

Annual Report 2014

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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 to 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 in the rural and poverty struck areas of Pakistan. We strongly believe that the people of Pakistan regardless of age, gender, religion, class, background and ethnic origin 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

FUNDING

In 2009, a team of professionals set forth an idea to engender positive social and economic change for the rural communities of Pakistan. The founding members pooled their resources and combined their considerable experience in the private sector to develop a unique model for targeted sustainable development in the under-privileged areas of Pakistan.

OSDI's programs are largely supported by the Corporate Social Responsibility (CSR) funds of the Marine Group of Companies. Over a span of 5 years, OSDI has actively worked in 8 districts across Sindh and Khyber Pakhtunkhwa (KPK) focusing mainly on Khairpur, Matiari, Shikarpur and Mardan districts.

Last year, OSDI initiated its efforts in Jacobabad along with an international donor agency. We have also partnered with several bilateral and multilateral agencies on specific projects such as shelter reconstruction in flood affected areas.

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: 0605 – 1200048 – 4

Swift Code No: UNILPKKA

METHODOLOGY

Due to economic instability and consistent political volatility as well as natural disasters that the country is ill-equipped to deal with, Pakistan has been unable to assure the financial stability and the empowerment of the lower class. OSDI has a people centered approach which focuses on enabling marginalized communities to work along with the organization to lift the entire communities out of the inter-generational poverty debt trap. This unique methodology to mobilize the rural communities to proceed towards effective solutions for their problems is the distinguishing feature of this project of 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 three pronged approach of OSDI has been tailored after keen observation and research on the fundamental issues of the lower class.

OSDI has developed 3 distinct strategies to combat poverty and sustain development:

- **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), the Livestock Development Project (LDP) and the Small Rural Enterprise Project (SREP)
- **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; OSDI's initial focus is on confidence building within its targeted communities. We select project officers who originate from within these local communities and can 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. These project officers also help us form and build relationships with Village Organizations (VOs), which are responsible for raising money from the community. The representatives of these VOs are also in charge of maintaining the project's long-term sustainability and are answerable for its success.

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 them to overcome their poverty stricken conditions.

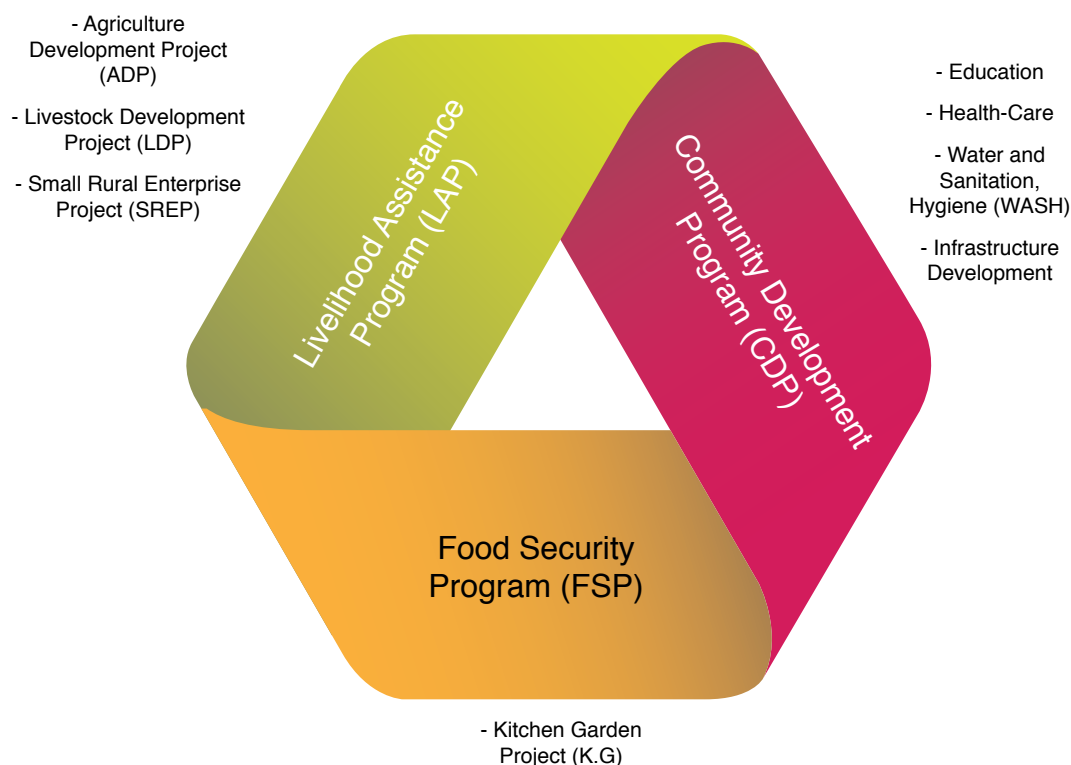


Figure 1 – Sustainability Model of OSDI

BOARD OF DIRECTOR'S 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.

He is also on the board of directors of 14 other companies of the group.

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 2010, 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.

Recently, he has initiated a policy research institute, by the name of Manzil Pakistan that focuses on policy public matters.

Aasim Siddiqui is also a part of the executive committee of the All Pakistan Shipping Association (APSA) and is playing a significant role in the development of the shipping and logistics industry 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.



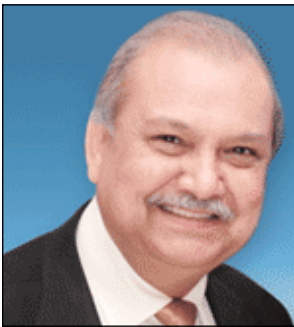
Numan Nabi Ahmed

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
(Retd.) 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 in 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.

INTRODUCTION

The rural communities of Pakistan are vulnerable to economic crisis. In consideration of the disparity and dwindling of stagnating income and of deteriorating land holdings, OSDI has come forward with a systematic intervention policy based on poverty alleviation strategies. The core aim of OSDI's three pronged model is to provide sustainability to rural households through enhancing income generation, asset creation, food security, opportunities for education, healthcare and improving hygiene & sanitation.

Each program has been designed keeping in mind the fundamental need of a civilized society. The Livelihood Assistance Program, the Community Development Program and the Food Security Program are the areas of focus at OSDI. The sub-sections of each program reflect the vital areas where efforts need to be made in order to bring sustainable improvement into the lives of the vulnerable households.

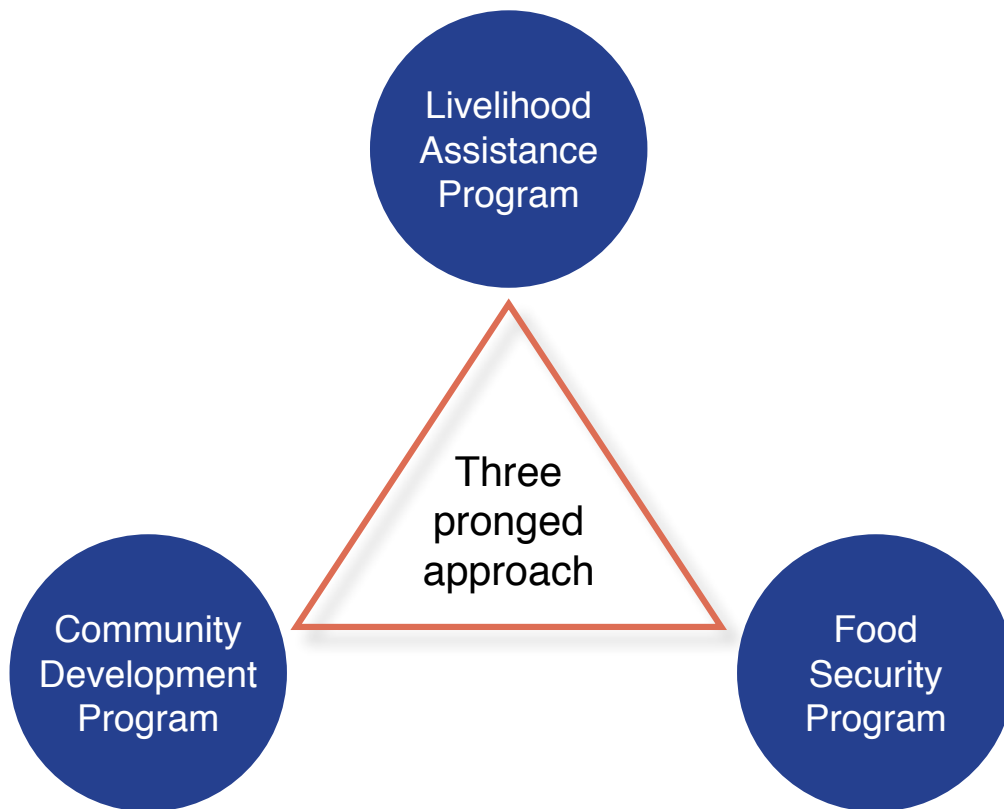


Figure 2- The Three pronged approach created by OSDI

- 
- **1277** beneficiary households financed in ADP
 - **4356.35** acres of land financed in ADP
 - **133** beneficiaries funded for livestock in LDP
 - **554** animals given under LDP
 - **15** youth Micro financed in SREP

A close-up photograph of a hand holding a stalk of grain, likely wheat or barley, with long, thin awns. The hand is positioned at the top and bottom of the frame, with fingers visible. The grain is green and yellowish. A semi-transparent brown rectangular box is overlaid on the upper half of the image, containing the text "Livelihood Assistance Program (LAP)" in white. The background is a blurred field of similar grain.

Livelihood Assistance Program (LAP)

LIVELIHOOD ASSISTANCE PROGRAM (LAP)

OSDI initiated this program for vulnerable households affected by the inter-generational poverty debt trap created by stagnating income and deteriorating land holdings. Livelihood Assistance Program (LAP) aims to provide safety nets through agricultural intervention, livestock provision and micro financing opportunities to such under-privileged families.

Agriculture Development Project (ADP)

According to the World Bank statistics over 62% of the total population lives in the rural areas of Pakistan¹.



Most of the people living in marginalized communities solely rely on agriculture as their primary mode of earning. Agriculture is the major source of income in the rural communities of Pakistan where it contributes to about 24% of the Gross Domestic Product (GDP)². However, due to insufficient knowledge about efficient farming methodology and Good Agricultural Practices (GAP), a lack of access to agricultural inputs and tools on affordable terms, unfriendly market mechanisms, constant price hikes of fuel, electricity and power shortages and inaccessibility of water this sector underperforms and is unable to withstand unpredictable phenomena.

Since the inception of this project five 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. ***To date, a total number of 1277 beneficiary households have been financed PKR 59.5 million for 4356.35 acres of land.***

Beneficiaries are provided trainings and consultations by the 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.

Phase Nine:

In the ninth phase of ADP, a total number of 354 beneficiary households were financed to cultivate 1,227.5 acres of farmland in the Rabi season. 305 beneficiaries financed chose to harvest wheat on their lands, whereas the rest of the beneficiaries in district Shikarpur reaped barley, sunflower and chickpeas. Overall, 37003.6 maunds of wheat was produced during this phase.

100 farmers of district Jacobabad were closely monitored throughout this phase. OSDI's agro expert provided guidance to farmers about modern agrarian techniques and ways to enhance their crop yields. 42 farmers harvested local wheat seeds whereas 48 beneficiaries used wheat TD-1 for an overall production of 6439 maunds on 303 acres of farmland. It was estimated that approximately 21.3 maunds per acre of wheat was yielded. Only 10 farmers preferred to sow barley in their fields which resulted in 93.6 maunds of production on 37 acres of land.

47 beneficiaries of district Mardan produced 1018 maunds of wheat on 124 acres of land. The average assets produced per household were PKR 7689.15.

Most of the ADP beneficiaries in district Matiari and Shikarpur are proceeding towards the completion of their graduation cycle. In Matiari massive production of 18,107 maunds of wheat was generated on 335.50 acres of farmland by 74 hardworking farmers who chose to grow wheat TD-1, earning a total asset value of PKR 4,092,818 for a period of 6 months. Each beneficiary household successfully produced approximately 54 maunds per acre of wheat crop.

In district Shikarpur, out of the 103 beneficiaries financed only 94 opted to grow wheat. 63 of these farmers utilized local seed and 31 used wheat TD-1. The average income per household was PKR 22604.78 from the 304.50 acres of wheat harvested land.

In Khairpur district, 32 farmers cultivated TD-1 variety and produced 4037 maunds of wheat.

District	No. of Households	Crop	Crop Acreage	Production (Maunds)
Matiari	74	Wheat TD-1	335.5	18107
Shikarpur	63	Wheat Sindhi	304	6978
	31	Wheat TD-1		
	3	Barley	7	106
	4	Chick Peas	8.5	150
	2	Sunflower	5	75
Jacobabad	42	Wheat Sindhi	303	6439
	48	Wheat TD-1		
	10	Barley	37	93.6
Mardan	47	Wheat	124	1018
Khairpur	32	Wheat	103	4037

Table 1- Production details of ADP-Phase 9

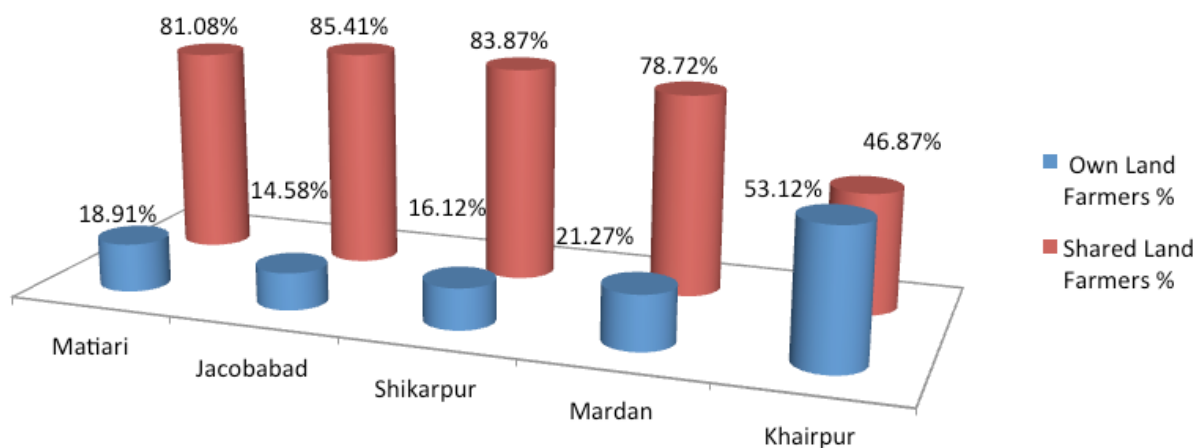


Figure 3- Percentage of farmers with Own land and Shared land who harvested wheat TD-1 seed

ADP Phase - IX Income and Asset Value Details

District	Crop	Total No. of Families	Total Land	Total income	Average income per family (PKR)	Total Asset Value (during 6 months) (PKR)	Average Asset Value per family (PKR)
Matiari	wheat TD-1	74	335.5	5,505,783	74,402	4,092,818	55,308
Shikarpur	wheat Sindhi	63	204	1,673,105	26,557.22	1,917,089	30,429.98
	wheat TD-1	31	100.5	451,745	14,572.42	1,191,788	38,444.77
	Barley	3	7	66,170	22,056.67	17,600	5,866.67
	Sunflower	2	5	89,750	44,875	-	-
	chick peas	4	8.5	153,600	38,400	-	-
Jacobabad	wheat Sindhi	42	140.5	482,642	11,491.48	647,730	15,422.14
	wheat TD-1	48	162.5	662,792	13,808.17	1,002,640	20,888.33
	Barley	10	37	(115,145)	(11,514.5)	15,210	1,521
Mardan	wheat	47	124	271,110	5,768.3	361,390	7,689.15
Khairpur	wheat	32	103	4844,400	51,319	931,200	29,100
Total		354	1,227.5	14,085,952			

Table 2- District wise Income Generation alongwith Total Asset Value and Average Asset Value per Family on Wheat cultivation in Phase 9

The overall positive impact created by OSDI since intervention began in the focused communities can be established through a comparison to the Baseline survey which was conducted in 2010. A healthy difference can be seen in the average production per acre of wheat in each district. However, in district Mardan, since the farmers are solely dependent on rain water in lieu of a proper irrigation system, the production of wheat crop was affected.

District	Average Production in maunds per Acre of wheat (Baseline survey 2010)	Average Production in maunds per Acre of wheat in 2014
Khairpur	28	39
Matiari	23.14	53.9
Shikarpur	10	22.9
Jacobabad	15.05	21.2
Mardan	15.3	8.2

Table 3- District wise Comparison of difference in wheat production per acre in maunds

Livestock Development Project (LDP)

The livestock sector is the mainstay of farming communities in Pakistan. Livestock has been dominated by subsistence small holders to meet their needs of nutrients and proteins, food security and cash income on daily basis. In the rural areas, livestock grazing is considered a source of livelihood, helping to reduce disparity in incomes and provide security in case of crop failure.

Under the LDP, OSDI offers integrated support to under-privileged households in the rural communities by financing families to purchase four male goats or two oxens for fattening and income generation and one female goat or cow for milk production, asset creation and overall food security. LDP serves as a safety net for



vulnerable households where food security, asset creation and income generation are the major areas of concern.

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.

To enable the LDP beneficiaries to move towards sustainability, 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.

Phase VI of LDP began in October 2014, in which 13 beneficiary households were financed for 3 female goats, 9 cows and 10 oxens. Most of the families financed were from the village of Saeedabad and only 3 beneficiary families were residents of village Badam, district Mardan.

During this phase, OSDI financed a total amount of PKR 5,79858. On average the loans financed ranged from PKR 25,000 to PKR 75,000 per beneficiary.

Till date, OSDI has provided financial assistance to 133 beneficiary households by purchasing more than 554 animals in LDP, worth PKR 7.96 million in total.

LDP – Phase VI Before and After Intervention Income Analysis

S. No.	Name	Family Size	Monthly income Before (PKR)	Total Numbers of Animals			Total Loan (PKR)	Total Selling Price (PKR)	Total Income after deduction of loan	Increase in Income (After)	Asset creation	
				For Herd Increase	For Income Generation						Herd	Total Worth of Assets
				Female goats	Cows	Oxen						
1	Noshad s/o M Afzal	11	-	0	1	1	60,000	84,000	24,000	8,000		
2	Abdur Rehman s/o Meer Zada	7	5,000	0	1	0	25,000	35,000	10,000	3,333		
3	Sher Niaz s/o Ali Sher	3	6,000	1	1	0	25,000	30,000	5,000	1,667	Female goat	10,000
4	Sultan Rasool s/o Ali Rasool	6	2,000	0	0	2	65,000	115,000	50,000	16,667		
5	Abdul Hakeem s/o Nazeer Gul	4	6,000	0	1	1	55,000	64,500	9,500	3,167		
6	Roshan s/o Gul Dad Shah	5	3,000	0	1	0	33,000	48,500	15,500	5,167		
7	Lihaz s/o Zarin Shah	4	4,000	0	1	1	45,000	68,000	23,000	7,667		
8	Momin Dad s/o Zari Dad	9	-	0	0	1	39,000	47,500	8,500	2,833		
9	Syed Gohar s/o Syed Hussain Shah	7	-	1	1	1	75,000	82,500	7,500	2,500	cow	40,000
10	Sher Zameen s/o Muhamad Anwar	8	4,000	1	1	0	39,500	54,000	14,500	4,833		
11	Amra Ud Din s/o Faqeer	11	7,000	0	0	1	29,000	45,000	16,000	5,333		
12	Noor Muhammad	7	4,000	0	1	1	59,818	71,500	11,682	3,894		
13	Khyal uddin	7	-	0	0	1	29,540	36,000	6,460	2,153		
		89		3	9	10	579,858	781,500	201,642		-	50,000

Table 4- LDP – Phase VI Before and After Intervention Income Analysis

Small Rural Enterprise Project (SREP)

Financial empowerment leads to sustainability and is the first step to progressive growth. In order to produce a transformative effect in the lives of the less privileged class the youth of the community has to be mobilized to come forward. Low wages, lack of employment and the burden of usurious debts de-motivate the educated youth to contribute towards the community effectively. Realizing the massive potential of the educated rural youth, OSDI began its SREP project, through which micro-financing credit loans are provided to capable beneficiaries.

This pilot project was initiated in 2012. OSDI aims to produce entrepreneurship acumen skills in the educated rural youth. Beneficiaries are not only financed micro loans but are also provided training on credit and saving techniques. The identification and selection of each beneficiary is made on need assessment which is thoroughly monitored by OSDI. Once the business is implemented, post-evaluation regarding the success of the project is gauged.

Micro financing acts as a ray of hope for young, unemployed, educated rustic people. From developing of suitable business plans to implementation of workable ideas, OSDI supports beneficiaries from scratch to purchasing of resources, mobilizing them to do active networking and finance management skills. As a result,



within a short span of time these beneficiary households are able to move out of the poverty clutches.

Training of finance management and stability in household income leads to savings, asset creation, improvement in lifestyle, management of finances, nutrition, health, education and further empowers the beneficiary for appropriate decision making skills thus leading to his/her capacity building.

SREP - Loan Disbursement Summary

S. No	Name	District	Village	Type of Business	Amount of Loan (PKR)	Remarks
1	Abdul Sattar	Shikarpur	Old Zarkhail	Chinchi Rickshaw	80,000	On going
2	Javed Ali	Shikarpur	Malhee	Chinchi Rickshaw	80,000	On going
3	Kando Mir Jatt	Matiari	Sukhio Mir Jatt	Chinchi Rickshaw	75,000	On going
4	Yasmeen	Khairpur	Mulko Wahan	Tailoring & Retailing	52,934	On going
5	Gul Jamil	Mardan	Badam	Grocery Shop	55,000	On going
6	Mukhtiyar	Mardan	Pir Sai	Vegetable Shop	10,555	Completed
7	Fareeda	Matiari	Sukhio	Tailoring	12,630	Completed
8	Amir Ejaz	Mardan	Saeedabad	Grocery Shop	60,000	On going
9	Hazrat Usman	Mardan	Pir Sai	Chinchi Rickshaw	75,000	Completed
10	Asghar Ali	Shikarpur	Old Zarkhail	Puncture & spare parts shop	40,010	On going
11	Sania	Matiari	Sukhio Mir Jatt	Ladies convenience shop	26,452	On going
12	Ghulam Shabir	Matiari	Mari M Khan	Handpump Installation	15,000	On going
13	M. Mithal	Matiari	Jamal Hajano	Handpump Installation	15,000	On going
14	M. Sajjid	Matiari	Mari M Khan	Handpump Installation	15,000	On going
15	Wahid Bux	Matiari	Mari M Khan	Handpump Installation	15,000	On going
Total					627,581	

Table 5 - Loan Disbursement Summary of SREP

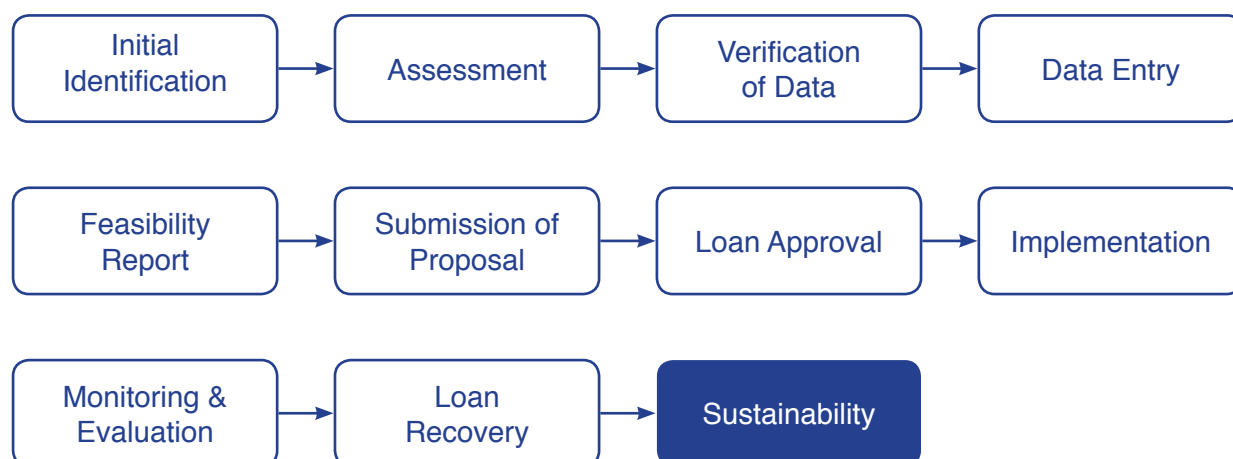
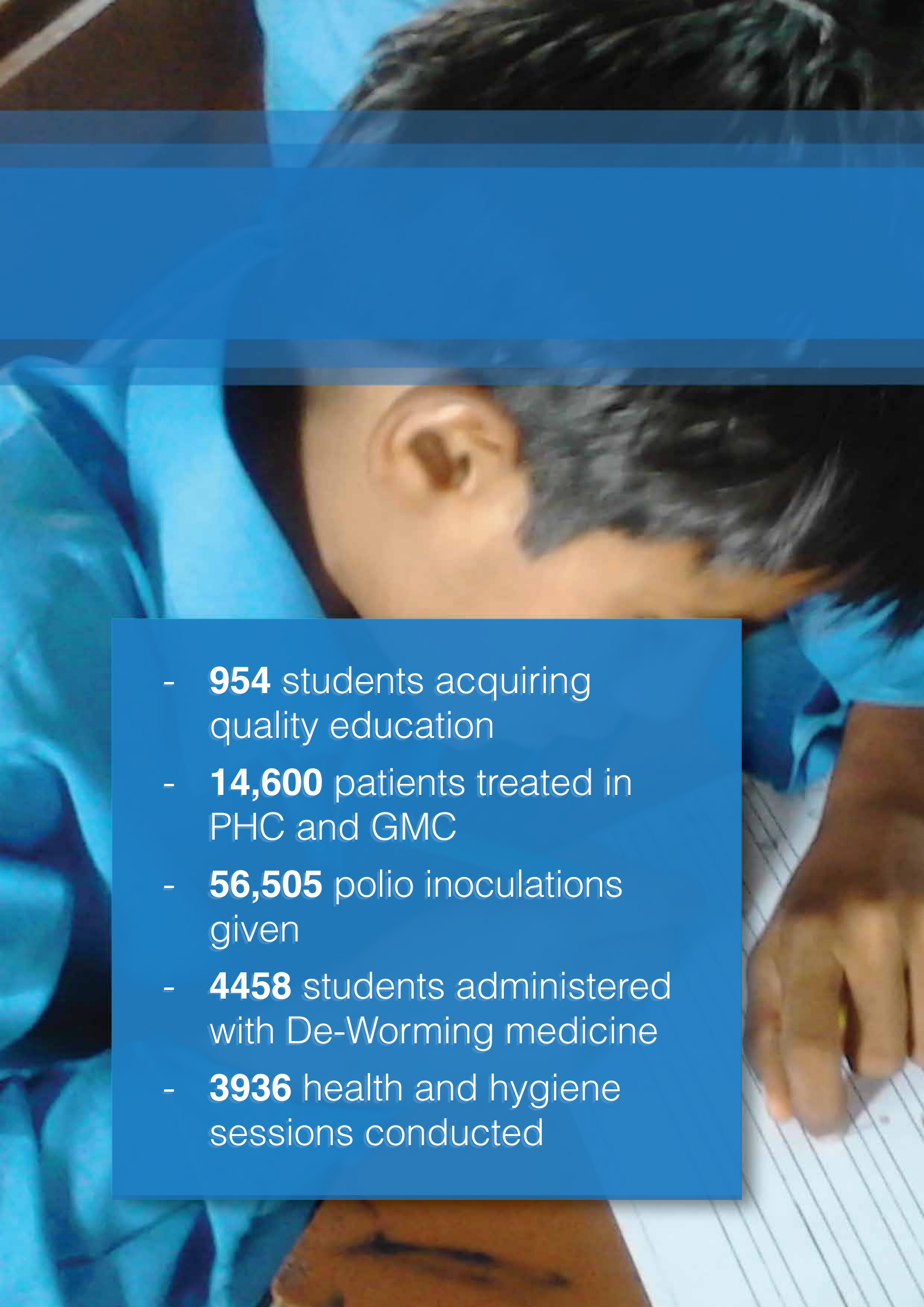


Figure 4 – OSDI's Selection Model of SREP

- 
- A young child with dark hair, wearing a blue shirt, is lying down. A hand is resting on their arm. The background is a solid blue color.
- **954** students acquiring quality education
 - **14,600** patients treated in PHC and GMC
 - **56,505** polio inoculations given
 - **4458** students administered with De-Worming medicine
 - **3936** health and hygiene sessions conducted

The background image shows a close-up of a person's hand writing on a piece of lined paper. The paper has a rectangular stamp in the upper right corner. The stamp contains the text 'CIVIL ONLY MODEL PRIMARY SCHOOL MALDI' and '2019-2020'. The person is wearing a blue shirt. The paper is resting on a wooden surface.

Community Development Program (CDP)

COMMUNITY DEVELOPMENT PROGRAM (CDP)

Through this program OSDI aims to facilitate the under-privileged households to improve their quality of life by providing them health-care and basic education facilities. Efforts are also made towards improving sanitation systems and the developing infrastructure of these communities to help them pull out of poverty.

Education

Education is indubitably the best and the most effective means to guarantee that a community is freed from the harsh reality of poverty. In Pakistan, over 6.7 million³ primary school going age children are deprived of education. There are numerous reasons for this high incidence of illiteracy including defunct schools, malfunctioning or non-existent infrastructure, teacher absenteeism, low quality of education and lack of community awareness.

To create sustainability and 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 Millennium Development Goals (MDG), which emphasize on providing access to quality primary education to every child.

The core objective of this education project is to reinstate non-functional 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 enhancing the students' strength. Mobilization efforts are made to highlight the value of primary education and to encourage beneficiary households to increase enrollment of out-of-school children.



Details of OSDI's Schools

Working capacity	School Name	District	No. of Students
Adopted Schools	Government Primary School Godho Shar	Shikarpur	52
	Government Boys Primary School	Matari	43
OSDI's Built School	OSDI's Primary Model School	Shikarpur	160
Working in co-ordination with Government	Government Primary School Mari Muhammad Khan	Matari	95
	Government Boys Primary School Kamal Khan Lashari	Khairpur	130
	Government Primary School Jamal Hajano	Matari	135
	Government Primary School Jawan Khan Burirro	Jacobabad	63
Temporary Learning Center (TLC)	Badam Model Primary School	Mardan	100
	Kamal Khan Lashari TLC	Khairpur	90
	Nawab Khan Burirro TLC	Jacobabad	86
Total Number of Enrolled Students			954

Table 6 – Details of Schools and Total number of Students Enrolled

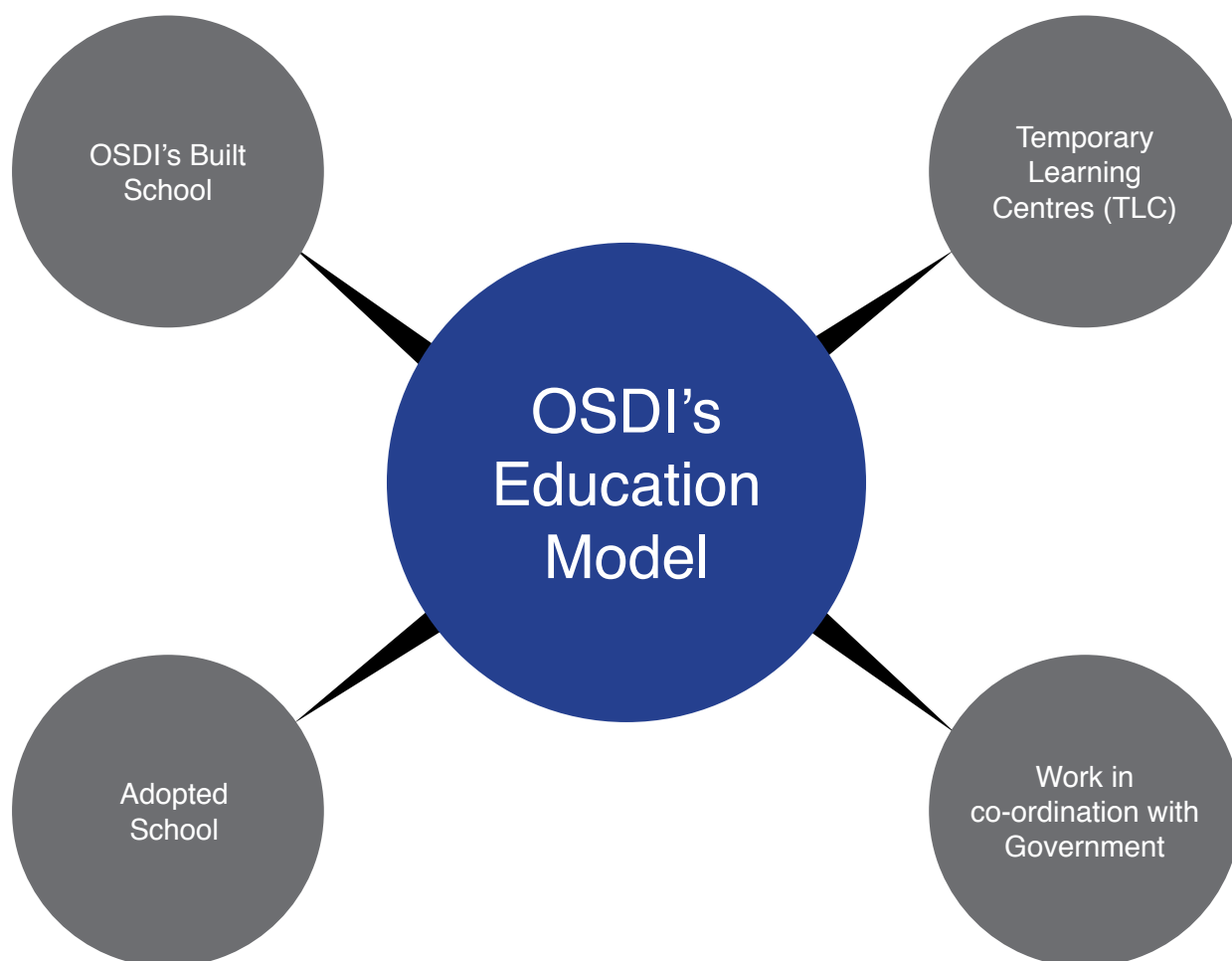


Figure 5 – OSDI's Education Model

Nawab Khan Burirro - TLC

OSDI constructed its first Temporary Learning Center (TLC) in the rural community of Nawab Khan Burirro. There are approximately 90 households in this village. Nawab Khan Burirro has a cluster of 6 surrounding villages; Rasaaldar, Rais Jatio, Pathan Burirro, Bachal Burirro, Omar Patafi and Soomar Banglaani. Previously, there was no government or private school facility in either of these villages.

The community of Nawab Khan Burirro was eager to have a school started for its children and agreed to donate a half-constructed building which had initially been intended for use as an autaaq- a communal place. The budget for the renovation and construction of a roof top was approved by OSDI to complete this structure.

After construction of the Nawab Khan Burirro TLC, OSDI appointed two teachers to teach the schoolchildren. Stationary was distributed amongst them and classes began in February 2014. Textbooks were arranged for the students through co-ordination with the government of Sindh. The table below shows the current enrollment at the Nawab Khan Burirro TLC:

Total Enrollment List of OSDI Schools in our focused villages

S.No.	Name of the School	District	Village	Total Enrollment	Total Enrollment		Nursery	
				Combined	Girls	Boys	Girls	Boys
1	TLC Nawab Khan	Jacobabad	Nawab Khan	86	42	44	42	44

Table 7 – Number of Students (Gender wise) Enrolled in Temporary Learning Center (TLC) of Nawab Khan Burirro, district Jacobabad

This TLC caters to 86 children, who are not only coming from Nawab Khan Burriro itself, but are also from the surrounding cluster of 6 villages proving that there has been a positive spill-over effect of OSDI's intervention. The bar graph below shows the comparison between the number of children attending school before and after OSDI's intervention in the village of Nawab Khan Burirro:

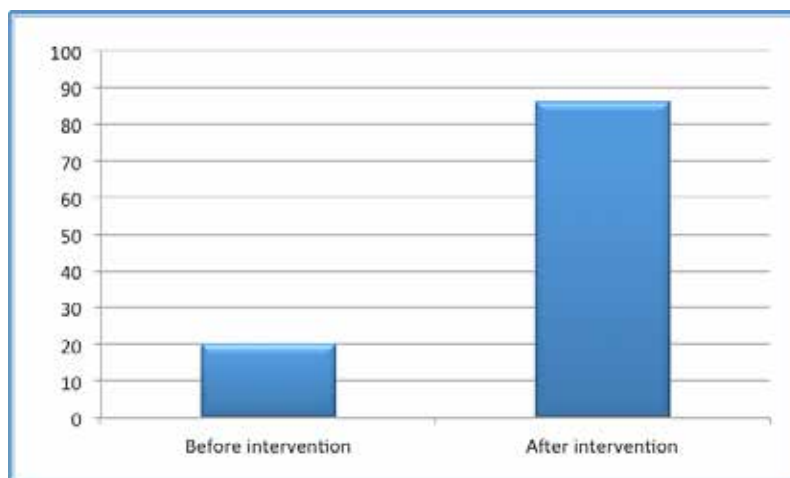


Figure 6 – Difference between before and after intervention Impact created by OSDI

Government Primary School Jawan Khan Burirro

The rural community of Jawan Khan Burirro comprises of only 60 households with a total population of 390 people, of which 23% are literate⁴. There was an existing government school building in the village. However, due to high absenteeism of teachers the enrollment of students was low. As a result this school mostly remained close throughout the year.

OSDI appointed a local teacher at this government school. It was observed that enrollment reached approximately 60 students after the first two weeks of hiring the teachers. The school teacher made active efforts to co-ordinate with the District Government regarding notebooks and stationary for school children.



Today, 63 students are enrolled in this school as a result of OSDI's regular efforts of mobilization. The community has started to realize the significance of education in improving the lives of their children.

During the summer vacations, OSDI organized a mathematical training session for its teachers from district Shikarpur, Jacobabad and Khairpur. The purpose of this training was to enhance the teaching methodologies and improve the mathematical skills. As a positive outcome of this training OSDI's appointed teacher in Government Primary School Jawan Khan Burirro conducted the first mathematical assessment for the students of this school. It was the first assessment exercise these students had ever participated in and they performed well, reflecting the value of hard work and persistent dedication.

Health-care

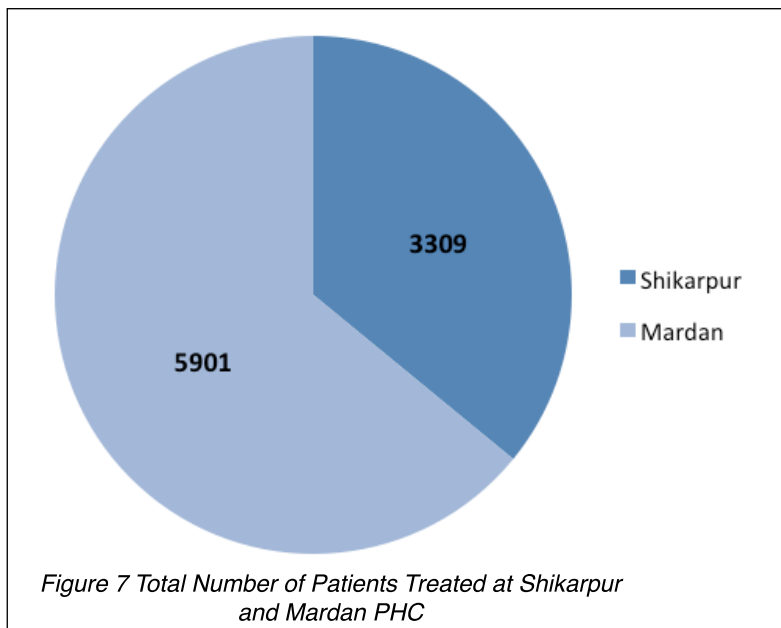
Access to primary health-care is the basic right of every individual. Due to the vicious poverty cycle, malnutrition, unavailability of sanitation systems, lack of hygiene awareness and unclean drinking water people in rural Pakistan fall prey to major diseases. Most of these dire emergencies result in the patient's death, as there are no health-care facilities available in the village premises or nearby.

This project of OSDI was initiated to provide basic health-care amenities to focused rural communities. 2 types of health-care vicinities were constructed by OSDI to facilitate the suffering patients and in both these facilities a trained team of doctor and paramedics is readily available to provide first aid to the patient in a short span of time. In the event of a patient being diagnosed with a serious illness then they are immediately referred to the nearby District Government Hospital.

Primary Health-care Center (PHC)

Due to the unavailability of resources and extensive ill-literacy in rural communities many poor people become victims of unfortunate circumstances. People are either forced to visit village quacks or are left to suffer due to the lack of primary health-care infrastructure. Those who can afford private treatment have to travel long distances to visit doctors in cities while the rest prefer to make a stressful journey to the nearby Government health-care facilities.

Identifying that the lack of health-care facilities in focused rural communities were inhibiting growth and development, OSDI built two PHCs in the areas of Shikarpur and Mardan. These PHCs have been set-up as a permanent fixture to serve the under-privileged ailing patients.



As of June 2014, over 9,210 patients have been provided medical assistance in both these PHCs.

In the two Primary Health-care Centers (PHCs) of OSDI the focus is on providing first aid assistance to the sick. Most of the patients who visit the PHC have health issues relating to flu, cough, fever, stomach ache, diarrhea, acute respiratory infection (ARI), scabies, hepatitis, diabetes, hypertension, polio, tuberculosis, malaria, etc. Upon diagnosis if the patient is found suffering from a severe illness the team of health-care experts refers him/her to the nearby Government Health-care center for further treatment. Through these well-equipped PHCs, OSDI aspires to give economical and sustainable treatment to the patients.

Besides providing quality health-care to the rural poor, these PHCs serve as a focal point to ensure smooth execution of various immunization campaigns which take place in co-ordination with the Government's Health department. Polio, Malaria, Hepatitis, Measles and Worm infestations campaigns are a few diseases for which inoculations are given in the focused communities of OSDI.



Regular monitoring of the health statistics enables OSDI to maintain a record of the difference that has been created since our intervention in the rural community.

General Medical Camp (GMC)

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 weekly or bi-weekly basis in areas where primary health-care facilities are non-existent. Along with providing first aid to the ailing patients these GMCs provide medicines at subsidized rates for the poor.

OSDI's qualified health-care representatives provide treatment charging a low-cost token fee. In times of dire emergencies these GMCs can be easily shifted to areas affected by natural catastrophes because of their mobile nature. Besides providing quality health-care, these GMCs also serve as a platform to create awareness within the focused communities regarding the significance of health & hygiene.



Inoculation campaigns are held in co-ordination with the government's district health team at these GMCs where polio, de-worming and hepatitis vaccinations are given. To date 225 critical cases have been referred to District Health centers for further treatment and observation.

Districts	# of Camps held	Patients Treated	Referral Cases
Matiari	123	2231	69
Mardan	104	2181	57
Shikarpur	5	978	99
Total	232	5390	225

Table 8: Total number of General Medical Camps held by OSDI till June 2014

OSDI has provided primary medical assistance to more than 14,600 ailing patients within its focused communities over the span of 5 years through its GMC and PHC.

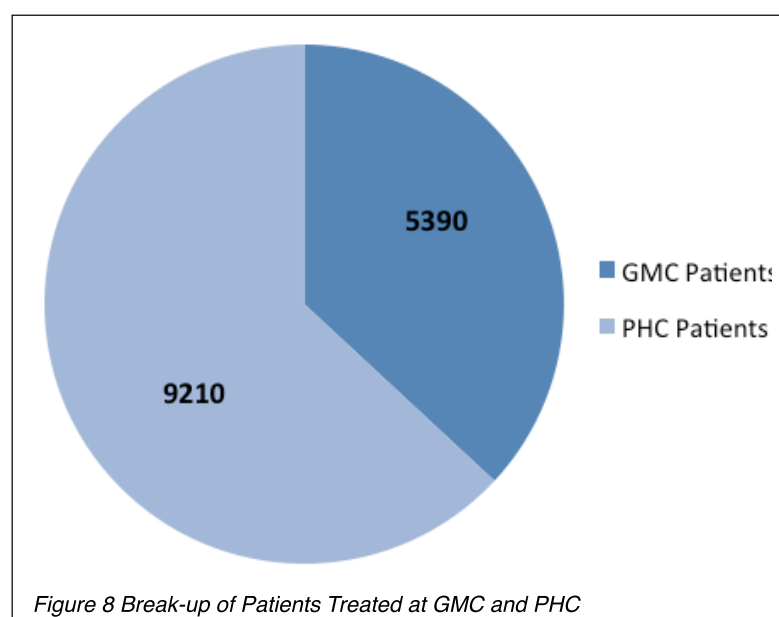


Figure 8 Break-up of Patients Treated at GMC and PHC

To ensure sustainability and monitor the success of our health project, the data is regularly updated by OSDI and is subsequently compiled to evaluate our performance over the years. Through these indicators, the impact OSDI has had on the lives of people in these rural households can easily be examined.

Through these GMCs, many suffering patients have availed effective treatment and early diagnoses of potentially dangerous diseases have been made by the OSDI health team. As a direct result the mortality rate has fallen. Furthermore, the focused communities have become more aware about the dangers of relying on village quacks and unqualified healers who do more harm than good to the patient.

Hepatitis Prevention and Control Program

According to the Pakistan Islamic Medical Association (PIMA), every 10th person in Pakistan suffers from Hepatitis⁵. Due to unclean and contaminated drinking water and lack of resources in the rural areas this epidemic disease is widely prevalent. Over 4 million people suffer from Hepatitis B in this country and over 8 million people are affected by Hepatitis C disease (World Health Organization)⁶.

The Hepatitis Prevention and Control Program aims to provide medical facilitations to those under-privileged patients who cannot afford the expensive treatment or might not even be aware that they have this disease. Most people living in the rural areas earn an average amount of PKR 1489/- to PKR 2383/-. In addition to the daily livelihood expense and struggle to make both the ends meet, these people are left with nothing to barely afford the medical treatment of hepatitis.



In the targeted communities of OSDI, this programme runs in collaboration with the Chief Minister's Initiative for Hepatitis free Sind. Under this programme, 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.

The overall expense of screening and logistics is borne by OSDI, while the Sind Government manages the vaccinations and treatment cost. In the 31 medical assistance camps of the Hepatitis Prevention and Control Program, a total number of 111 patients suffering from Hepatitis B and 115 Hepatitis C patients have successfully been cured in focused villages. 142 patients are currently undergoing treatment.

District	Screening	Vaccinations	Treatment Done	Under Treatment
Matiari	2361	2310	57	22
Mardan	484	475	52	4
Khairpur	3007	2785	43	17
Shikarpur	2204	2142	74	99
Total	8056	7712	226	142

Table 9: District wise Metrics of Hepatitis Prevention and Control Program

Polio Immunization Campaigns

Polio is a contagious disease that mainly affects the children under 5 years of age and in its most severe form can cause paralysis, difficulty in breathing and sometimes death. According to UNICEF, Pakistan is amongst one of the polio endemic countries.

Under this program OSDI facilitates the government staff at the grass root level by motivating the community to get their children vaccinated, organizing polio awareness campaigns and maintaining of cold chain mechanisms. Each child is scheduled to receive atleast 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. It is estimated that over 1500 – 2000 children are vaccinated against polio per month.

Under this program, 56,505 polio inoculations have been given by OSDI in its targeted villages.

The community mobilization campaigns are routinely held by OSDI, during the National Immunization Days (NIDs), Sub-National Immunization Days (SNIDs) and Government declared Emergency durations such as Short Interval Additional Dose (SIAD) and MOPUP.



The Extended Program of Immunization (EPI) began in the Primary Health Center (PHC) of district Shikarpur in 2013 and since then vaccinations against below severe diseases are being given to the rural poor.

OSDI plans to eradicate polio by working with the District Government in its focused communities.

Extended Program of Immunization (EPI)	
1. Childhood tuberculosis	
2. Poliomyelitis	
3. Diphtheria	
4. Whooping cough	
5. Tetanus	
6. Hepatitis B	
7. Meningitis	
8. Streptococuss pneumonia (Pneumococuss)	
9. Measles	
Total No. of Children Vaccinated	677

Table 10: The total number of children vaccinated at PHC of Shikarpur

Maternal & Child Health-care Program (MCH)

The rural communities of Pakistan still espouse a patriarchal family system, in which a woman is bound to look after the entire family and work from sunrise to sunset. Early marriages, illiteracy and lack of female empowerment in the rural households contribute significantly to the high mortality rate of expecting mothers and the infant babies. Due to lack of knowledge and awareness about pregnancy and the precautionary measures that must be taken during this time period many pregnancies result in stillbirths.

Most pregnant females are unaware about their physical wellbeing as they are under the Child Bearing Age (CBA). In consideration of these dire circumstances, OSDI came forward with the Maternal & Child Health-care Program (MCH) in its focused communities.



Under this program, the Traditional Birth Attendants (TBAs), Lady Health Workers (LHW) and Dais are trained about the pre-natal and post-natal health-care needs of the expecting mother. These females are also trained about the safety measures that should be considered while performing a delivery. OSDI's Health staff educates these females to be aware about different types of complications and how immediate first aid solutions can be provided to minimize the patient's discomfort.

OSDI also trains TBAs, LHWs and Dais about basic information regarding consumption of healthy food, intake of nutrients, precautionary measures and other relevant details with regards to pregnancy. Since the inception of this program in 2012, a total number of 35 TBAs and Dais have been trained from different villages by OSDI.

In case of medical emergencies patients are referred to OSDI's partner health centers where immediate assistance is provided to save the life of mother and child. Patients are also administered with tetanus injections if considered necessary.

To date, a total of 989 pregnant females have been monitored and facilitated by OSDI.

Pre-Natal Consultations Provided	Post-Natal Check-ups Conducted
969	163

Table 11: Total number of Pre and Post Natal consultations Provided

Measles Prevention & Control Campaign

Due to unhygienic conditions and lack of awareness, people living in the rural areas are more susceptible to harmful diseases in comparison to the urban population. Measles is an airborne disease which is highly communicable and easily spreads through cough, sneezes, saliva and nasal secretions of the infected. In Pakistan, this deadly infection claimed 18 lives in 2014⁸.

According to World Health Organization (WHO), in 2011 4386 cases of measles were reported in Pakistan⁹. In our efforts to overcome this epidemic, OSDI partnered with World Health Organization (WHO) to create awareness and mobilize the focused communities to inoculate themselves against measles.

OSDI organizes community awareness campaigns and health monitoring drives to minimize the morbidity and mortality risks in its focused communities. In June 2014, OSDI along with the mutual collaboration of District Government Sind immunized almost 830 children of district Shikarpur.

In the district of Matiari, approximately 959 children from the age group of 9 months – 10 years have been provided preventive inoculations against this viral contagious disease.

So far, over 1789 children have been inoculated by OSDI against measles under this program.

Malaria Prevention & Control Program

The root cause for the emergence of this mosquito borne infectious disease has been proven to be stagnant dirty water. In rural households where lack of cleanliness and severe issues of sanitation prevail this fatal disease of malaria is quite common.

OSDI works in collaboration with the District Government in its focused communities to combat this infection through community awareness campaigns and fumigation. The community is informed about preventive measures and causes due to which the malaria mosquito is borne.

Under the Malaria Prevention & Control Program, all four targeted villages of district Shikarpur were fumigated against mosquitoes and its larvacide. Logistics and other miscellaneous expenses are managed by OSDI during the fumigation drive and the District Government facilitates with the machines and staff to run this activity.

School Based De-Worming Project (SBDW)

Children living in the vulnerable communities are at a higher risk of being infected with such parasites that can cause infections in Gastro Intestinal Tract (GIT) in the stomach. Unhygienic food and eating with dirty hands are two major reasons for these diseases. In harsh cases the patient can suffer from severe anemia pains and morbidity.

Since the inception of School Based De-Worming Project (SBDW), OSDI has been facilitating the children to combat this disease in its focused villages.

During the two phases of SBDW, a total number of 4458 school going children have been administered with the De-Worming medicine.

SBDW Phase I	SBDW Phase II
2100	2457

Table 12: Total number of children administered with De-Worming medicines in Phase I & Phase II

OSDI collaborated with the World Health Organization (WHO) in the second phase of the School Based De-Worming Project (SBDW) to provide students with a dose of de-worming medicine, milk packs and oral hygiene kits (containing tooth brush, tooth paste and mouth-wash). The health staff of OSDI also conducted sessions on personal hygiene and sanitation throughout the 12 SBDW campaigns held in this phase.

Water, Sanitation and Hygiene (WASH)

Under this project, OSDI works to overcome water scarcity issues, 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:

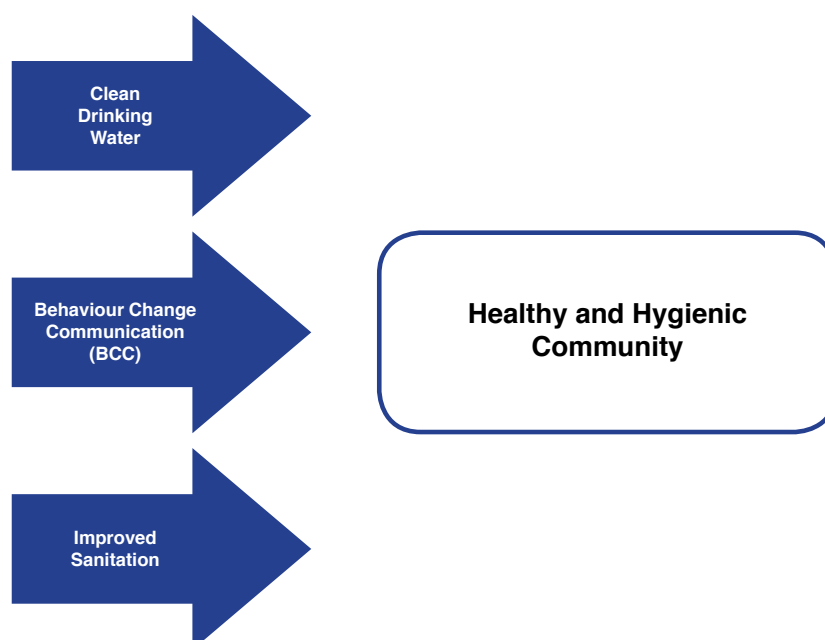


Figure 9: Water and Sanitation, Hygiene (WASH) Sustainability Model of OSDI

Clean Drinking Water

Access to clean drinking water is the right of every human being to ensure healthy growth and development. Due to unavailability of resources, water scarcity issues and natural catastrophes such as heavy floods, the marginalized communities of Pakistan are badly affected.

Lack of knowledge about the connection between health and hygiene also worsens the situation in the rural communities. People living in these areas are entirely unaware about the negative impacts on health that can result in deadly situations.

Mostly people are dependent on contaminated water from the village wells and hand pumps as water infrastructure is non-existent. As a result, high levels of Totally Dissolved Solvents (TDS), arsenic, and bacteria can be found in the water and 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 collaboration with the Pakistan Council for Research on Water Resources (PCRWR), OSDI has also conducted water testing by extracting ground water samples. The primary aim of this was to provide access to safe drinking water to villagers by identifying microbiological components, chemical levels and physical contamination in the water that they use every day.

Water boring has been done on multiple locations in the focused districts of Khairpur and Matiari to check the levels of water contamination. The below table shows the amount of water purifying tools distributed so far:



Water Purifying Tool	Quantity
Life Straw	954
Jerry Cans	71
Aqua-Tabs	490730
Pure- Sachets	19761

Table 13: Types of water purifying tools provided by OSDI in its focused communities

Upon acquiring water analysis results and details of Totally Dissolved Solvents (TDS) level, water purifying tools are distributed within the targeted communities.

The health staff of OSDI creates community awareness by going from door to door to motivate the females in households to use water purifying tools to ensure that water used in their homes is safe to drink. Lady Health Workers (LHWs) and dispensers conduct regular training sessions in schools, mosques and community meetings to mobilize the community to adapt safe drinking water practices.

The children play a vital role in acting as OSDI's agents to spread the message of health and hygiene in villages and as a result the positive multiplier effect is generated.

Hygiene and Hand-wash (H&H)

To create long lasting positive impact on a society, energizing the community is very 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 purifying demonstration at homes.

To date a total of 3271 households have been provided awareness sessions on health and hygiene in which as many 21374 individuals have willingly participated.

The school going children are mainly educated about drinking clean water, taking regular baths, brushing their teeth, cutting their nails, combing their hair, washing their hands before and after every meal and keeping them clean after sanitation use. OSDI has also distributed soaps, towels and nail cutters in its schools to facilitate the students.

Approximately 3936 health and hygiene sessions have been conducted by OSDI till date.



Infrastructure Development

Well-developed infrastructure plays a key role in uplifting the community from the poverty web and boosts the financial growth of the entire society. The rural areas of Pakistan are badly affected by improper infrastructure with the situation exacerbated by unwilling governments and natural catastrophes.

Realizing the importance of creating sustainable solutions for hindrances in the growth and development of these marginalized communities OSDI attempts to enable these people to move towards progress. Lack of infrastructure development creates difficulties such as moving the ailing patients in case of medical emergencies, the complications involved in transferring goods from one place to another and the fact that people living in these under-privileged societies have to travel long distances mostly on foot to reach their intended destinations. As a result the patient sometimes pays with his life or the goods get worn out before reaching the market.

Since the inception of this project, OSDI has developed a link road, a soil bank, a community based sewerage and lavatory system and provided shelter homes to flood affected people in collaboration with an international partner organization.

In order to improve living standards and provide economic prosperity in the focused district of Mardan, a link road was constructed from village Badam to Rustam market which was located in the next village. It was a one and a half kilometer road which connected both the communities together.

Soil Bank Reconstruction

Recently, a soil bank has been repaired by OSDI in the focused community of Nawab Khan Burirro in district Jacobabad. The villagers were upset with the flow of dirty water in their fields which used to destroy crops. The unavailability of a soil bank meant there was no barrier to stop the flow of this dirty water.

Upon the recommendation of the community OSDI moved a step forward to build the soil bank in this village. In consideration of the organization's dedication to ensuring community involvement, both OSDI and the community mutually contributed in the construction process.

The construction team and an Excavator Machine were hired by OSDI and the community gave lunch and dinner to facilitate the labors working. After 2000/hours of hard work and continuous monitoring by the district officials this task was successfully completed.

The community of Nawab Khan Burirro was grateful to OSDI for its positive initiative and timely co-operation in saving their fields. They also informed us that this Soil Bank would serve as a dual purpose: one would be to protect the crops from dirty water and other would be to protect the fish.



- 
- **1167** beneficiary families financed under KG
 - **280080** sq. ft. of land cultivated
 - **1600** Approx calories provided per vegetable basket
 - **310** beneficiaries financed in Phase 6
 - Beneficiary saves PKR **3500-4000** per month



Food Security Program (FSP)

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 to provide a safety net to households that cannot afford to feed themselves or their families even a single day's meal.

Kitchen Garden Project (KG)

In order to provide vulnerable households with food security the Kitchen Garden Project facilitates the beneficiaries in growing fresh and nutritious vegetables and fruits. This project makes it extremely feasible to have easy access to a kitchen garden which is either in the courtyard or the backyard of the selected beneficiary.

Through OSDI's Kitchen Garden Project, families are successfully able to save up to PKR 100 – PKR 150 on vegetables and fruits per day which is approximately PKR 3000 – PKR 4500 a month. As a positive outcome more saving leads to financial empowerment and sustainability for the entire family.



So far a total number of 1167 beneficiary families have been financed to grow vegetables on approximately 280080 sq. ft. of land under Kitchen Garden (KG) project.

Phase VI:

During this phase, 310 beneficiary families were financed to cultivate vegetables on 74400 sq. ft. of land. Each beneficiary was selected on the basis of need and households that were run by either females or old age adults were considered a priority. The agro scientist of OSDI gave demonstrations on land preparation, sowing and fertilizer and pesticide usage to educate the beneficiaries about best cultivation practices. Apart from training the beneficiaries about safe agriculture methodology, OSDI's agro expert also closely monitored the kitchen gardens. As a result a sizable amount good production of nutritious vegetables was generated, ensuring food security for these rural households.

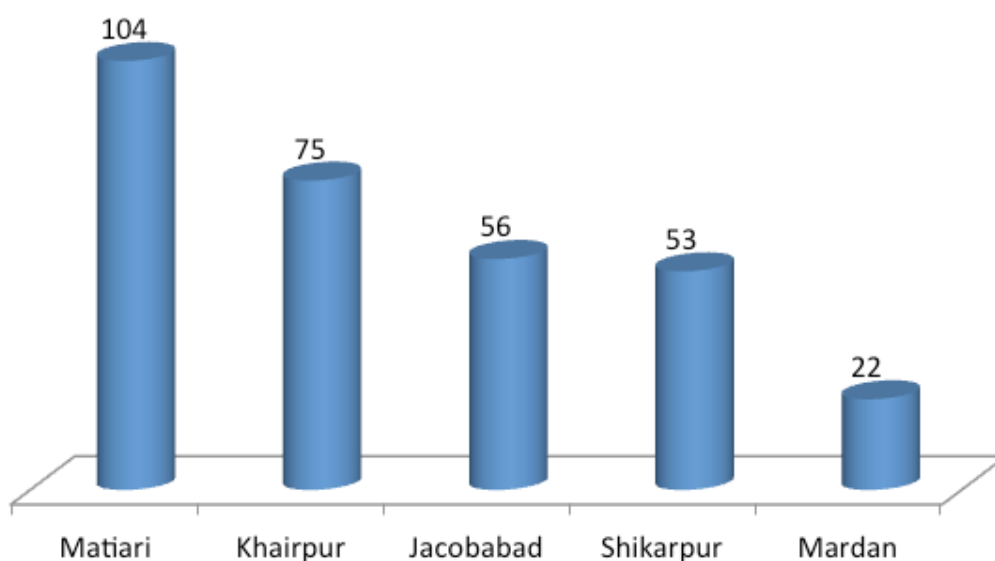
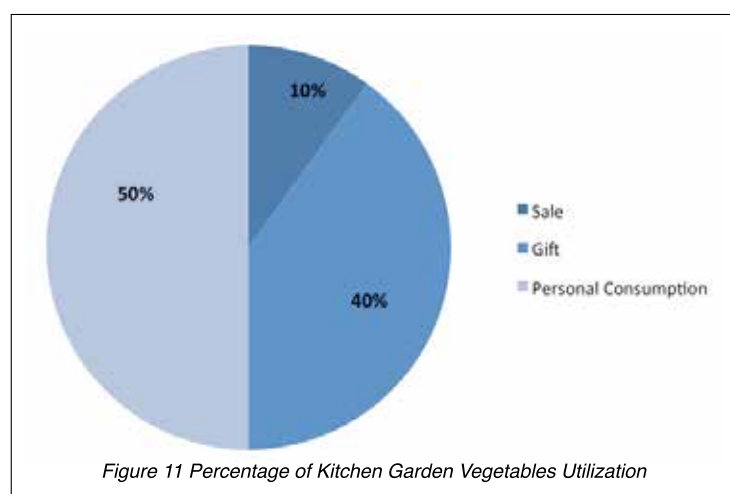


Figure 10 - Break up of KG beneficiaries District Wise in Phase 6

Kitchen Gardening (Phase VI)

District	Village	Beneficiary Families	Total Sq. Ft.
Shikarpur	Malhee, Gul Buriro, Old Zarkhel, Gudho Shair	53	12720 sq. ft.
Matiari	Mari Mohd Khan , Jamal Hajano	104	24960 sq. ft.
Jacobabad	Nawab Khan Burirro, Allan Jat, M. Siddique Arain, Jawan Khan Burirro	56	13440 sq. ft.
Mardan	Saeedabad	22	5280 sq. ft.
Khairpur	Jan Mohd. Vandiar, Peer Bux Bhanbhro, Kamal Khan Lashari	75	18000 sq. ft.
Total		310	74400 sq. ft.

Table14 – District wise Beneficiary Details of KG Phase 6



Most of the beneficiaries utilized the vegetables for self-consumption. However, some beneficiaries preferred to either sell the vegetables for income generation or distribute the vegetables to their friends and neighbours as souvenirs.

Figure 11 shows an average percentage of kitchen garden vegetables utilization by the beneficiary households.

Beneficiaries, who sold the home grown vegetables increased their incomes by not only saving the daily purchasing expense but by earning credit. Some households were even able to pay off their usurious debts, enroll their children in school, multiply their assets and gather some savings for themselves.

Seven types of seeds were distributed to each beneficiary to ensure that they avail a variety of different vegetables each day. Seeds were purchased after consultation with the beneficiaries and a majority of people showed interest in sowing okra, cluster beans, rich gourd, round gourd, tomatoes, apple gourd and green chillies.

It is estimated that on average 2350 calories are required by an adult on a daily basis. Under the Kitchen Garden Project (K.G), the food basket provides approximately 1600 calories per day along with other sources of nutritional intake (such as dairy products, fruits, wheat, cereals, etc.). The calorie count per 100 grams of vegetable seeds given is mentioned below:

1	Cluster bean	16
2	Round gourd	10
3	Apple gourd	21
4	Okra	33
5	Chili	40
6	Tomatoes	18
7	Ridge gourd	20
Total calories		158

Table 15 – Calorie Count of Vegetables Basket Provided to Beneficiaries per 100 grams



SUSTAINABLE STRATEGY

Over the span of its 5 years working in these under-privileged communities, OSDI has been successfully creating a positive impact on the lives of approximately 3,595 households with a population of 23,628 across its focused districts in Matiari, Shikarpur, Khairpur, Jacobabad (Sind) and Mardan (Khyber Pakhtunkhwa). A total number of 19 villages have been facilitated with education, health-care, water, sanitation and hygiene amenities.

Province	District	Village 1	Village 2	Village 3	Village 4
Sind	Shikarpur	Gul Burirro	Old Zarkhel	Godho Shar	Malhee
	Khairpur	Jan Muhammad Vandiar	Kamal Khan Lashari	Mulko Wahan	Pir Buksh Bhambro
	Matiari	Sukhio Mir Jat	Mari Muhammad Khan	Jamal Hajano	
	Jacobabad	Allan Jat	Nawab Khan Burirro	Jawan Khan Burirro	Muhammad Siddique Arain
Khyber Pakhtunkhwa	Mardan	Saeedabad	Badam	Nawakheli	Pir Sai

Table 16 – District wise Break-up of OSDI's sustainable communities

Under the poverty alleviation model of OSDI, poor households have been provided with strategies for income generation and capacity building such that they might overcome the inter-generational debt trap. To ensure food security, a safety net has been designed to provide an easy access to healthy and nutritious food. To uplift the focused communities from polluted and unhygienic living conditions, they have been mobilized and made aware of the significance of healthcare and proper hygiene habits.

In order to continue OSDI's well-designed policies into the foreseeable future and to provide sustainable solutions to the issues caused by the usurious debts and economic adversity in the rural communities of Pakistan, the need was felt for a systematized hierarchical structure which would create a channel of reporting and keep things transparent upon OSDI's exit. Hence, from within the focused communities were created the following groups:



Figure 12 – Channel of Reporting Designed for Sustainable Outcomes upon Exit

Community Representatives (CRs)

The role of Community Representatives (CRs) is to ensure smooth execution of OSDI's projects and facilitate the beneficiaries in the field or wherever they are required. Each CR is selected following the consensus of the village community and the district team of OSDI on the basis of the individual's dedication and commitment to the people as well as the respect they command within their own communities.

OSDI further trains these CRs to represent individual projects and work in close co-ordination with the district team and the community. The primary task of a CR is to



work with dedication to uplift their entire community from the pangs of poverty and create sustainability amongst their people. These CRs would later become a part of the Village Organization (VO).

In order to motivate these CRs to work with continuous dedication, the families of these CRs are transformed into model families through facilitations regarding education, health-care and sanitation.

Village Organization (VO)

Before exiting from a particular district, a Village Organization would be formed by OSDI to assure the smooth execution of each project. This VO would be made following mutual understanding between the village community and OSDI. The selection of each VO member would be made on recommendation by the village community based on respect amongst the people, the level of commitment demonstrated by the individual and their motivation to assist their people.

These selected people would further be given titles to create a channel of command for smooth governance and accountability. Each VO would have a President, a General Secretary and a Finance Secretary.

In this way the VOs can work for the progress of their community. To enhance their capacity building regarding community based development projects, to promote social cohesion and to figure out solutions to problems existing within these communities, OSDI would facilitate them with initial training and guidance.



Upon completion of their working tenure, these VO would again be re-elected by the community to ensure transparency and keep the workings of the VO unbiased. These VOs would act as a bridge between OSDI and the focused community after we move on to other districts. The utilization and management of the Community Development Fund (CDF) would be the responsibility of these VOs and each project chosen would be administered for the progress of the whole community.



Figure 13 – Functioning Model of Village Organization (VO)

Community Development Fund (CDF)

Following the ideology of “for the people, by the people”, this fund has been created to foster a sense of ownership and responsibility amongst the rural people residing in OSDI’s focused communities. Each beneficiary who becomes a member of any income generation project of OSDI under the Livelihood Assistance Program (LAP) is asked to contribute to the Community Development Fund (CDF) a percentage of his earnings that is tantamount to 10% of the loan amount taken.



The fund generated from this would be utilized for the beneficial projects that can further develop these marginalized communities and contribute to progressive growth. With the intention of maintaining the trust amongst the village organization and the whole community, OSDI will monitor the expenditure and need of each project that will be initiated.

In this manner, these communities would of their own accord move towards sustainable development and evolution.

Under the Community Development Fund (CDF), a total number of PKR 728,860 has been recovered from all districts. So far, PKR 333,373 has been generated from district Matiari and PKR 260,232 has been collected from the focused community of Shikarpur.

KHAIRPUR – PRE & POST IMPACT ANALYSIS

In rural Sind is a city named Khairpur which covers approximately 6,140 sq. mi and has a population of over 1,515,000 people (1998)¹⁰. It is estimated that there are over 1,709 rural settlements here with a respective population size of 200 to 1000 people in each settlement.

In 2010, OSDI conducted a baseline survey to identify the vulnerable communities with a high ratio of unemployment and low income generation households earning less than PKR 1275/- per month while also being affected by little to no access to education, a lack of primary health-care facilities, inadequate sanitation methods, poor hygiene and unavailability of food. Based on the identification of these under-privileged villages, OSDI intervened to create sustainability in the lives of the poor living within these communities.



According to the baseline survey conducted in 2010, following four marginalized villages were selected from district Khairpur:

Village	Households	Estimated Population
Jan Muhammad Vandiar	80	560
Pir Bux Bhambro	32	224
Kamal Khan Lashari	259	1211
Mulko Wahan	142	1600
Total	513	3595

Table 17 – Village Wise Break-up of Households and Population of district Khairpur

The indicators for impact evaluation remained the same during the impact assessment survey that was conducted in 2014 to measure the progress of OSDI's three pronged poverty alleviation model.

Demographics:

The average family size comprises of seven family members. 62% of the people earn their living through agriculture farming, 29% work as skilled labor, 7% people are involved in other business activities and the remaining 2% are employed in government services.

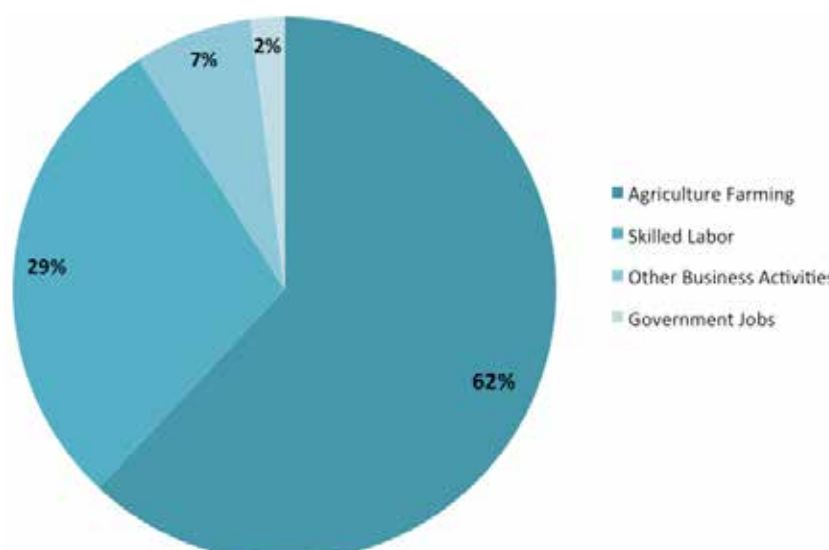


Figure 14 – Business Demographics of district Khairpur

Identifying Poverty Status:

Households were divided into three categories on the basis of per capita income standards. First category comprised of all households having per capita income of less than or equal to \$1.25 per day and were classified as being the “Extreme Poor”. Households with per capita income of more than \$1.25 but less than \$2 were considered to be “Moderate Poor”. All households having per capita income above \$2 were labeled as “non-poor”.

Income & Expenditure:

According to the baseline survey in 2010, the average monthly household income was PKR 8,500 which reached PKR 17,572 after OSDI’s intervention. There is a variation in the income generation of all four focused villages.

In village Mulko Wahan, the average household monthly income reached PKR 22,613 for member households whereas for non member households the average monthly income was PKR 18,155. In Kamal Khan Lashari, the average monthly income was PKR 18,297 for member households and for non-members it was PKR 13,430. The controlled group beneficiaries residing in village Jan Muhammad Vandiar and Pir Bux Bhambro were already financially stable and household members were skilled enough to earn the average monthly income of around PKR 17,259 per household and PKR 15,675 for member households.

It is also worth mentioning that agriculture and livestock contribute to 55% of total household income, off-farm income contributes 25%, small business contributes to 10% of the total income and 2% is generated from miscellaneous economic activities.

In 2010, the average household monthly expenditure was PKR 6,061 while in 2014 the average household monthly expense was recorded at PKR 10,348.

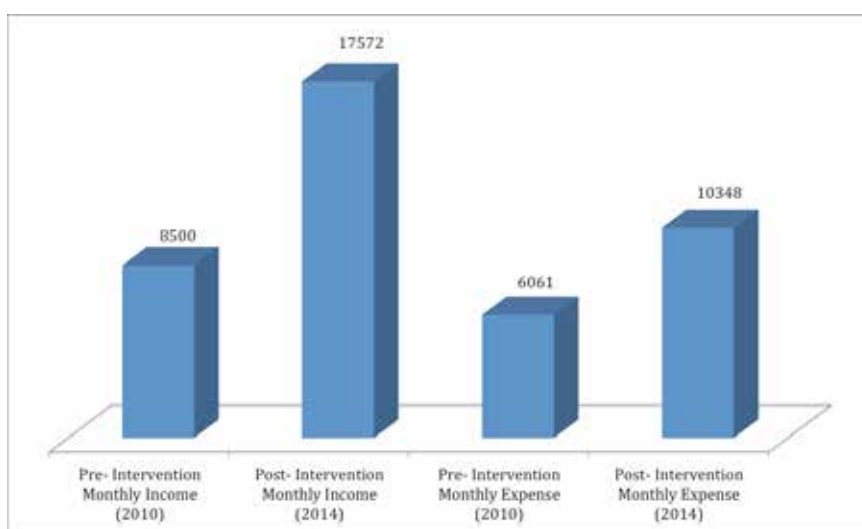


Figure 15 – Pre & Post Intervention Impact in district Khairpur

Asset Creation:

The total household asset value was PKR 377,886 in 2010, and in 2014 it increased to PKR 745,729. It was observed that there were differences between the value of asset for both member and non-members in villages. In Mulko Wahan, the total asset value per member household was PKR 977,173 while PKR 940,116 was for non-member household.

In Kamal Khan Lashari, the total asset value per member household was PKR 842,150 while for non-member households it was PKR 676,509. In village Jan Muhammad Vandiar and Pir Bux Bhambro, total asset value per member household was PKR 659,794 and for non- member households it was PKR 378,629.

On average the productive assets comprise of 75% total asset value, while consumer durables consist of 22% and 3% are savings.

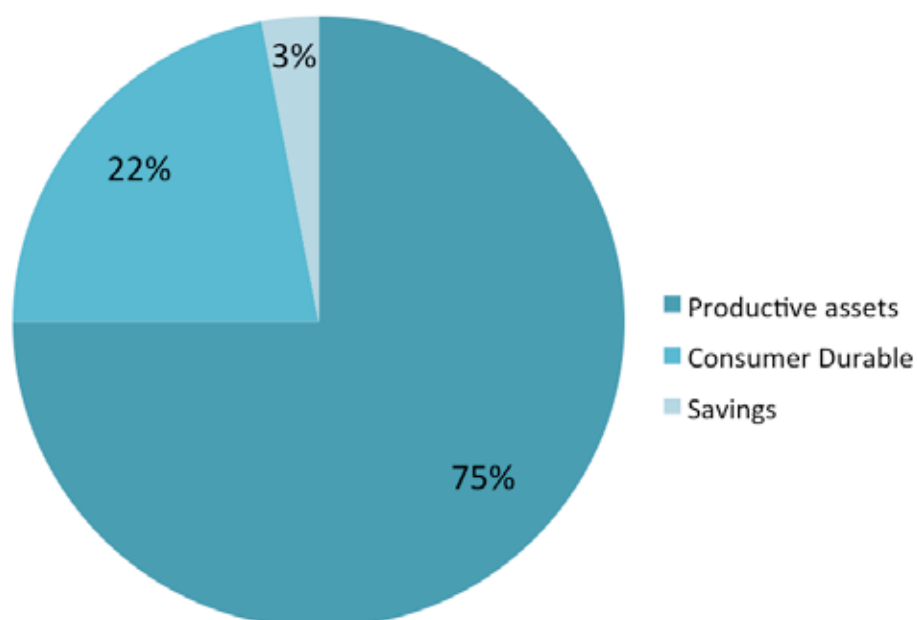


Figure 16 – Percentage of Household Assets in district Khairpur

Land & Livestock Ownership:

Agriculture outcomes have shown significant improvement due to usage of improved varieties of seed and training on better agriculture practices. Major crop for Kharif season is cotton and wheat is cultivated in Rabi season in district Khairpur.

In 2010, the average production of wheat crop was recorded at 28 maunds per acre and by 2014 it increased to 39.15 maunds per acre. The table below shows the impact on the cultivation of wheat crop in terms of average agriculture yield, income and expense during OSDI's intervention in Khairpur:

WHEAT CROP	Baseline 2010	Impact in 2014
Land	3.19	3.22
Maund/Acre	28	39.15
Per Acre Income	26,614	47,033
Per Acre Expense	13,075	13,905
Per Acre Profit	13,538	33,128

Table 18 – Comparison of Agriculture Yield, Income and Expense in wheat crop

As far as the cotton crop was concerned in 2010, the average production of cotton crop was 10 maunds per acre while in 2014; it multiplied to 16 acres per maund. However, the expected results for high production were not met during the four phases financed. The cotton crop of Phase 1 and Phase 2 was completely destroyed due to the heavy floods as a result all the efforts made went in vain. Natural catastrophe struck again in Phase 3 and Phase 4 through heavy monsoon rains. Hence, production values were unsatisfactory:

COTTON CROP	Baseline 2010	Impact in 2014
Land	3.03	3
Maund/Acre	9.89	16
Per Acre Income	16,961	43,826
Per Acre Expense	6,520	16,640
Per Acre Profit	10,441	21,840

Table 19 – Comparison of Agriculture Yield, Income and Expense in cotton crop

According to the Baseline survey 2010, 74% of the households own livestock in district Khairpur. Livestock is mostly considered to be a form of saving and also serves as a productive asset. In 2014 a total number

of 65 beneficiary households had been provided 67 oxens, 144 goats and 52 she-goats for fattening, herd increase, asset creation and income generation purpose.

Education:

Education is considered the most important indicator of the socio-economic status of a community and impacts the future income earnings. In 2010, 49% of the total sample population was illiterate which has been reduced to 26% in 2014.

Within the four year intervention of OSDI, primary school enrolment has increased from 31% to 63% in 2014. Currently 65% of male children are enrolled in school and 60% of female children from the age group of 5 years to 10 years.

Health-care:

Upon intervention, OSDI screened the entire population living in the four focused communities of Khairpur district and identified the patients suffering from Hepatitis. These confirmed patients were further keenly monitored by OSDI's health staff and doctors to ensure proper treatment. The remaining community was inoculated against this disease.

In 2014, 72% of total households had been vaccinated against this disease (*till August 2014*). Amongst the 9 **Hepatitis Prevention & Control Program** camps that were held for three days each in the focused communities of Khairpur, 3007 people were screened from which 75 patients were identified as Hepatitis C+ and 168 patients were suffering from Hepatitis B+.

During the two phases of **School Based De-Worming Project (SBDW)**, OSDI inoculated more than 1469 school-going children providing them a dose of de-worming medicine and a 250 ml milk pack each. Students were also given awareness sessions on the importance of health & personal hygiene by the health staff of OSDI.

Almost, 474 female patients were given pre-natal treatment under the **Maternal & Child Health-care Program** (MCH) and 60 patients came for post-natal check-up. A total number of 78 deliveries were made by OSDI's trained Dais and doctors. Training sessions on Maternal & Child Health-care were conducted to inform the Traditional Birth Attendants (TBAs) and Dais about the safe delivery practices and techniques to ensure the safety of the mother and newborn child.

According to the baseline survey conducted in 2010, malaria was amongst one of the widespread diseases in Jan Muhammad Vandiar, Pir Bux Bhambro, Kamal Khan Lashari and Mulko Wahan communities. In 2010, 52% of the total population was affected by it. In 2014 this value declined to 46% as a positive outcome of **Malaria Prevention & Control Program**.

In district Khairpur, OSDI made considerable efforts to improve the overall health infrastructure in its focused communities by providing a cold chain mechanism and appointing a Lady Health Worker (LHW) at the Government's Basic Health Unit (BHU) in the marginalized community of Jan Muhammad Vandiar. The LHW was hired to assist the government doctor in ensuring Maternal & Child Health-care and to provide assistance during the Extended Program of Immunization (EPI). Sanitary tools such as dustbins, hand-wash and liquid soaps were also given for hygiene maintenance.

In the Rural Health Center (RHC) of Taulka Sobho Dero, adjacent to village Kamal Khan Lashari, OSDI improved the sanitation system, repaired electricity problems and also provided warehouse maintenance to facilitate the patients better.

Water, Sanitation & Hygiene (WASH)

In the 112 awareness sessions of health and hygiene, the district team of OSDI and health staff representatives informed village females, elders, children and the community about general cleanliness and personal hygiene. People were educated about the importance of clean drinking water and safe practices to remove TDS (Totally Dissolved Solvents) while purifying water. The community was also informed about disease specific precautionary measures for diseases such as Hepatitis and De-Worming infections, etc.

OSDI also distributed water purifying tools including 205 life-straw water filters, 50 jerry cans and over 163820 aqua-tabs to facilitate the community better.

In the focused communities of Mulko Wahan and Pir Bux Bhambro, OSDI conducted water boring to provide clean drinking water as the villagers had to travel long distances to get water. In village Mulko Wahan, 80 foot deep water boring was done by OSDI with the support of PCSWR and WHO to find relatively cleaner water with acceptable levels of TDS (Totally Dissolved Solids) and less contaminants. In village Pir Bux Bhambro, 50 foot deep boring was conducted to find water with suitable TDS levels. OSDI also provided the community with an installed motor, a hand pump, and a water tank to supply safe drinking water to the households in the village.

The targeted communities of Jan Muhammad Vandiar, Pir Bux Bhambro, Kamal Khan Lashari and Mulko Wahan were regularly mobilized regarding personal hygiene and the community's cleanliness. OSDI's health staff focused on creating awareness about properly washing hands before and after every meal, cutting nails, brushing teeth and bathing daily.

To improve deteriorating sanitation conditions, OSDI has also installed a water drainage pipeline for the benefit of the community in village Pir Bux Bambhro, district Khairpur. A 108 feet long pipe was installed to drain stagnant water away from the common sitting area of the community. A small cemented tank was constructed for livestock animals to move their water source away from the communal area. The community was mobilized to organize a cleanliness campaign to clean the water tank and highlight the importance of health and hygiene.

Nutrition

The calorie intake per capita is a policy indicator measuring the living standards of households through the household food consumption basket. On the basis of data collected regarding monthly food consumption in each sample household, the daily per capita calorie intake has been estimated.

In 2010, the calorie intake per capita was 1529 per person per day while in 2014 it has increased to 2436 per person per day, which lies within the minimum calorie requirement (2350-2799) defined by the World Food Program (WFP).

A total number of 308 Kitchen Garden Project (KG) beneficiaries were financed to cultivate vegetables on approximately 73920 sq. ft of land to ensure food security through a safety net.

Infrastructure Development

During the 2010 floods, OSDI came forward to rehabilitate the devastated victims in rural Sind and provided them with "Relief Packs" containing food, clean drinking water, medicines, utensils, clothes and other necessary items. Altogether 29 items were given in each "Relief Pack" along with a burner, jerry can, floor mats, dish-washing bar soap, match box, dates, candles, biscuits, cakes, kerosene oil and empty bottles for kerosene oil.

On-the-spot vaccinations were also done by OSDI's health team to control epidemic diseases from spreading and temporary camps were set-up for settlement.

In the emergency relief operation, OSDI provided assistance to a total number of 265 flood affected households in two phases across Shikarpur, Khairpur and Matiari. Overall, 84 households from district Khairpur were facilitated with tents, having a size of 12' x 14' considering each family size as 8-10 members.

On-Going Projects

Temporary Learning Center – Kamal Khan Lashari

Realizing the significance of education, and the positive multiplier impact it has on the upcoming generations, OSDI has kept its Temporary Learning Center (TLC) in Kamal Khan Lashari community still functional. This TLC is the only female education school within the village. Before OSDI's intervention in this community there was no formal or informal educational facility for females available in this area.

In March 2012, OSDI initiated a Temporary Learning Center specifically for female students and 2 teachers were appointed to educate the schoolchildren. OSDI's district officials made efforts to mobilize the entire community of Kamal Khan Lashari in order to instill awareness about the female's right to literacy. People were engaged on community level to send their girl children to school and acquire education.

The female enrollment is currently 90 in this TLC with students mostly ranging from the age group of 5 years

to 10 years on average. According to the Education Policy of OSDI, the emphasis was being given to the primary education of these students. The TLC offers classes for Nursery, Kindergarten and Class I.

The students are taught primary literacy lessons on Sindhi, English and Mathematics. OSDI has also distributed uniforms, school shoes, text books, school bags, stationary items such as pencils, erasers, sharpeners, geometry box and copies (a one-line copy and a three-lined copy) to the female students.

This TLC is working with full enthusiasm and passion as the village females are now able to contribute towards the betterment of their society.

After constant efforts and community mobilization the Government school which previously refrained from allowing girls the right to admission has collaborated with OSDI to accept female students.

Female students from this TLC have now appeared in the government's administered annual examinations for the first time.

Government Boys Primary School - Kamal Khan Lashari

In the community of Kamal Khan Lashari, district Khairpur, there was only one school building constructed at the time OSDI intervened. Unfortunately, the built school was only for boys and did not allow the female students to be admitted.

According to the initial survey only 14 students were enrolled in this school. The irregularity of teachers and lack of punctuality had turned the Government Boys Primary School in this village into a ghost school. Parents resisted sending their children to such a school and preferred to have them work in the fields.

Upon intervention, OSDI appointed an educated teacher for this school from within the same community. After regular sessions of mobilization and awareness OSDI succeeded in having a gradual increase in the enrollment of students in this school.

Today, 130 students are acquiring quality primary education due to the efforts of OSDI.

SUCCESS STORIES

Case-Study (1) - ADP

Mureed Hussain – Living in Prosperity

Five years ago, OSDI began working in the under-privileged community of Gul Burirro, district Shikarpur. The baseline survey conducted by OSDI concluded that this village was deprived of basic health and education facilities. 150 households were fighting for their survival as the income generation per household was unsatisfactory.

Mureed Hussain s/o Kirirr Burirro is a resident of village Gul Burirro. He is the only bread earner for his family of 15 members. Life for Mureed and his family was constant suffering as unavailability of resources and the feeling of being good for nothing made Mureed a gambler. This habit led him to be severely indebted with loans. His house was also at risk of being sold if he failed to repay his loans.



OSDI gave Mureed a chance to start his life anew by having him onboard the Agriculture Development Project (ADP) as a beneficiary. He was financed loan for wheat crop in 2012 during the phase 5 in ADP. Under the guidance and proper counseling of the OSDI's field staff Mureed started coming back towards living a normal life. He even joined OSDI as a Health CR.

Today, Mureed is amongst the many ADP graduates who have successfully repaid all their loans and have created sufficient assets of their own. He has 2 buffaloes, 1 cow and 3 calves along with 4 acres of agro land of his own. His family has moved towards sustainability and his 4 children are acquiring education. In appreciation of his efforts OSDI gave him PKR 30,000/- for his sister's wedding.

The story of Mureed is an example of hard work and dedication for all members of his community. From being considered a black sheep in his society he today owns a reputable position in his village. By focusing on OSDI's strict policies and the motivation to change his life Mureed has moved from darkness to light.

Case-Study (2) - LDP

LDP - Creating Waves of Sustainability



People living in the under-privileged areas owning a very small piece of land or having no farmland to grow yield are provided livestock for fattening and herd increase by OSDI. Beneficiaries are facilitated with animals such as goats, cows, buffaloes, oxen and sheep to increase their income generation.

Syed Gohar Ali Shah s/o Syed Hussain Shah is a resident of village Saeedabad, UC Rustam and has been considered for this project since he was the only bread earner for his family of 7 members. The earning from his private job did not allow him to fulfill his monthly expenses.

As, he had taken up the challenge of educating all his children, the expenses were hard to meet. OSDI financed him three animals: a cow, a goat and an ox with a total worth of PKR 75,000/-.

Rasool sold the ox during Eid ul Adha season for PKR 70,000/- earning a profit worth PKR 40,000/- and repaid his complete loan by including some money from his personal savings. According to latest update given by OSDI's veterinary assistant, the Goat and Cow provided to Rasool are now pregnant and have therefore become assets.

He and his family are very happy and thankful to OSDI for creating sustainability in their lives.

Case-Study (3) - SREP

Sania – Progressing towards Sustainability

In the under-privileged village of Sukhio Mir Jatt, district Matiari resides Sania, a 25 year old female. She acquired education till middle level and was later on married. However, her marriage resulted in separation and she had returned to her parents' home.

In order to earn a respectable living and to avoid becoming a burden she stitched clothes at nominal rates.

Ms. Sania had also taken a beautician course and had knowledge about beauty products. She approached OSDI to facilitate her with a small loan so she may initiate a ladies convenience store in her home as there was no such store within the village and the females of the community had to travel to the main city to purchase goods.

OSDI approved PKR 25,700 worth of loan and she made a contribution of PKR 5000 herself. Sania was even provided training regarding financial management, book keeping, purchasing of goods and customer handling.

Today, this young enthusiastic entrepreneur earns approximately PKR 2500 – PKR 3000 per month through the little guidance and nominal assistance given to her. Her life is also progressing towards sustainability with independence. She is thankful to OSDI for making a positive impact in her life.



Case-Study (4) - Education

Afghan Bux– Unmatched Passion



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 Afghan son of Rasool Bux Khoso. This 12 year old child belongs to the Khoso community which is approximately 2kms away from village Nawab Khan Burrio in district Jacobabad.

Afghan is the youngest of 8 siblings. His father works as a balder labor (a person who manages the irrigation channels of the canal water) and his mother is a housewife. He is the only child acquiring education amongst his 4 brothers and 3 sisters.

This student of grade 1 walks through the 2 kilometer long canal that is situated between his village and Nawab Khan Burriro community when it is dry. During the winter season when the canal is filled with flowing water this child swims his way to school daily. According to this child, “upon reaching the canal he takes off his uniform and puts it in his schoolbag then swims to the other side of the village and dresses up again to attend school”.

Not only is Afghan a regular student at school but also actively participates in classroom activities. His passion to study and acquire education motivates his fellow class mates. His persistent drive to learn makes him an inspiration for all of his peers. His class teacher regards him as an intelligent student.

Students like Afghan are symbols of courage and passion for the rest of the children who do not attend school.

Case-Study (5) - Health

Abdul Qadeer – A New Life

District Shikarpur is in the North of Sindh. Due to its strategic location it holds an important place in the region. Rural areas of Shikarpur were rich in fertility of land but, frequent flooding has ruined it. To make the matters worse, constant floods have negatively impacted the health of the surviving people and affected their sources of income.

In Godho Shar, a small village in Shikarpur with only 90 households and not more than 500 people OSDI intervened 5 years ago because of the lack of basic healthcare, education facilities and income opportunities. Abdul Qadeer Shar s/o Gull Hassan Shar is an 8 year old orphan who is amongst one of the many patients receiving medical assistance from OSDI's platform. He currently resides with his uncle, who himself is a poor farmer. Since birth, Abdul Qadeer has been suffering from a congenital skin disease.



According to his uncle, they consulted doctors several times at government health facilities but no improvement was noticed in the child's health. Unfortunately, low income and the inability to make ends meet made Qadeer's illness difficult to afford for his uncle. Realizing the incapacity of this family to afford expensive medicines and doctor's fees, OSDI came forward to provide health assistance to this child.

Abdul Qadeer was referred to a famous skin specialist in the area and his treatment started anew. Under the supervision of the skin specialist and monitoring of OSDI's health staff, regular intake of medicines was ensured. Timely routine check-ups and proper medical facilitation healed the child by reducing his skin infection and curing his interim skin patches. Hair fall was once an issue but is also gradually improving.

His family is very happy and appreciative of the efforts made by OSDI.

Case-Study (6) - KG

Punho Rajar – Cultivating Nutritious Home Grown Vegetables



Healthy and nutritious food is the basic need of every human. The availability and means to acquire it is termed as food security. Due to the unavailability of resources, a lack of income generation and the burden of usurious debts the poor households in rural areas tend to suffer from food insecurity. Most of the under privileged families cannot even afford a single day's meal.

Considering such food insecurities, OSDI initiated the Kitchen Garden Project (KG) as a part of the Food Security Program. Beneficiaries who were selected in this project, have not only progressed towards food security but have also made it their source of income generation.

Mr. Punho s/o Mr. Muhammad Rajar lives in village Jamal Hajano, district Matiari, along with his wife. His old age prevented him from working in the fields and as a result he was solely dependent on his grandchildren for survival. However, since he has joined the KG project his life has started with a new zest and zeal. His home grown vegetables have not only provided him with food security but he is also able to earn PKR 1000 per month.

Apart from personal consumption and vegetable selling, Punho also exchanges his vegetables for 1.5 liters of milk with his Lashari neighbours. The soil texture of his Kitchen Garden is sandy loam in nature in which radish, chillies, spinach, tomatoes, coriander, carrot and mint has thrived. Under OSDI's guidance he has been trained regarding the best practices for growing and maintaining of Olericulture.

The K.G plot of Mr. Punho is surrounded by trees that not only provide shade to his vegetables but also have other beneficial qualities such as being the source of Prosopis Juliflora called "Devi", which facilitates against erosion and provides fuel wood and building material. Salvadora Oleiodes, also known as "Khabar" contains fluoride, silica, sulphur, vitamin C and a number of other constituents beneficial to teeth. It is even used as a crude toothbrush.

In appreciation of OSDI's Kitchen Garden Project, Punhoo gifted a baby Azadirachta Indica, also known as "Neem" tree in the first summer camp organized by OSDI for students of district Matiari schools.

He is very thankful to OSDI for giving him an opportunity to become a beneficiary of the Kitchen Garden Project (K.G) through which he has moved towards sustainability and food security.

LIST OF ACRONYMS AND ABBREVIATIONS

ADP	Agriculture Development Project
ARI	Acute Respiratory Infection
BHU	Basic Health Unit
CBA	Child Bearing Age
CDF	Community Development Fund
CDP	Community Development Program
CR	Community Representative
CSR	Corporate Social Responsibility
EPI	Extended Program of Immunization
FSP	Food Security Program
GAP	Good Agricultural Practices
GDP	Gross Domestic Product
GIT	Gastro Intestinal Tract
GMC	General Medical Camp
H&H	Health and Hygiene
KG	Kitchen Garden
KPK	Khyber Pakhtunkhwa
LAP	Livelihood Assistance Program
LDP	Livestock Development Project
LHW	Lady Health Worker
MCH	Maternal & Child Health-care
MDG	Millennium Development Goals
NGO	Non-Governmental Organization
NID	National Immunization Days
OSDI	Organization for Social Development Initiatives
PCRWR	Pakistan Council for Research on Water Resources
PHC	Primary Health Center
PIMA	Pakistan Islamic Medical Association
PKR	Pakistani Rupee
SBDW	School Based De-Worming
SIAD	Short Interval Additional Dose
SNID	Sub-National Immunization Days
SREP	Small Rural Enterprise Project
TBA	Traditional Birth Attendant
TD	Triple Dwarf
TDS	Totally Dissolved Solvents
TLC	Temporary Learning Center
UNICEF	United Nations Children's Fund
VO	Village Organization
WASH	Water and Sanitation, Hygiene
WHO	World Health Organization

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REFERENCES

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- 8 The News
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ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES


BALANCE SHEET

As at June 30, 2014

	<i>Notes</i>	<i>2014</i> <i>Rupees</i>	<i>2013</i> <i>Rupees</i>
ASSETS			
NON CURRENT ASSETS			
Property, plant & equipment	4	4,829,509	872,866
Capital work in progress	5	-	2,247,283
		4,829,509	3,120,149
CURRENT ASSETS			
Short term loans	6	18,261,498	16,911,271
Advance ,deposits and other receivables	7	4,847,201	3,440,444
Cash and bank balance	8	6,936,087	3,804,787
		30,044,786	24,156,502
TOTAL ASSETS		34,874,294	27,276,651
FUNDS & LIABILITIES			
FUNDS			
Accumulated fund		29,951,014	23,993,778
CURRENT LIABILITIES			
Trade & other payables	9	4,923,280	3,282,873
TOTAL FUNDS AND LIABILITIES		34,874,294	27,276,651

The annexed notes from 1 to 17 form an integral part of these financial statements.


Trustee


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ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES

INCOME & EXPENDITURE ACCOUNT

For the year ended June 30, 2014

INCOME	Note	Restricted	2014 Unrestricted Rupees	Total	Restricted	2013 Unrestricted Rupees
Donations	10	5,505,960	38,358,154	43,864,114	-	32,715,387
Project income	11	-	1,289,246	1,289,246	-	230,925
Other income	12	-	181,383	181,383	-	303,591
TOTAL INCOME		5,505,960	39,828,782	45,334,742	-	33,249,903
EXPENDITURES						
Project expenses	13	1,970,280	22,487,336	24,457,616	792,709	16,852,767
Administrative expenses	14	-	14,798,690	14,798,690	-	12,800,724
Finance cost	15	-	121,200	121,200	-	160,210
TOTAL		1,970,280	37,407,226	39,377,506	792,709	29,813,701
EXCESS OF INCOME OVER EXPENDITURE		3,535,680	2,421,556	5,957,236	(792,709)	3,436,202

The annexed notes from 1 to 17 form an integral part of these financial statements.



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ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES

CASH FLOW STATEMENT

For the year ended June 30, 2014

	2014	2013
	Rupees	Rupees
Cash flow from operating activities		
Income for the year	5,957,236	2,643,493
Adjustment for non cash items:		
Financial cost	121,200	160,210
Depreciation	786,109	258,472
Prior period adjustment	-	185,925
	907,309	604,607
	6,864,546	3,248,100
(Increase) / decrease in current assets		
Short term loans	(1,350,227)	(8,491,979)
Advances, deposits and other receivables	(1,406,757)	2,135,097
Increase/(decrease) in current liabilities		
Trade & other payables	1,640,407	1,403,043
	(1,116,577)	(4,953,839)
	5,747,969	(1,705,739)
Finance charges paid	(121,200)	(160,210)
Cash generated from/(used in) operating activities	5,626,768	(1,865,949)
Cash flow from investing activity		
Capital work in progress	-	(1,660,084)
Purchase of fixed asset	(2,495,469)	(1,131,338)
Net cash used in investing activity	(2,495,469)	(2,791,422)
Cash flow from financing activities	-	-
Net increase/(decrease) in cash & cash equivalent	3,131,299	(4,657,371)
Cash and cash equivalent at the beginning of the year	3,804,787	8,462,158
Cash and cash equivalent at the end of the year	6,936,087	3,804,787

The annexed notes from 1 to 17 form an integral part of these financial statements



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