

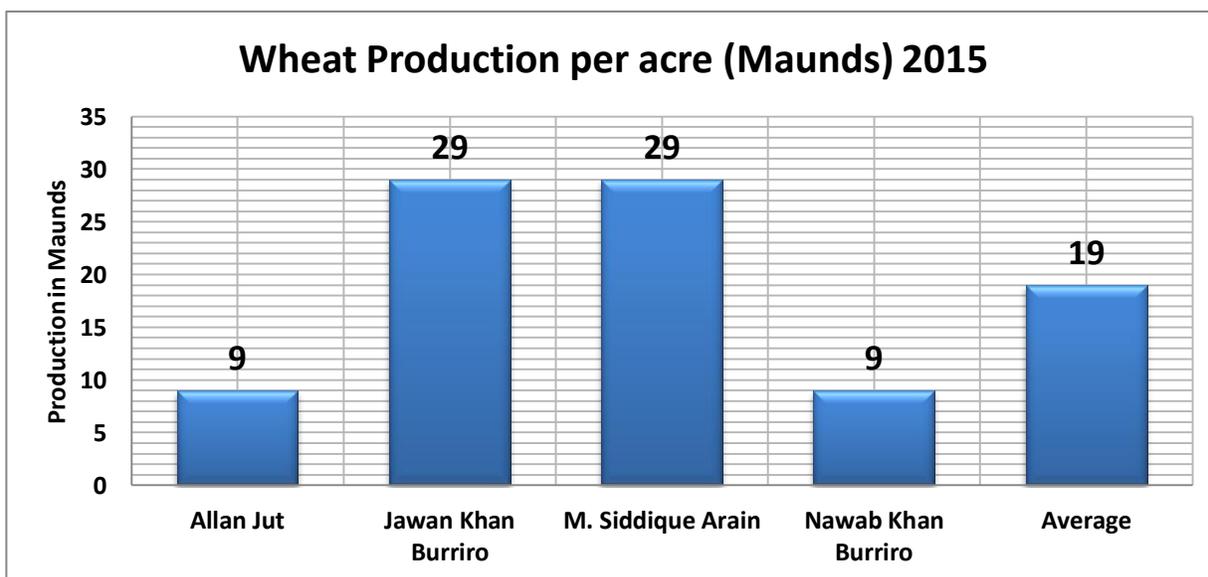
Agriculture Development Project Phase III Wheat Crop			
Village	Seed Variety	No of Beneficiaries	Total Land Cultivated
Allan Jut	Local	29	101.5
Jawan Khan Burriri	TD-1	22	79
M. Siddique Arain	TD-1	31	101.5
Nawab Khan Burriri	Local	17	55
	TD-1	1	3
Total	Local	46	156.5
	TD-1	54	183.5

Table 4 per acre wheat Production details for phase III

Village	Average production per acre in Maunds	Average share of farmer per acre (Maunds)	Average selling Price per Maunds in PKR	Average Income per acre (PKR)	Famer's Share of Produce Value (PKR)	Share of Cost of Production (PKR)	Income from Produce (PKR)	Income from Husk (PKR)	Per acre Actual Income (PKR)	Income per acre per month (PKR)
Allan Jut	9	4	1100	9900	4400	3917	483	614	1097	183
Jawan Khan Burriro	29	13	1100	31900	14300	7680	6620	2306	8926	1488
M. Siddique Arain	29	16	1100	31900	17600	9747	7853	2984	10837	1806
Nawab Khan Burriro	9	10	1100	9900	11000	6314	4686	1939	6625	1104
Average	19	11	1100	20,900	11,825	6,915	4,911	1,961	6,871	1,145

The average wheat crop production was 19 Maunds per acre and the average selling price per maund was PKR 1,100. On average PKR 6,871 was earned during a six month period and the monthly income of the farmers per month per acre on their crop was PKR 1,145. This was their net monthly income after the share of the landlord and the cost of production were deducted from the average income per acre.

The wheat production per acre in all the four villages is depicted in the chart below.

Figure 3 Wheat crop production per acre variety wise (Maunds) ADP phase III 2015

The change brought about by the agricultural practices supported by OSDI has been noted by all beneficiaries, with evidence of higher savings due to the interest-free loan that have been provided.

1.2 Livestock Development Program (LDP)

Pakistan is endowed with a large livestock population well-adapted to the local environmental conditions. It is a net source of foreign exchange earnings and most importantly, more than 8 million² rural small and landless farmers raise livestock, making it an ideal sector for overcoming rural poverty in the country. Livestock has been dominated by subsistence small holders to meet their needs of nutrients and proteins, food security and cash income on a daily basis.



90 per cent of livestock is owned by small farmers and landless rural households. The smallholders, particularly, the landless livestock holders are heavily dependent on revenue from sale of milk and animals to meet their day-to-day household expenditures.³ Livestock domestication helps to reduce disparity in incomes and provide security in case of crop failure. Under the Livestock Development Program (LDP), OSDI offers integrated support to under-privileged households in the rural communities by financing families to purchase animals for fattening and income generation as well as for asset creation and overall food security. Where food security, asset creation and income generation are the major areas of concern, LDP serves to protect vulnerable households from economic shocks. OSDI's field staff accompanies the vet along with the selected beneficiary for procurement of healthy livestock. The beneficiary is also guided about matters relating to breed, price and other relevant factors prior to purchasing the animal. OSDI provides capacity building skills to these rural families by training them about the livestock feed, de-worming techniques, veterinary services, animal rearing practices, and health and hygiene of livestock, through its appointed vet. Regular check-ups and monitoring of the livestock provided by OSDI is also supervised by the veterinary doctor.

Details of OSDI's Livestock Development Project are shown in the table below:

Table 5 District wise details of Livestock Development Project (LDP)

Livestock Development Project					
District	Matiari	Shikarpur	Mardan	Jacobabad	Total
Number of families	26	27	38	39	130
Animals	63	39	99	56	257
Loan Amount	1,756,050	1,699,000	2,177,000	2,436,000	8,068,050

² <http://www.lddb.org.pk/>

³ <http://www.thecattlesite.com/news/28279/poverty-reduction-through-livestock-development/>

As shown above, a total of 130 families from the various districts were given loans that came to a total loan amount of PKR 8,068,050. As the household size in these districts is approximately 7 individuals per household, this program is indirectly benefiting 910 individuals. Of the animals given, there were 57 oxen, 8 goats and 17 female goats.



Mr. Abdul Razaque LDP member

1.3 Small Rural Enterprise Program (SREP)

OSDI aims to produce entrepreneurship acumen skills in the educated rural youth. Beneficiaries are not only financed through micro loans but are also provided training on credit and saving techniques. The identification and selection of each beneficiary is made following an assessment of needs and is thoroughly monitored by OSDI. Once the business is implemented, post-evaluation regarding the success of the project is gauged. In households where livestock and agriculture did not apply, OSDI invited submissions for financing small rural enterprises. The following is the SREP loan disbursement summary in 2015:

Table 6 Details of monthly income and expenses of SREP beneficiaries

District	Village	Trade	Amount of Loan PKR	Monthly Income PKR	Monthly Expenses PKR	Monthly Saving PKR
Mardan	Saeedabad	Block Making	98,100.00	30,000	15,000	15,000
Mardan	Saeedabad	Qing Qi	70,000.00	12,000	6,000	6,000
Mardan	Saeedabad	Grocery Shop	64,290.00	9,000	6,500	2,500
Matari	Mari Muhammad Khan	Snacks and confectionary shop on push cart	23,270	12,000	10,000	2,000

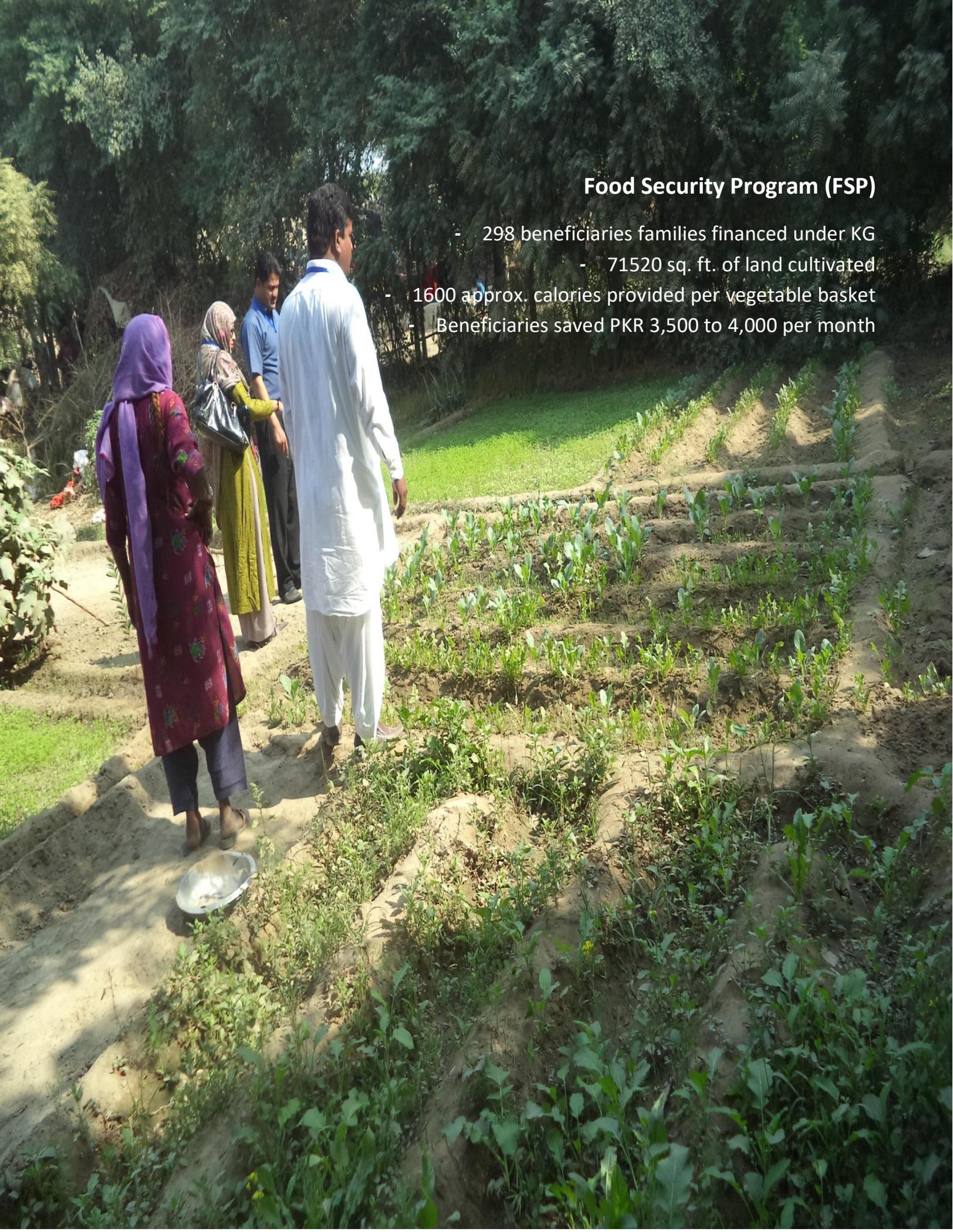
Since communities in underdeveloped areas tend to lack skills outside of agriculture and livestock, there were not as many opportunities to fund small rural businesses. Lack of skills and due to the inherent riskiness of such ventures, SREP was done at a small-scale. The model, however, provides good learning to build upon for future programs.



SREP Block Making Business Mardan- October 2015

Food Security Program (FSP)

- 298 beneficiaries families financed under KG
 - 71520 sq. ft. of land cultivated
- 1600 approx. calories provided per vegetable basket
- Beneficiaries saved PKR 3,500 to 4,000 per month



2. Food Security Program (FSP)

In the rural households, food security is a serious concern because of inaccessibility or lack of availability of healthy and nutritious food. Low income generation, unemployment and natural catastrophes also play a role in shortage of food for the poor. OSDI has designed its food security policy considering suitable and sustainable remedies to alleviate this shortfall. Under this program, OSDI focuses on providing a safety net to households that cannot afford to feed themselves or their families.

Following the FAO parameters of food security, the main determinants have been availability and access to gauge the success of the intervention and determine whether these households are food secure. The FAO standards have been outlined as:

Availability: With crop production being the tool of measurement, household food production and diversity being indicators and the scale being at the household and community level.

Access: Household consumption surveys are used as tools and indicators are outlined as sufficiency of household food consumption and the percentage of food expenditures in terms of income, with the scale also being household and community levels.

Table 7 Data of cereal kept for household consumption

Comparison of average amount of cereal produce kept for household consumption (Maunds)				
Village	Crop	Baseline	2014	2015
Allan Jat	wheat	2	7.6	11.1
	Rice	5.2	4.34	5.35
Jawan Khan Burriri	wheat	3.1	7.2	13.11
	Rice	5.1	5.93	6.6
M. Siddique Arain	wheat	3.3	7.9	13.3
	Rice	5.2	7.3	7.1
Nawab Khan Burriri	wheat	2	7.0	12.6
	Rice	7.2	5.36	8.93
Total Average	wheat	2.6	7.4	12.5
	Rice	5.6	5.7	7

The table above shows the cereal produce kept for household consumption at baseline and in the successive years of OSDI's intervention.

Prior to intervention, the average farmer was retaining 2.6 Maunds of wheat for consumption in their own household, which is approximately 104 kg. 2015 saw the highest amount of wheat kept for average household consumption, at 12.5 Maunds or 500 kg. The optimal wheat intake is estimated at about 70kg per capita per annum, which would imply that in this intervention year, farmers were retaining enough to feed an average household of 7.

2.1 Kitchen Gardening (KG)

Having a sufficient daily caloric intake, by consuming wheat and rice, is not enough to guarantee a sufficient nutritional level. A staple diet of a typical rural village in Pakistan does not necessarily consist of all the needed minerals and vitamins. Traditionally, women take care of the homes and by introducing a kitchen garden system, women can cultivate vegetables while taking care of other daily duties, and can contribute to the household food security.



Kitchen Gardening in Matiari

Health professionals are increasingly realizing and emphasizing the nutritional benefits of fresh produce as vegetables are an excellent and cost-effective source of essential micronutrients. These kitchen gardens can bring about significant benefits to participants from these disadvantaged communities as a plentiful harvest of fresh fruit and vegetables means that these families are able to provide for their own needs.

OSDI facilitates beneficiaries to make a kitchen garden in their homes by giving them seeds for growing fruits and vegetables and by giving demonstrations for land preparation and kitchen gardening techniques. Through the kitchen gardening project, beneficiaries are able to save PKR 3,000 -4,500 per month.

Table 8 Kitchen gardening details from Phase VII and VIII

Kitchen gardening details from Phase VII and VIII					
Project	District	Villages	No of Households	Plot size	Total sq. ft Harvested
Kitchen Gardening(Phase VII)	Shikarpur	Malhee, Gul Burrirro, Old Zarkhel, Godho Shar	54	240 -sqft	12960 -sqft
	Matiari	SMJ, MMK, JH	118	240 -sqft	28320 -sqft
	Jacobabad	Nawab Khan Burirro, Allan Jat, M. Siddique Arain, Jawan Khan Buriro	48	240 -sqft	11520 -sqft
Kitchen Gardening(Phase VIII)	Matiari	SMJ, MMK, JH	56	240 -sqft	13440 -sqft
	Mardan	Saeedabad, and pirsai	22	240 -sqft	5280 -sqft
Total			298	1200 -sqft	71520 -sqft

As shown above, in Phase VII of the kitchen gardening 220 beneficiaries were facilitated for kitchen gardening over 52,800 square feet of land and in Phase VIII, 78 beneficiaries were facilitated over 18,720 square feet.

Community Development Program (CDP)

- 1047 students acquiring quality education
- 5000 patients treated in PHC and GMC
- 12929 polio inoculations given
- 8507 participants were trained through health & hygiene sessions



SECTION 3: COMMUNITY DEVELOPMENT (CDP)

Through Community Development Program, OSDI aims to fill the gaps in community's social needs and provide access to education, healthcare facilities, water and sanitation.

3.1 Education

The impact of Education can have the most dramatic effect on a country's development path. Education is the most effective means to guarantee that a community is freed from the harsh reality of poverty. Where access to education is widespread, the poor of the country are in a much better position to achieve increases in earning levels. Furthermore, access to education is a key factor in transforming "subjects" to citizens and allowing them to participate meaningfully in the governance aspect of their countries.

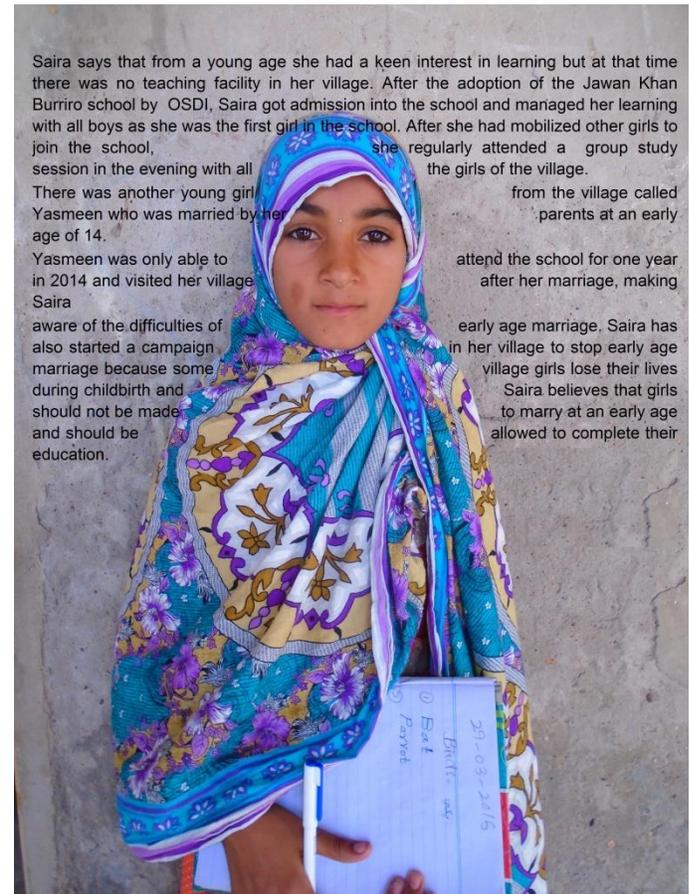
There are currently 5.37 million out-of-school primary aged children in Pakistan.⁴ There are numerous reasons for this high incidence of illiteracy including non-functioning schools, malfunctioning or non-existent infrastructure, teacher absenteeism, low standards of education and a lack of community awareness or willingness of parents to send their children to school.

To enable a transformative effect on the lives of its beneficiaries, OSDI strongly focuses on accelerating efforts in education to mobilize focused communities to send their children to school. The education policy of OSDI has been designed in line with the Sustainable Development Goals (SDG), which emphasize on providing access to quality primary education to every child.

The core objective of the education project is to regularize student and teacher attendance in non-functioning schools and develop Temporary Learning Centers (TLCs) where there are no schools.

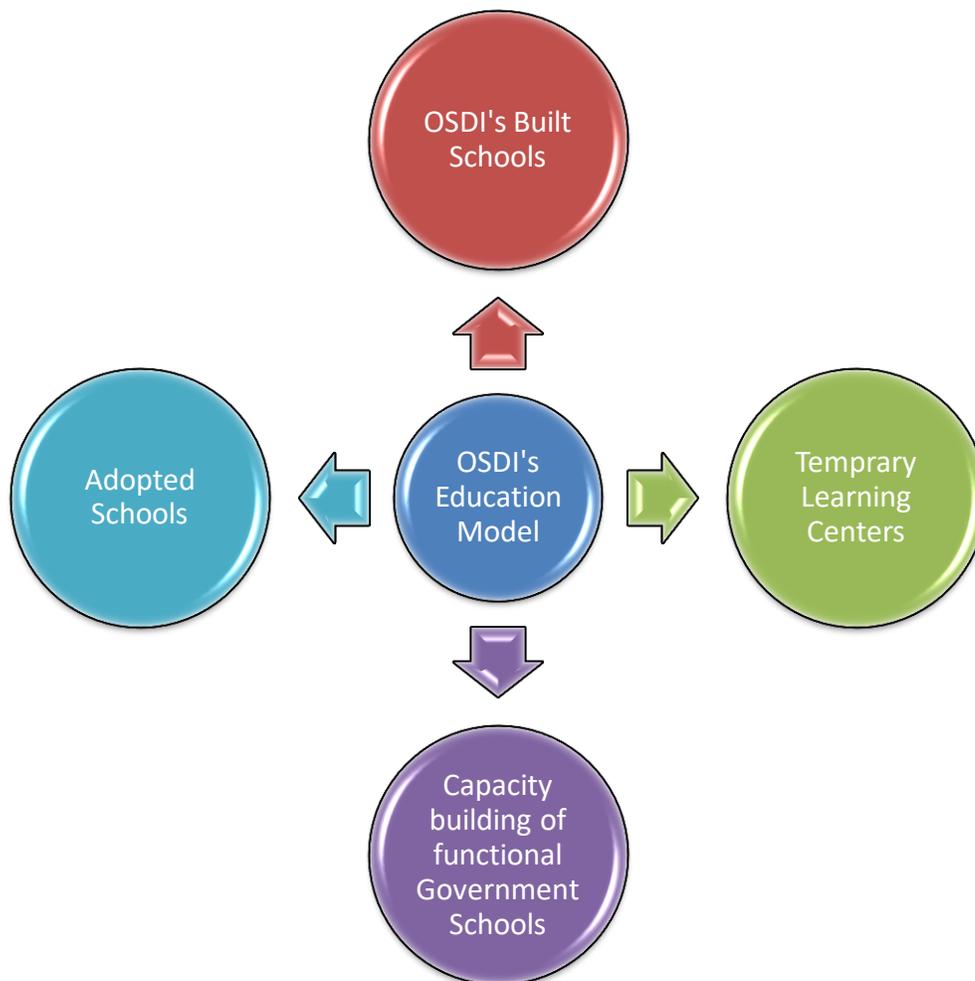
Another aim is to provide quality education to the students by appointing dedicated teachers and focusing on

⁴ http://www.data.unicef.org/corecode/uploads/document6/uploaded_pdfs/corecode/SOWC_2015_all-countries-update_214.xlsx



enhancing the students' strength. Mobilization efforts are made to highlight the value of primary education and to encourage beneficiary households to increase the enrollment of out-of-school children. OSDI also ensures that government officials are informed regarding its working in the focused villages. A total of 1,028 students have been receiving education in OSDI supported and constructed schools and OSDI's TLCs in the past year.

Figure 4 OSDI's Education model



According to OSDI's policy, schools that have regular attendance will be converted to permanent structures and concrete buildings are constructed for these schools. Also according to policy, in some villages OSDI has

also entered into agreements to adopt government schools. This is done either through official agreements with the government authorities or through agreements with organizations that are authorized to enter into agreements for adoption of government schools.

3.1.1 OSDI Primary School Malhee

There are currently 170 students enrolled at the school and they are making good academic progress. Examinations have been conducted regularly at the school and 14 students were issued pass-out certificates after completing their primary education last year at the OSDI Primary School Malhee. Of these, 8 students are now enrolled in middle school.

3.1.2 Govt. Primary School Badam

2015 saw continued attendance at the Temporary Learning Centre (TLC) in Badam with a maximum enrollment of 140 students. Examinations were conducted regularly at the school and the students are continuing with the Afaq curriculum (Iqbal series) which was introduced by OSDI.

3.1.3 Nawab Khan Burriro - School

There are approximately 62 households in the Nawab Khan Burriro village with no government or private school facility either in this village or the surrounding villages.

In the past academic year, 55 students were at regular attendance at the TLC and they also completed their annual examinations. The TLC in Nawab Khan Burriro village was established in February 2014 and has been a regular attendance of students since its inception. According to the OSDI policy, TLCs with a regular attendance of students are converted to concrete school buildings. In summer 2015, construction for a 6 room



6 room primary school building under construction at the Nawab Khan Burriro village

primary school building was started in Nawab Khan Burriro village. Before beginning this construction, a survey was completed of surrounding 9 villages that have no educational facilities. It is estimated that children from these villages will also enroll and attend the Nawab Khan Burriro School.

3.1.4 Allan Jut – TLC

40 male students are regular in attendance at the Allan Jut TLC in the past year. The students at this TLC are most enthusiastic about their work.



Students at the Allan Jut Temporary Learning Centre

3.1.5 Kamal Khan Lashari – TLC

In December 2015, OSDI has also officially exited from the Kamal Khan Lashari TLC. There were 100 female students at the TLC at the time that OSDI exited from this school and these students were transferred to the Kamal Khan Lashari Government School. This government school which had an initial enrollment level of 15 students at the beginning of OSDI's intervention, now has a regular enrollment of 260 students. This was due to the strong community mobilization undertaken by OSDI.

3.1.6 Enrollment Numbers

Current enrollment at OSDI's adopted, established and supported schools stands at:

Table 9 Enrollment numbers at OSDI schools in 2015

Enrollment numbers at OSDI schools in 2015		
Name of School	District	Enrollment
Badam Temporary Centre (TLC)	Mardan	140
OSDI Primary School Malhee	Shikarpur	160
Jawan Khan (Sadoro Khan Govt. Primary School)	Jacobabad	60
Siddique Arain Govt. Primary School	Jacobabad	70
Nawab Khan Burriro School (TLC)	Jacobabad	55
Allan Jut (TLC)	Jacobabad	40
Kamal Khan Lashari Govt. Primary School	Khairpur	260
Mari Mohammed Khan Govt. Primary School	Matiari	79
Jamal Hajano Government Primary School	Matiari	140
Sukhio Mir Jut Government Primary School	Matiari	43
Total		1047

3.2 Health

OSDI runs several kinds of health programs in its target areas. These include Primary Health Centres (PHC's), General Medical Camps (GMC's), polio immunization campaigns, Hepatitis prevention and control programs, malaria prevention and control campaigns, School Based De-Worming Project, Maternal and Child Health Care Program (MHC) and Hygiene and Hand-Wash (H&H).

3.2.1 Primary Healthcare

A lack of resources and extensive illiteracy in rural communities causes many poor people to become victims of unfortunate circumstances. In order to counter the use of village quacks and to provide people with basic and primary healthcare without which many would endure lifelong suffering, OSDI set up 2 PHCs; one in Shikarpur and one in Mardan. This was also particularly necessary as those who can afford private treatment have to travel long distances to visit doctors in cities while the rest had to make a stressful journey to the nearby Government health-care facilities.

These PHCs have been set-up as a permanent fixture to serve the under-privileged ailing patients. The following table outlines the number of patients treated in 2015.

Table 10 Patients treated at PHC Mardan and Shikarpur

Patients treated in PHCs			
Year	Mardan	Shikarpur	Total
2015	2,002	915	2,917

Problems reported at the PHCs include: RTI (respiratory tract infection), abdominal problems, Hepatitis problems, skin disease, eye problems, fever, Malaria, T.B, Diabetes and cardiac problems. Women also come for gynecological issues.

3.2.2 General Medical Camps (GMCs)

Identifying limited or non-existent health-care facilities as a chasm to be bridged in these rural villages, OSDI took a step further to initiate General Medical Camps (GMCs) also known as the Mobile Medical Camps in targeted areas. These medical camps are set up on a weekly or bi-weekly basis in areas where primary health-care facilities are non-existent. In the absence of timely care, many common diseases in these communities remain untreated, some becoming fatal in the process. Village quacks and traditional

healers who were operating within these villages further worsen the situation. Additionally, in the absence of proper healthcare infrastructure, many people have to make long journeys to health facilities in nearby districts. Along with providing first aid to the ailing patients, these GMCs provide medicines at subsidized rates for the poor.

In 2015, a total of 2,083 patients were treated in GMCs setup in the various districts where OSDI has interventions. The breakup for these patients according to the district where they were treated is shown in the table below:

Table 11 Number of patients treated in GMCs

District wise number of patients treated in GMCs					
Patients treated in GMCs	Matiari	Jaffarabad	Mardan	Jacobabad	Total
No. of patients treated in 2015	561	400	419	703	2,083

3.2.3 Hepatitis Camps and Treatments

Unclean and contaminated drinking water inflicts hepatitis on unaware and unsuspecting populations in rural areas. The Hepatitis Prevention and Control Program aims to provide medical facilitations to those under-privileged patients who cannot afford the expensive treatment or are unaware they are afflicted with the disease.

In the targeted communities of OSDI, this program runs in collaboration with the Chief Minister's Initiative for Hepatitis free Sind. The community is first mobilized to participate in the Hepatitis awareness sessions within the focused villages. Hepatitis Prevention and Control Program works in three steps; first, the entire village population undergoes screening to identify people suffering from Hepatitis B & C disease. Then the treatment of the identified patients begins and the remaining community is given vaccinations against the virus.

In 2015, 37 patients completed their treatment for Hepatitis C and 12 still have ongoing treatment for the disease. 2 patients also were treated for Hepatitis B during the same year.

3.2.4 Health and Hygiene Awareness

To create a long lasting positive impact on a society, it is important to motivate people to live healthy lives and adapt to change willingly. To create sustainable solutions for the household hygiene problems in the

rural areas, OSDI encourages school going children to be agents of change.

The highly dedicated health staff of OSDI conducts regular health and hygiene awareness sessions in schools and mobilizes the focused communities during meetings and village gatherings while also providing water purification demonstrations at homes.

From February 2015 till December of the same year, these sessions had an attendance of 8,507 people.

3.2.5 Polio campaign and facilitation

Under this program, OSDI facilitates government staff at the grass root level by motivating the community to get their children vaccinated, organizing polio awareness campaigns and maintaining cold chain mechanisms. Each child is scheduled to receive at least 3 precautionary doses of polio vaccinations as per the EPI (Extended Program of Immunization).

OSDI works in joint collaboration with the

District Government in its focused communities to provide inoculations to the

children in rural households. From February of 2015 until December of 2015, OSDI has inoculated 12929 children against polio.

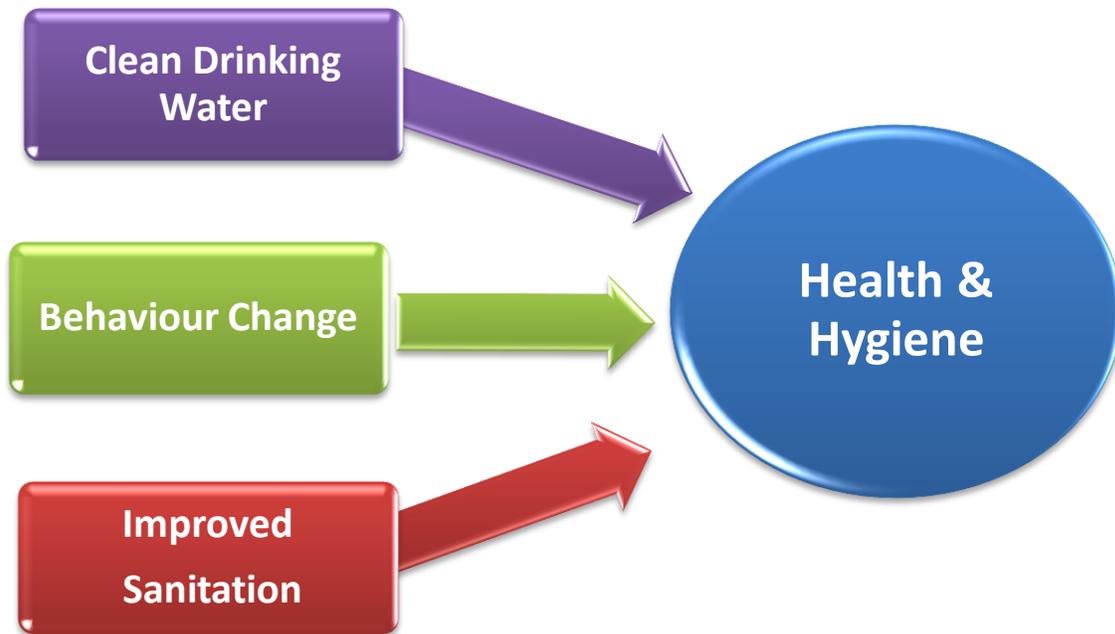


Polio Activity in Matiari

3.3 WASH

Under this project, OSDI works to overcome water scarcity issues to provide access to clean drinking water, improve sanitation systems and create awareness about health and hygiene in targeted under-privileged communities. OSDI has designed this project in accordance with the international standards set by United Nations Children's Fund (UNICEF) regarding WASH.

Figure 5 Water and Sanitation, Hygiene (WASH) Sustainability Model of OSDI



3.3.1 Water and Sanitation, Hygiene (WASH) Sustainability Model of OSDI

Most people are dependent on contaminated water from the village wells and hand pumps as water infrastructure is nonexistent. As a result, high levels of Total Dissolved Solvents (TDS), arsenic, and bacteria can be found in the water and the outbreak of diseases is common.

In order to improve the overall health of the focused communities, provision of safe drinking water is the fundamental issue that needs to be addressed. OSDI strongly emphasizes the importance of clean drinking water and conducts regular sessions on water, sanitation and hygiene (WASH) in all the focused communities of OSDI. In 2015, 1742 beneficiaries from 601 households were provided 20,640 aqua tabs.

SECTION 4: CASE STUDIES

SUSTAINABLE INCREASE IN INCOME



Mr. Liaquat Burriro Agriculture Development Project member

In the far fledged district of Jacobabad is a small village called Nawab Khan Burirro. It comprises of 90 households in total and is part of a large cluster of 6 villages, namely, Rasaaldar, Rais Jatio, Pathan Burriro, Bachal Burriro, Omar Patafi and Soomar Banglaani. People here are usually associated with agriculture, livestock and move to cities for labour work when waiting for their crop yields.

The residents of this under-privileged community faced several issues related to agriculture, health and education. Ever since, OSDI intervened in this area, the lives of its poor

residents started to improve.

Liaquat Burirro s/o Ameer Bux is an ideal example of OSDI's well-designed policies and initiatives towards creating sustainability in the lives of the less fortunate individuals. He is a farmer by profession and lives with his family of 8. Last year, he became a member of Agriculture Development Project (ADP) for the wheat crop. Due to lack of information about best agricultural practices and harvesting techniques he was unable to produce crop beyond 30 – 35 mounds in total from his 3 acres of land.

Being a beneficiary of ADP, OSDI not only provided him with good quality seeds but also facilitated the farmers by sharing best agricultural practices with them. The agro expert of OSDI visited the lands of ADP beneficiaries timely to monitor the crops and check their growth, owing to which 105 mounds of wheat was produced on Liaquat's land.

Today, life has a different meaning for Liaquat and his 6 children. His 4 children have been enrolled in school and are acquiring quality education at OSDI's Temporary Learning Center in village Nawab Khan Burirro. According to him, *"I am much thankful to OSDI who recognized the quality seed for us, and helped us to increase the production ratio of our wheat crop, and this quality seed changed my life experience"*.

PROUD TO BE AN ADP MEMBER



Mr. Rustam Agriculture Development Project member

Since the past three years, Rustam Khan s/o Raees Suhrab is a beneficiary of OSDI's Agriculture Development Project (ADP). His family comprises of five members who include his two daughters Wazeera & Sumaiya and a son named Momin. He alongwith his wife Sameena are the care-takers of the family.

His daughter Wazeera and son Momin study at OSDI's supported Government Primary School in village Muhammad Siddique Arain, district Jacobabad. According to Mr. Rustam, he is highly grateful to OSDI for appointing a full-time teacher in this school because previously due to unavailability of a teacher, the students were reluctant to study or be regular in their studies.

Life for Rustam was quite different before OSDI's intervention in his village. He says that, "He used to purchase inputs through a dealer by taking a loan on which he had no choice but had to give 10% interest against the amount taken." However, ever since Mr. Khan has become an ADP beneficiary he is relieved from this hassle.

He further adds, "Today, he happily works on shared land and irrigates it. As a positive outcome of OSDI's regular guidance on best agricultural practices, I have managed to harvest 30 Maunds per acre of wheat which is a much higher ratio as compared to earlier crop production." His total production this season has been 165 Maunds from five and a half acres using the TD1 seed which is a major success for him.

Rustam plans to pay off his debts and save some amount for his next season crop. He boastfully appreciates the efforts of OSDI in improving his life.

GENERATING INCOME THROUGH LIVESTOCK



Mr. Mumtaz Livestock Development Project member

In district Jacobabad is a little village called Jawan Khan Burirro which comprises of approximately 60 households. Mumtaz s/o Abdul Rehman is a resident of this community. He is a hard-working laborer by profession. Amongst his four children, two of his daughters Naseem Khatoon and Nusrat Khatoon and son Altaf are acquiring quality education at OSDI's supported Government Primary School in his village.

Before becoming a member of OSDI's Livestock Development Project (LDP) Mumtaz found it hard to make both ends meet as his children were too small and the cost of living was more than his income.

Rehman showed interest in purchasing a buffalo so he may have an additional source of income through selling of milk and his children would also have fresh milk to drink daily. Upon selection of his request, Mumtaz was financed with PKR 64,000/- by OSDI in addition to which he managed to contribute PKR 26,000/- from himself. He purchased a pregnant buffalo worth PKR 90,000/-.

in a few days time, the buffalo gave birth to a male baby buffalo and the price of the buffalo went high. Today, he earns an extra income by selling of milk PKR 300 – PKR 350 daily and his children are also able to have healthy and nutritious milk to drink. Mumtaz is thankful to OSDI for providing him this opportunity.

ENTHUSIASTIC STUDENTS IN EDUCATION

Nizam is a seven year old student at the TLC in Allan Jat and has been studying there for a year. In the beginning, his academic performance was quite poor. He could not understand the subjects because his basics were weak. In an effort to support the students and appreciate positive behavior, the teacher of the TLC, Mohammed Zaman asks students to clap when any of them does well in the lessons. Nizam used to feel disappointed that the students were not asked to



Nizam, a student of TLC Allan Jat

clap for him because his performance initially was not good. He asked the more capable students of the class, Javed and Farid to help him. He never lost hope and continued with his struggle to understand the lessons being offered. According to his teacher, Nizam began requesting and completing extra homework. Eventually, he has become one of the cleverest students in the class and is an example for his peers. Now, when he completes his schoolwork, the other students clap for him.



Mr. Javed Student of TLC Allan Jat

Javed is a student at the Allan Jat TLC and he is 8 years old. He has been studying there for almost a year. When he first started he faced a lot of problems because he had to understand the Sindhi language whereas his mother tongue was Siraiki. However, he was keen to learn the language of instruction and made a lot of effort to start learning its basic

alphabet. Now he has a rich vocabulary and can speak, read and write in Sindhi. He is a hard working student and sometimes he helps his teacher and listens to the lessons of the younger students. His teacher also made him one of the monitors of the TLC.

His father died in a car accident almost 5 years ago and was the only income provider in the family. His two elder brothers wanted to engage Javed in caring for livestock but he refused to do so and told his family that he had decided to go to school. At a very young age, Javed is making his own decisions regarding the direction he would like to choose for his life.

LIVES A HAPPY LIFE

Hepatitis is a communicable disease and can be prevented through vaccine and safe health practices. Unfortunately, hepatitis is still one of the leading causes of morbidity and mortality in Pakistan. Jacobabad, situated in Larkana division, Sindh Pakistan has been identified as the most vulnerable district, carrying high burden of hepatitis B and C. Lack of disease specific awareness, difficult access to health care providers and financial constraints are the most documented factors of hepatitis prevalence, especially in remote areas of Jacobabad.



ELIZA Blood sampling at District Headquarter hospital Jacobabad

Before OSDI's intervention, people of the focused villages were practically deprived of primary health care access and most of the villagers were required to travel to main city areas to seek basic health services. Under the umbrella of OSDI's health care programs, Hepatitis Prevention & Control program was started in coordination with district health department in four focused villages of Tehsil Thul, Jacobabad, namely Jawan Khan Burririo, Mohammad Siddique Arain, Allan Jat and Nawab Khan Burririo.



PCR Blood sampling at village Nawab Khan district Jacobabad

Mr. Jinsar Burririo, resident of village Nawab Khan Burririo is one of the beneficiaries of OSDI's hepatitis program. Mr. Jinsar, 32 years old male was diagnosed as hepatitis C positive patient during OSDI's first screening camp in the village for both Hepatitis B & C. As per guidelines, a series of pretreatment tests were carried out and then a scheduled treatment of 6 months was completed at District Hospital Jacobabad by the support of OSDI. After the completion of

treatment, follow up investigations were done and Mr. Jinsar was reported hepatitis C negative and found in good health by health care providers at DHQ hospital Jacobabad.

According to Mr. Jinsar, he was totally ignorant about the treatment option of the lethal disease and preventive measures to limit the disease from spreading to others. He stated that before OSDI's intervention he was very disappointed because of his ill health. He has 3 daughters and his wife had died, and he is the only supporter of his family. He added that now he is in good health. He is very thankful to OSDI for the medical support provided and for improving the life of not only himself but also the whole village.

INNOVATIONS IN MATERNAL HEALTH PROGRAM

Inadequate nutrition, limited access to maternity services and poor personal hygiene is one of the leading causes of maternal morbidity and mortality in Pakistan. Socioeconomic factors and gender discrimination has made the situation even worse in remote and rural areas.

District Jacobabad is located near the border areas of Northern Sindh and continuously being ignored. As a result, it is poorly equipped with the basic mother and child health care services. Organization for



Maternal Health Program Sessions



Maternal Health Program Sessions

Social Development Initiatives (OSDI) had started its work in Jacobabad in 2013-14 and identified four highly deprived villages of Taluka Thul, Jacobabad after OSDI's base line survey results. Before OSDI's intervention, females of village Allan Jat, UC Rajha Pur, Jacobabad were compelled to travel to distant areas, sometimes more than fifteen km away, for common maternal health care problems and immunization services. By starting work in the focused villages of Jacobabad, OSDI has significantly minimized the issue of maternal health access and affordability by introducing a number of development projects, including health and hygiene initiatives.

Under the head of Maternal Health Program, routine health checkups of pregnant women were being done when a pregnant female of village Allan Jat, named Mai Zainab w/o Mr. Riaz, 22 years old, was brought to OSDI's medical camp with the complaint of lower abdominal pain and loss of appetite. On history and examination by OSDI's lady doctor, she was provisionally diagnosed as a case of Pelvic

Inflammatory Disease (PID). Proper treatment was started and some base line laboratory investigations were also suggested. OSDI convinced her family for follow up visits and delivery of her baby in an identified health facility by a qualified staff. Lab tests revealed that she was also suffering from Hepatitis C infection. Due to comorbidity, OSDI put more focus and prioritized her disease specific awareness and improved her safe health practices during her pregnancy. A couple of months back, Mai Zainab has given birth to a normal healthy child at Taluka hospital without any obstetric complications to herself. She is very happy and thankful to OSDI for timely advice and intervention to save her baby and herself.

SAFE PRACTICES FOR HEALTH

Before OSDI's intervention in the 4 focused villages of Jacobabad, health reports showed a high percentage of water related diseases including Hepatitis B & C. Tests on the drinking water of the focused villages showed the water and sanitation levels in the district to be very poor. The ground water is polluted and has levels of arsenic leading to waterborne diseases being highly prevalent in the area.



OSDI Dr. is briefing the community on Safe practice of health

Due to this, OSDI started a program to make clean drinking water available for all villagers. This was achieved by distributing water purifying sachets along with demonstrating the usage and benefits of drinking water treated by these sachets.

Mr. Mohammad Salih, aged 45, is the victim of such waterborne diseases. Both he and his wife tested positive for Hepatitis C during the routine checkups established by OSDI at their Jacobabad headquarters. As part of their WASH program, OSDI provided Mr. Salih and his wife with pure sachets for his drinking water. He was also given proper sanitation and drinking water guidelines to follow as well as medical treatment and vaccinations for their existing condition. Mr. Mohammad Salih and his family are now free of Hepatitis C and have profusely thanked OSDI for their help. He said "OSDI has saved my family's health and money. I am grateful to this organisation for doing so".

OSDI wishes Mr. Mohammad Salih and his family the best for their future.

GROWING NUTRITIOUS VEGETABLE AT HOME



Mr. Sadoro, Kitchen Gardening Project member

Food security is a major concern in the third world countries. Unavailability of resources and low financial outcomes result in imbalanced diet and nutrition for the less privileged people. Mostly the low income households barely have sufficient food to feed their children a single day's meal.

Pakistan is unfortunately amongst those countries who are suffering from food insecurity. In order to empower the poor communities to move towards sustainability and overcome this food insecurity, OSDI has come forward with its Kitchen Garden Project (K.G). Beneficiaries enrolled in this project are able to utilize fresh vegetables and fruits within their homes.

Sadoro Khan is one amongst the many successful K.G beneficiaries of OSDI. He resides in village Jawan Khan Burirro, district Jacobabad. Being the only bread earner for his family of 7 members, Sadoro at the age of 50, had to work extra hours in the shared piece of land to feed his family. Lack of financial empowerment made it unaffordable for him to purchase fresh vegetables daily from the market.

After becoming a K.G member, he planted a variety of vegetable seeds in his backyard i.e. chillies, onions, spinach, cauliflower, potatoes, lady finger and parsley. Proper monitoring of the plants resulted in a healthy production of fresh home grown vegetables. Today, he earns PKR 150 – PKR 200 daily by selling fresh vegetables in the market. Not only this, his family gets healthy and nutritious food to eat. Increase in his finances has enabled him to educate his 5 children.

Sadoro is a proud K.G beneficiary and appreciates the poverty reduction strategies of OSDI.

“THE ONLY DISABILITY IN LIFE IS A BAD ATTITUDE.” SCOTT HAMILTON

Ahmed Din

Ahmed Din (18) lives in the village of Jawan Khan Burriro in the district of Jacobabad, Sindh. A bright young man, with a remarkably sunny disposition, the first thing one notices about Ahmed Din is the smile on his face. Sadly, his circumstances could be better. Born to an underprivileged family, Ahmed has faced mental development issues since birth. He was also born unable to walk and lacking fine motor skills.



Mr. Ahmed Din, Differently Able (DA) person of village Jawan Khan

Until OSDI’s intervention, Ahmed Din’s parents were struggling to support him. Due to his disability and growing size, they were unable to carry him or move him to facilitate basic functions such as using the bathroom or taking him to the market. However, after OSDI’s donation of a wheelchair, his parents are now able to provide for his basic needs in a way that is both easier for them and Ahmed himself. He is also able to gain some sort of self- sufficiency and independence as now he can wheel himself to use the bathroom and does not need to depend on someone to carry him. In the short time that we knew him, it was clear that he enjoyed meeting new people and was pleased with his wheelchair. OSDI wishes him and his family all the best for his future.

Usama

It is said that, “Passion has no boundaries”. Some people have the courage to go beyond the margins of possibility to make their dreams come true. Such is the story of Usama who was born a healthy child in the village of Jawan Khan Burriro. Usama loved to go to school and had dreams of becoming a teacher. However, he contracted polio at an early age and was left unable to walk. Due to the nature of polio, Usama is very slight and small in stature despite being 9 years old. Unfortunately, because of his condition, he stopped going to school after completing his year 1 exams. However, Usama remained determined to continue with his schooling and education.



Wheel chairs distribution among the differently able (DA) children of Village Jawan Khan

After OSDI's donation of a wheelchair he is now able to return to school and madrasa (religious educational institute). He now has the ability to have some semblance of independence. It was a pleasure to see how his outlook on life changed after receiving the wheelchair. His parents profusely thanked OSDI as now Usama can live out his dream of one day being a teacher. OSDI wishes him and his family all the best for his future and in the meanwhile, is working on getting the polio vaccination available for all children in Jawan Khan Buriro.

5: ANEXTURE

BALANCE SHEET

ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES
BALANCE SHEET
As at June 30, 2015

	<i>Notes</i>	2015 <i>Rupees</i>	2014 <i>Rupees</i>
ASSETS			
NON-CURRENT ASSETS			
Property, plant and equipment	4	6,053,634	4,829,509
CURRENT ASSETS			
Short term loans	5	19,086,080	18,261,498
Advances ,deposits and other receivables	6	8,308,995	4,847,201
Cash and bank balances	7	6,641,966	6,936,087
		34,037,041	30,044,786
TOTAL ASSETS		<u>40,090,675</u>	<u>34,874,295</u>
FUNDS & LIABILITIES			
FUNDS			
Accumulated fund		39,609,108	29,951,015
CURRENT LIABILITIES			
Trade & other payables	8	481,567	4,923,280
TOTAL FUNDS AND LIABILITIES		<u>40,090,675</u>	<u>34,874,295</u>

The annexed notes 1 to 16 form an integral part of these financial statements.



TRUSTEE




TRUSTEE

INCOME AND EXPENDITURE ACCOUNT

ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES
INCOME AND EXPENDITURE ACCOUNT
For the year ended June 30, 2015

	<i>Notes</i>	2015			2014		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
		<i>Rupees</i>	<i>Rupees</i>	<i>Rupees</i>	<i>Rupees</i>	<i>Rupees</i>	<i>Rupees</i>
INCOME							
Donations	9	5,626,648	43,662,911	49,289,559	5,505,960	38,358,154	43,864,114
Project Income	10	-	1,575,549	1,575,549	-	1,289,246	1,289,246
Other Income	11	-	111,023	111,023	-	181,383	181,383
TOTAL INCOME		5,626,648	45,349,483	50,976,130	5,505,960	39,828,783	45,334,743
EXPENDITURES							
Project expenses	12	5,072,723	19,501,989	24,574,712	1,970,280	22,487,336	24,457,616
Administrative expenses	13	-	17,261,027	17,261,027	-	14,798,690	14,798,690
Finance cost	14	-	84,908	84,908	-	121,200	121,200
TOTAL EXPENDITURES		5,072,723	36,847,924	41,920,647	1,970,280	37,407,226	39,377,506
EXCESS OF INCOME OVER EXPENDITURE		553,925	8,501,559	9,055,483	3,535,680	2,421,557	5,957,237

The annexed notes 1 to 16 form an integral part of these financial statements.



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CASH FLOW STATEMENT

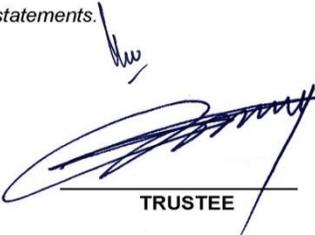
ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES
CASH FLOW STATEMENT
For the year ended June 30, 2015

	<i>Notes</i>	2015 <i>Rupees</i>	2014 <i>Rupees</i>
CASH FLOW FROM OPERATING ACTIVITIES			
Net income for the year		9,055,483	5,957,237
Adjustment for non cash items			
Finance cost		84,908	121,200
Prior year adjustment		602,610	-
Depreciation		745,909	786,109
		<u>1,433,427</u>	<u>907,309</u>
		10,488,910	6,864,546
(Increase) / decrease in current assets/liabilities			
Short term loans		(824,582)	(1,350,227)
Advances ,deposits and other receivables		(3,461,794)	(1,406,757)
Trade and other payables		(4,441,713)	1,640,407
		<u>(8,728,089)</u>	<u>(1,116,577)</u>
		1,760,821	5,747,968
Finance cost paid		(84,908)	(121,200)
Cash (used in)/generated from operating activities	A	<u>1,675,913</u>	<u>5,626,768</u>
CASH FLOW FROM INVESTING ACTIVITY			
Purchase of fixed asset		(1,970,034)	(2,495,468)
Net cash used in investing activities	B	(1,970,034)	(2,495,468)
Cash flow from financing activities	C	-	-
Net (decrease)/increase in cash & cash equivalent	A+B+C	(294,121)	3,131,300
Cash and cash equivalent at the beginning of the year		6,936,087	3,804,787
Cash and cash equivalent at the end of the year		<u>6,641,966</u>	<u>6,936,087</u>

The annexed notes 1 to 16 form an integral part of these financial statements.



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