



Annual Report

2016

Organization For Social Development Initiatives

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LIST OF ABBREVIATIONS AND ACRONYMS

ADP	Agriculture Development Project
AJ	Allan Jat
CDF	Community Development Fund
CDP	Community Development Program
CSR	Corporate Social Responsibility
EPI	Extended Program on Immunization
FSP	Food Security Program
GMC	General Medical Camp
GPBS	Government Primary Boys School
GPMS	Government Primary Middle School
GPS	Government Primary School
H&H	Health and Hygiene
JKB	Jawan Khan Burirro
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
MSA	Muhammad Siddique Arain
NGO	Non-Governmental Organization
NKB	Nawab Khan Burrro
NO.	Number
OP	Open Pollinated
OSDI	Organization for Social Development Initiatives
PHC	Primary Health Center
PKR	Pakistani Rupee
SBDW	School Based De-Worming
SDG	Sustainable Development Goals
SQ. FT.	Square Feet
SREP	Small Rural Enterprise Project
TBA	Traditional Birth Attendant
TD	Triple Dwarf
TLC	Temporary Learning Center
UC	Union Council
UNICEF	United Nations Children's Fund
WASH	Water and Sanitation, Hygiene

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FOREWORD



Pakistan is not only blessed with rich natural resources, culture and heritage; but also with energetic and capable youth who have the potential to do marvels. However, lack of opportunities, unemployment, illiteracy and unawareness demotivates these vulnerable youth to flourish.

To make the matters worse political instability, poverty, low income generation, poor socio-economic situation, inter-generational debt trap and natural calamities act as barriers to stop the vulnerable communities from moving out of the system.

Organization for Social Development Initiatives (OSDI) has been proactively playing its role since 2009, to create a positive impact in the lives of these under-privileged households by strengthening their integrity and building upon their capacity. We systematically engage the focused communities; to arouse their ownership in the projects that are implemented and initiated. It is keenly emphasized that each beneficiary participating in any of our projects has to ensure the education of their children.

Furthermore, we strongly believe that in order to achieve the long term sustainability in the rural areas; the access to basic needs i-e food safety net, safe drinking water, education, health-care and hygiene has to be made possible. In my view, all this can only be accomplished through capacity building and empowering the rural poor.

Our future interventions in Chitral district (KPK) and Lasbela district (Baluchistan) are much looked upon for; due to the sub-standard living conditions being faced by the vulnerable communities there. I'm fully confident that OSDI shall fulfill its goal of providing utmost facilitations in enhancing the human dignity and create awareness for the less privileged.

In the end, I would like to offer my sincere gratitude to the respective government departments, officials and my diligent team for their continuous support and commitment towards this organization, due to which we have been able to improve lives of the deprived class.

Regards,

A handwritten signature in blue ink, appearing to read 'Aasim'.

Aasim Siddiqui

EXECUTIVE SUMMARY

The year 2015-16 was filled with zest and zeal as the comparison and evaluation of the both pre and post intervention living conditions was being made in the focused communities of Shikarpur, Matiari and Jacobabad (Sindh) to ensure smooth exit. Since, projects which had completed their cycle were being handed over to the respective community bodies; the initiation of new projects was on the lower side.

During 2015-16, 100 beneficiary farmers from the targeted community of Jacobabad were financed in the 13th phase of Agriculture Development Project (ADP) to cultivate wheat, barley and coriander worth PKR 4.2m in their respective fields. The total acreage of land harvested was 340 acres which was divided into four villages of Jacobabad district: Muhammad Siddique Arain, Nawab Khan Burirro, Jawan Khan Burirro and Allan Jat.

It is remarkable to see that under the flagship of OSDI's Agriculture Development Project (ADP), 1916 farmers have been financed PKR 85.75m to cultivate 6527 acreage of land, over the years. As a result, these poor farmers were able to increase their income generation, create assets and improve their lives.

Besides this, 25 beneficiaries from district Mardan were facilitated with 59 animals such as oxen, cows, calves and buffaloes worth 1.7m during the 8th phase of Livestock Development Project (LDP). The project cycle was of 3 months in which beneficiaries earned an average profit worth PKR 23,268 per head. It is also worth mentioning that OSDI has provided 871 animals to 288 beneficiaries during the entire LDP intervention.

Due to the socio-economic pressures, low wages, unemployment and lack of prospects, our educated youth living in the rural areas of the country becomes severely demotivated. As a result of this, they end up getting involved in negative influences. OSDI under its Small Rural Enterprise Project (SREP) provides interest free loans to these educated youth to initiate their own business. Over the years, 20 capable youth have been micro-financed under the umbrella of SREP with an overall investment worth PKR 1.5m to help enhance the entrepreneurship skills in the youth and motivate them to change their lives.

Education is the most influential tool in creating ripples of change. Under the flagship of OSDI's education project, Nawab Khan Burirro Temporary Learning Center was converted into a properly constructed school building. It was named OSDI Model School, Nawab Khan Burirro (Jacobabad). Currently, 126 students are acquiring quality education in this school. It is the second school building constructed by OSDI as previously a TLC in Malhee (Shikarpur) was built.

To ensure the smooth functioning of both these OSDI built schools in Malhee (Shikarpur) and Nawab Khan Burirro (Jacobabad); these schools shall be handed over to SEF (Sindh Education Foundation) upon successful exit.

Lack of awareness, strong web of myths and easy access to unqualified village quacks results in major health concerns for the poor rural class. In order to overcome these issues OSDI has initiated regular General Medical Camps also known as Mobile Medical Camps in the targeted areas. Luckily, this idea is appreciated and owned by the people in our focused and its adjacent communities.

In case the patients need severe medical attention then referrals are made to nearest government health facility. The travelling and other expenses are borne by OSDI.

Health of the school going children needs to be ensured at all levels. Raise in absenteeism would not only effect the child's overall education but also harm his physical fitness. Under School Based De-Worming Project, students are facilitated with a dose of de-worming medicine and a milk pack. During 2015-16, 1155 students have been de-wormed successfully in district Mardan.

The community is also counseled regularly to purify their drinking water before consumption either by boiling or filtering it. Females and children of the focused community are specifically guided during in-house gatherings to wash their hands before and after eating or sanitation, take bathe daily, properly wash the cooking utensils before cooking again, etc.

Under the Kitchen Garden Project, food security is provided by facilitating vulnerable beneficiaries specially the one's with female headed households to sow vegetable seeds in their courtyards or backyards. This not only provides an easy access to home grown fresh nutritious vegetables but, also helps in income generation as it ultimately minimizes the cooking expense by PKR 3000 – PKR 4500 per month per beneficiary.

INTRODUCTION

Organization for Social Development Initiatives was established in 2009, as the CSR initiative of the Marine Group of Companies when a group of experienced professionals in-cooperated their expertise and resources to overcome the inter-generational debt trap, disparity of stagnating incomes and deteriorating land holdings by putting in place policies to overcome poverty alleviation strategies.

Sustainable development is a holistic process consisting of three pillars; environment, prosperity and people. Generally, these pillars do not always move with the same frequency in the same direction. An inter-related disciplinary approach is always required to provide solutions. OSDI has a commitment to work on all aspects of development i.e. environment, economy and people.

The aim of OSDI's three-facet policy is to enhance income generation, reduce expenditures and ensure food security by assisting susceptible households to improve their living standards. OSDI has been involved in poverty alleviation activities through its microfinance, health-care, education and livelihood assistance program for over 8 years in empowering the rural communities through its impact driven programs.

FUNDING

OSDI's projects are largely supported by the funds of Marine Group of Companies. OSDI is open to collaborate 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

Branch: City Branch, I. I. Chundrigar Road, Karachi

Branch Code No: 0605

PLS A/C No: 0605-1200048 – 4

Swift Code No: UNILP-KKA

VISION

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

MISSION

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

VALUES

Organization for Social Development Initiatives (OSDI) is a socio-economic policy think-tank, non-governmental organization (NGO) working for poverty alleviation in rural settlements of Pakistan. OSDI's strategy is that all ethnicities and people, regardless of age, gender, religion, class or background should have access to the basic necessities of life.

In line with our mission statement, we endeavor to help individuals and families stuck in the inter-generational poverty debt trap to 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

METHODOLOGY

In order to empower the under-privileged house-holds to overcome the inter-generational debt trap and improve their living conditions OSDI has adopted a three facet methodology to provide socio-economic sustainability to the rural communities of Pakistan.

Each program of OSDI has been woven artistically by experts identifying gaps which result in economic shocks to ensure long-term benefits and sustainability in the lives of the marginalized communities.

Livelihood Assistance Program (LAP) is a capacity building and income generation program which revolves around three key areas Agriculture Development Project (ADP), Livestock Development Project (LDP) and Small Rural Enterprise Project (SREP). Each of these projects further strengthens the cause of OSDI by ensuring that beneficiaries send their children to school to acquire education.

Community Development Program (CDP) enables rural households to realize the significance of education, sanitation, health-care & hygiene for better living. Focus is also made on energy and infrastructure development to improve the living conditions.

Food Security Program (FSP) provides a food safety net to the vulnerable households to overcome their chronic hunger. Kitchen Garden Project (KG) assists the marginalized communities by providing healthy and easy access to nutritious vegetables from their courtyard or backyard minimizing their food expense.

Before initiating any program within the targeted community, OSDI consults the local inhabitants of the area to identify their fundamental needs and gaps. Based on the initial need assessment, OSDI's three facet programs are initiated to mutually facilitate and work in collaboration with the local community to increase their sense of ownership.

OSDI has successfully participated in the eradication of poverty by providing inputs and trainings to the beneficiaries lacking expertise on topics ranging from agriculture, livestock rearing and breeding practices, micro-financing the skilled, unemployed, educated youth to ensuring food security by kitchen gardening.

Our systematic interventions within the marginalized communities along with the support and teamwork of beneficiaries helps to improve the living conditions of the poor; generating effective outcomes.

OSDI penetrates in its focused communities through its three dimensional approach in order to create a positive impact in their lives:



Figure1: Sustainability Model of OSDI

BOARD OF TRUSTEE'S PROFILE:



Aasim A. Siddiqui
M.D, Marine Group of Companies

Mr. 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 entity in the shipping, logistics and cargo handling industry of Pakistan. Mr. Siddiqui has played a vital 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 Pakistan 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. In 2009, Mr. Siddiqui initiated, Organization for Social Development Initiatives (OSDI), an NGO which is focusing on poverty alleviation through sustainable development in the rural areas of Pakistan.



Sharique A. Siddiqui
CEO, PIBT

Currently, Sharique Siddiqui is CEO, Pakistan International Bulk Terminal Ltd., (PIBT), which is setting up Pakistan's first Coal, Clinker and Cement bulk handling Terminal at Port Qasim. PIBT is a public listed company with a planned investment of US\$ 250 million. He has served as Director Projects and Chief Operating Officer of Pakistan International Container Terminal Ltd. (PICT) from the year 2002 to 2012. PICT is a modern container terminal facility at Karachi Port and was set up at an investment cost of around US\$150 million and is listed on the Pakistan Stock Exchange (PSE). He is also a serving Director of Marine Group of Companies since 1997. 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 & Communications Management at USA, Numan Nabi Ahmed, is a well-known name in the advertising and media circles of Pakistan. He today, leads one of the largest Communications Group in the country; with a proven track record in building strategies for branding, advertising, media planning, sports, marketing, ad sales, events management and television productions. Mr. Nabi has remarkably turned around businesses and set new trends in the world of Integrated Marketing Communications within the country. He has many firsts to his credit. Numan N. 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.



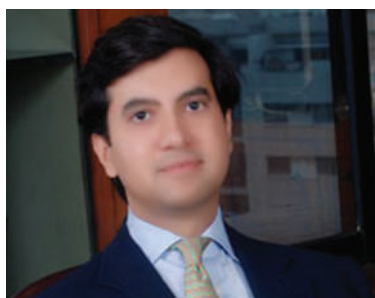
Syed Jawaaid Iqbal
President & CEO, CMC (Pvt.) Ltd

Holding a LLB degree from the University of Sindh, Syed Jawaaid 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. Jawaaid 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 strengthen tolerance, interfaith harmony and democracy. He received the prestige "Genesis Award" from the Ark Trust Inc. a national non-profit organization based in LA, California, USA.



**Lt Gen Syed Parwez Shahid (R)
(Rtd.) Corps Commander**

Commissioned in the Pakistan Army as an infantry officer in October 1969, Syed Perwez Shahid has served in various commands, staff and instructional appointments. He is a graduate of Staff College Quetta, National Defense College Islamabad, US Army Infantry School and US Army Staff College. Mr. Shahid has attended executive courses at Harvard and Stanford Universities (USA). He retired as Corps Commander in April 2005. From June 2005 to May 2008 he served as CEO of The Citizens Foundation (TCF), an NGO providing quality education to the less privileged in Pakistan.



**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 has co-founded and invested into a number of emerging market companies within Agriculture, Aviation, Banking, Energy and Ports sectors. Mr. 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 and is also the CEO for the Mahvash and Jahangir Siddiqui Foundation (MJSF), which is actively involved in philanthropic work 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 (Rtd.) 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.



LIVELIHOOD ASSISTANCE PROGRAM (LAP)

KEY FACTS

- 100 farmers financed in ADP
- 340 acres of land cultivated in ADP
- 25 beneficiaries financed in LDP
- 59 animals distributed in LDP

LIVELIHOOD ASSISTANCE PROGRAM (LAP)

Livelihood Assistance Program (LAP) was introduced by OSDI for beneficiaries susceptible to inter-generational poverty debt trap. The main objective of the program is to form a safe network for marginalized households by micro financing them in agriculture, provision of livestock and small rural enterprises. The project helps beneficiaries in expanding their sources of income by creating a multi-layered safety net, which serves as a shield from economic shocks. However, in the long term the program improves and ensures the availability and quality of the basic necessities readily available to these communities. In line with the Sustainable Development Goals, OSDI keenly encourages the rural communities to educate their children in order to secure the future of upcoming generations. Hence, in order to become a LAP member, the beneficiary has to get all his school-going age group children enrolled in school.

1.1 Agricultural Development Project (ADP)

The World Bank Statistics¹ reveal that over 61% of the total population of Pakistan lives in rural areas and is heavily dependent on agriculture as their main source of earning.

Most of the farmers expect a low return due to severe weather conditions, pests, diseases and other nature calamities that affect the crop yield. Unfortunately, farmers are also unaware of the best agrarian practices and modern techniques to sustain their crops from such devastating calamities.

Unavailability of information regarding production, pricing, and lack of communication infrastructure further worsens the situation. The primary aim of ADP is to facilitate these low income generating households to efficiently increase their yields by providing the beneficiaries with inputs like high yielding seeds,



OSDI's Agro Expert and M&E officer monitoring the wheat field of Ali Bux and ADP beneficiary in district Jacobabad

pesticides, weedicides and appropriate fertilizers to overcome the lack of micro or macro nutrients. Beneficiaries are provided micro financial assistance through crop input and tillage cash for land preparation.

OSDI's agro experts provide guidance, training and consultation to the beneficiaries regarding the modern agrarian techniques and practices to enhance crop production. As a result,

¹ <http://data.worldbank.org/indicator/SP.RUR.TOTL.ZS>

an increase in overall maunds produced on beneficiary's land leads to an increase in his income generation which paves the way for sustainability of the beneficiary household. On the other hand, OSDI's monitoring and evaluation team assesses the outcomes and the difference made in the farmer's life to ensure the implementation and effectiveness of the project.

As compared to previous two years, the wheat crop cultivation immensely improved in 2015-2016; generating an average wheat profit per year PKR 22,860 per beneficiary from the initial income generation of PKR 14,064 average wheat profit in (2014-15). It was the, highest profit made so far because most of the farmers used high yielding TD-1 (chemical treated) seed which produced more wheat on average. Mobilization team and agro experts of OSDI effectively provided trainings to the farmers in order to get change from the traditional farming patterns, to practice the use of modern agrarian techniques while harvesting.

This reveals that on-time guidance, training and consultation provided to farmers can further build their capacity thus creating sustainability within the marginalized communities.

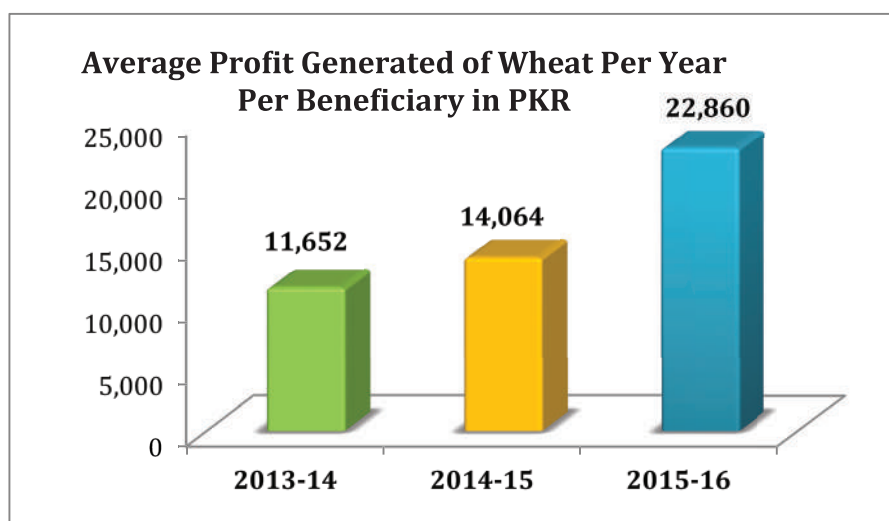


Figure 2:
Average Profit
Generated of
Wheat Per Year
Per Beneficiary
in PKR

During the tenure of 2015-16, the marginalized community of district Jacobabad completed the 13th

phase of wheat crop. The program was predominantly run across four vulnerable villages: Allan Jat, Jawan Khan Burirro, Muhammad Siddique Arain and Nawab Khan Burirro of district Jacobabad.

The total interest free loan worth PKR 4.2 million was disbursed to 100 beneficiaries within the targeted communities of district Jacobabad to cultivate wheat, barley and coriander.

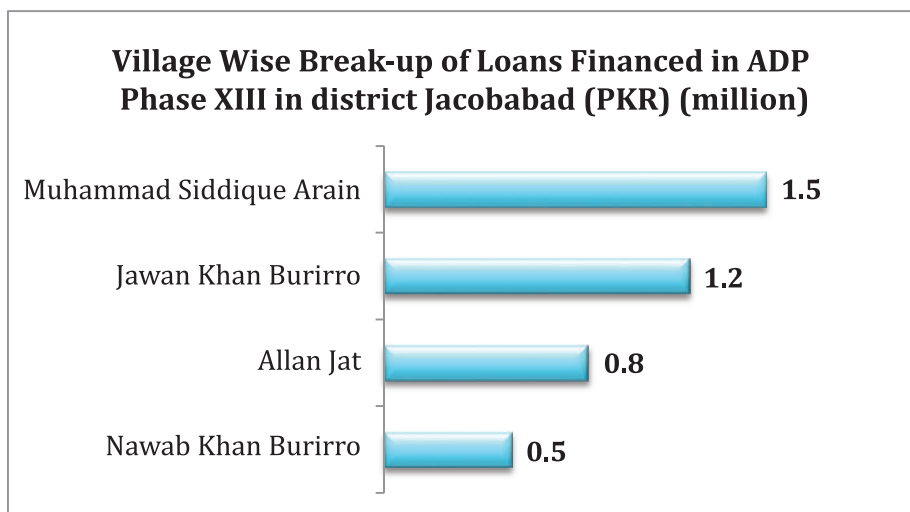


Figure 3:
Village Wise
Break-up of
L o a n s
Financed in
ADP Phase XIII
in district
Jacobabad
(P K R)
(m i l l i o n)

During this phase, 50 beneficiaries cultivated TD-1 wheat variety on 1695 acres of land, 18 beneficiaries' cultivated local seed (OP variety) on 59 acres, 6 farmers sowed barley on 20 acres and the remaining 26 farmers grew coriander on 91.5 acreage in their fields.

Altogether, 100 beneficiaries jointly cultivated barley, coriander and wheat in both varieties TD-1 and local seed on 340 acreage of land ensuring 100% cultivation in targeted villages.



Asique Ali, an ADP member in district Jacobabad poses for a photograph on his field

ADP Phase XIII details of crop cultivation in district Jacobabad				
Village	Seed Variety	No of Beneficiaries	Cultivated Land (Acres)	Percentage
Allan Jat	TD-1 wheat variety			0%
	Local seed (OP variety)	3	9	10%
	Barley	2	7	7%
	Coriander	24	85.5	83%
		29.00	101.50	100%
Jawan Khan Burriro	TD-1 wheat variety	20	72	91%
	Local seed (OP variety)	1	3	5%
	Barley	1	4	5%

	Coriander	0	0	0%
		22.00	79.00	100%
M. Siddique Arain	TD-1 wheat variety	27	87.5	87%
	Local seed (OP variety)	3	11	10%
	Barley	1	3	3%
	Coriander	0	0	0%
		31.00	101.50	100%
Nawab Khan Burriro	TD-1 wheat variety	3	10	17%
	Local seed (OP variety)	11	36	61%
	Barley	2	6	11%
	Coriander	2	6	11%
		18.00	58.00	100%
Sub Total	TD-1 wheat variety	50	169.50	50%
	Local seed (OP variety)	18	59	18%
	Barley	6	20	6%
	Coriander	26	91.5	26%
G. Total		100	340	100%

Table 1: ADP Phase XIII details of crop cultivation in district Jacobabad

In the table below, the average monthly income of each ADP beneficiary is depicted in accordance to the average cultivated land in the focused villages. Farmers from Muhammad Siddique Arain earned the highest monthly income other than the remaining villages during this phase because 87.5% cultivated high yielding wheat seed TD-1; whereas the farmers in Allan Jat community had the lowest income as 85% of the farmers cultivated coriander.

Overall, the average income generated per month per household was PKR 5,714 on an average land of 3 acres per beneficiary.

ADP Phase XIII – Village Wise Average Monthly Income Per Farmer			
Villages	Per acre per month income (PKR)	Average Cultivated Land (Acre)	Average income per month for each Beneficiary (PKR)
Allan Jat	PKR 1,317	3	PKR 3,951
Jawan Khan Burirro	PKR 2,060	3	PKR 6,180
Muhammad Siddique Arain	PKR 2,586	3	PKR 7,758
Nawab Khan Burirro	PKR 1,656	3	PKR 4,967
Average income at the end of project	1,905	3	5,714

Table 2: Village Wise Average Monthly Income Per Farmer in ADP Phase XIII

The production of 31 maunds per acre of wheat in the targeted community of Muhammad Siddique Arain (MSA) was highest as compared to other focused

villages. Because majority of the farmers sowed the chemically treated TD-1 wheat seed which is best in quality and has a higher yield. The wheat produce harvested in village Allan Jat remained on the lower side with only 15 maunds per acre because only 3 farmers cultivated OP variety of wheat seed on 9 acres of land.

ADP Phase XIII –Wheat crop Per acre Production Village Wise in district Jacobabad	
Villages	Per acre production in maunds
Allan Jat	15
Nawab Khan Buriro	21
Jawan Khan Buriro	26
Muhammad Siddique Arain	31

Table 3: ADP phase XIII - Wheat crop Per acre production Village Wise in district Jacobabad

In total, the crop production of barley, coriander and both wheat varieties TD-1 and local seed was 6955.1 maunds over 340 acre of land; average per acre production of the Wheat crop with local seed was 18 maunds per acre and the average production of the chemically treated seed was 31.4 maunds per acres.

ADP Phase XIII – Total Production of crops cultivated in District Jacobabad		
Crop Variety		Average Per Acre Production Maunds
		Total Production Maunds
Wheat	TD-1	31.48
	Local seed (OP)	18
Barley		14.33
Coriander		3.86
Total		16.91
		6955.1

Table 4: Total production of crops cultivated during ADP Phase XIII in district Jacobabad

Furthermore, according to the income data of ADP phase XIII in the below table 57 out of 100 beneficiaries were able to generate income up to PKR 5000. These 57 beneficiaries' average income according to data was PKR 2,816 with minimum profit PKR 377 and maximum profit PKR 4,775. Altogether, two main reasons for low income generation were observed.

First and foremost, 53 out of 57 beneficiaries were the share-croppers; they divided their total income with their respective landowners. Secondly, 80% out of these 57 beneficiaries' cultivated low yielding crops such as local wheat variety, barley and coriander hence, lower production resulted in lower monthly income.

As the table shows, 32 farmers out of 100, earned an average income of PKR 7,170 per month over the period of ADP Phase XIII project duration whereas, only 11 members were able to earn more than PKR 10,000 per month.

ADP Phase XIII – Income details of District Jacobabad				
Income Range	No. Of Farmers	Minimum Profit	Maximum Profit	Average Profit
PKR 0 - PKR 5000	57	PKR 377	PKR 4,775	PKR 2,816
PKR 5001 - PKR 10,000	32	PKR 5,076	PKR 9,957	PKR 7,170
PKR 10,001 - PKR 15,000	8	PKR 10,824	PKR 14,604	PKR 12,929
PKR 15,001 +	3	PKR 19,915	PKR 24,893	PKR 22,414
	100	PKR 377	PKR 24,893	PKR 5,569

Table 5: Income details of ADP phase XIII district Jacobabad

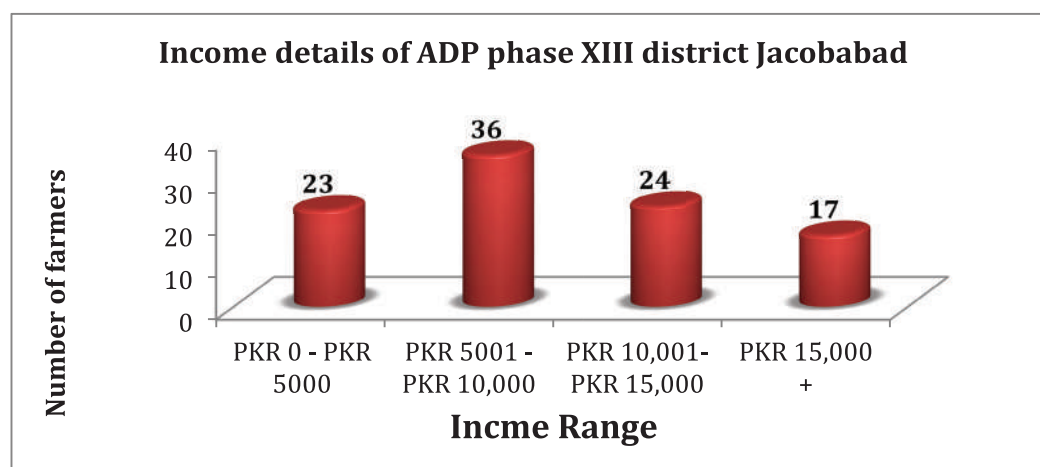
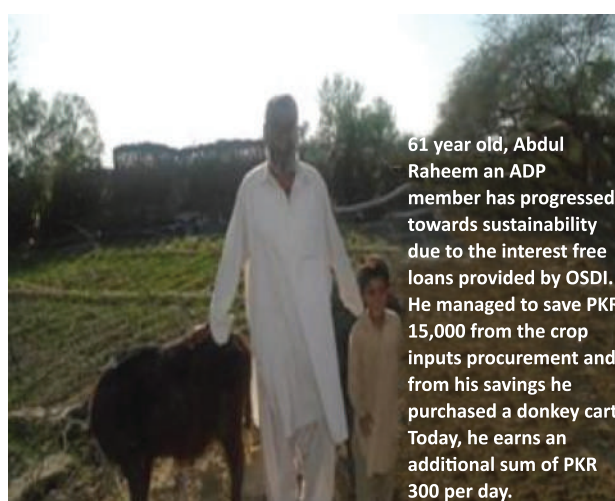


Figure 4: Income details of ADP Phase XIII district Jacobabad

Altogether, 738 family members including women, men and children from 100 beneficiary households from the 4 targeted communities of district Jacobabad moved a step towards sustainability and improved their income generation at the end of the ADP project in Jacobabad district.

Moreover, it is also worth



mentioning that ever since the inception of ADP, OSDI has successfully facilitated 1,916 farmers with PKR 85.75m worth of interest free loan to cultivate 6,527 acres of land in all our targeted communities.

Overall Financing Details of ADP					
Sr. No	District	Phase	# of beneficiaries	Total Acres Financed	Loan Financed in million (PKR)
1	Matari	9	381	1627	24.53
2	Khairpur	9	329	983	15.27
3	Shikarpur	11	581	1864	22.34
4	Mardan	3	125	353.85	17.53
5	Jacobabad	5	500	1700	21.84
			1,916.00	6,527.85	85.75

Table 6: Overall ADP Financing details till date

1.2 Livestock Development Project (LDP)

Rural communities heavily depend on livestock rearing. It is estimated that over 8 million² rural, landless farmers depend on livestock for social security. It provides security against crop failure particularly in rain irrigated areas. The farmers generate their income by selling milk, breeding and fat-fattening of their livestock in these areas.

OSDI initiated the Livestock Development Project (LDP) to improve the livelihood of these landless farmers by training and guiding them with the best livestock rearing practices. Livestock is one of the best sources of income generation, asset creation and food safety for these vulnerable households.



Moving a step towards sustainability, an LDP member stands with his OSDI financed livestock

In order to ensure the smooth execution of LDP, OSDI's representative along with the appointed veterinary doctor assists the beneficiaries from selection, purchase and delivery of the animal by ensuring the breed, price, health and other relevant factors prior to purchasing the animal. Timely monitoring, training and suitable consultation regarding the animal is provided to the beneficiary by our team.

Under Livestock Development Project, 7th phase which began in May 2015 came to conclusion in Sep 2015. In which 130 beneficiaries from Shikarpur, Matari,

2.<http://lddb.org.pk/> (Chairman's Message)

Jacobabad districts (Sindh) and Mardan district of Khyber Pakhtunkhwa (KPK) were facilitated with 257 healthy animals. The beneficiaries were pleased with the timely assistance, since they were able to generate sufficient profits due Eid-ul-Adha season. District wise earning details are as under:

Shikarpur:

During this phase, 27 vulnerable beneficiaries from Shikarpur were given 39 animals altogether in which 06 beneficiaries were from the focused community of Malhee, one from village Old Zarkhail and the remaining 20 were from the community of Gul Burriro. Each beneficiary household varied from minimum 04 family members to maximum 10 family members.

LDP Phase VII - Break-up of Beneficiaries			
Village	No. of Beneficiaries	No. of Animals	Loan Financed (PKR)
Malhee	06	07	0.3m
Gul Burirro	21	30	1.26m
Old Zarkhail	01	02	0.063m
Total	27	39	1.6m

Table 7: LDP Phase VII - Village Wise Break-up of Beneficiaries in district Shikarpur

In this phase out of 27 beneficiaries only 02 beneficiaries generated below PKR 79,000 whereas, 18 beneficiaries generated above 80,000 through selling of animals before Eid-ul-Adha and 07 beneficiaries were fortunate to earn more than 90,000. The below table shows the details of average profit earned by each beneficiary during the 5 months project duration of LDP phase 7 in district Shikarpur. The average income per month per beneficiary after deduction of loan was PKR 4,740.

LDP Phase VII District Shikarpur - Per Beneficiary Average Profit Details		
Avg profit/beneficiary (PKR)	Project Phase (5 months)	Avg Income Per Month Per Beneficiary after deduction of loan (PKR)
23,703	5	4,740

Table 8: LDP Phase VII District Shikarpur - Per Beneficiary Average Profit Details

Matiari:

From the focused villages of district Matiari, 26 beneficiaries were financed with PKR 1.7m interest free loan to purchase 52 animals during the entire phase. Altogether, 09 LDP beneficiaries earned below PKR 3,500 per month after deduction of loans whereas 17 beneficiaries on the other hand earned more than PKR 3,500 per month after deduction of loan.

Moreover, 10 beneficiaries were able to multiply their livestock income through herd increase. As per the below table, average asset value created per beneficiary was PKR 9,200 and the total income generated per beneficiary who had herd increase was PKR 20,421.

LDP Phase VII - District Matiari income Details of beneficiaries				
No. of beneficiaries	Avg income generated from selling (PKR)	Avg asset value created (PKR)	Total Income (cash + Asset value) (PKR)	
10	11367	9,200	20,421	

Table 9: LDP Phase VII - District Matiari Income Details of Beneficiaries

Jacobabad:

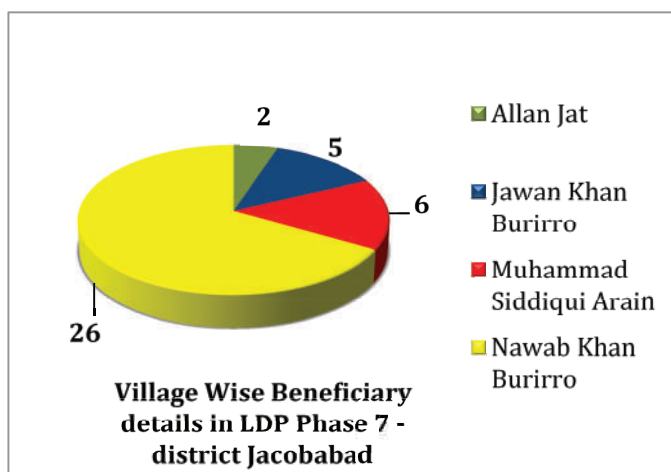


Figure 5: Village Wise Beneficiary details of district Jacobabad in LDP Phase VII

39 beneficiaries from district Jacobabad were financed with PKR 2.4m to purchase 56 animals in Phase 7 of LDP. 02 beneficiaries out of 39 were from village Allan Jat, 05 were from village Jawan Khan, 06 from village Muhammad Siddiqui Arain and rest of 26 were from village Nawab Khan Burriro.

On an average each beneficiary was given an interest free loan worth PKR 62,461 to purchase the animal

of their choice.

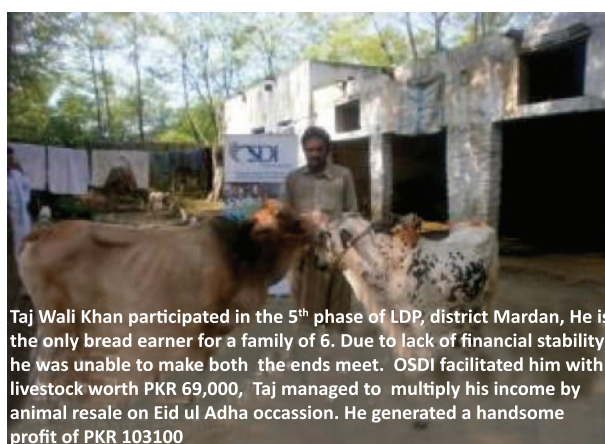
OSDI's veterinary doctor and a field representative assisted them in animal selection and purchasing process. Prior to OSDI's intervention, these beneficiaries' average monthly income per household was PKR 8,176 whereas their average monthly expense was PKR 11,352 per family. LDP project provided an extra income generation source to these selected beneficiaries' of Jacobabad and upon conclusion of this 5 months project, the minimum income generated per month was PKR 3000 and highest was calculated at PKR 6,200 per beneficiary.

LDP Phase VII – Village Wise Income Details of Jacobabad District				
Village Name	No of beneficiaries	Monthly Income Before intervention (PKR)	Average Monthly Income after intervention (PKR)	Total Average Monthly Income per Beneficiary upon project completion (PKR)
Allan Jat	02	8600	5000	13600
Jawan Khan Burirro	05	8750	4300	13050
Muhammad Siddique Arain	06	9594	4361	13955
Nawab Khan Burirro	26	7706	4125	11831

Table 10: LDP Phase VII - Village Wise Income Details of Jacobabad details

Mardan:

In the targeted community of Mardan (KPK), mostly people rely on livestock rearing for their livelihood. During this phase, 09 poor families from village Badam and 28 beneficiaries from the vulnerable community of village Saeedabad were selected along with only 01 beneficiary from the village Pir Sai. The average family size was 06 per beneficiary household.



These 38 selected vulnerable families were financed with PKR 2.1m to purchase 71 healthy livestock during this project cycle. Only 06 beneficiaries were able to increase their herd from which 02 beneficiaries earned an additional PKR 18,000 by selling their animals and the remaining kept their animals for asset creation.

As per the below table the beneficiary financed in village Pir Sai was able to earn more as he purchased 02 animals from the PKR 65,000 given to him. Due to good livestock rearing practices he was able to increase his herd by 01 animal. After selling of animals financed by OSDI, he earned PKR 114,000 and subsequently upon repaying of loans his total earning was PKR 49,000. Hence, he earned a generous income of PKR 9,800 per month along with an asset in the form of an animal which he may use for food security as well.

In the focused community of Badam beneficiaries were able to earn PKR 5,033 on average per month whereas in village Saeedabad, it was PKR 6,520.

Village Wise Break-up of LDP Phase 7 in district Mardan				
Village Name	No. of Beneficiaries	Total animals Financed	Per Beneficiary Avg. monthly income before intervention (PKR)	Per Beneficiary Avg. income per month after intervention and deduction of loan (PKR)
Pir Sai	01	02	6,000	9,800
Badam	09	20	5,543	5033
Saeedabad	28	71	6,944	6,520

Table 11: Village Wise Break-up of LDP Phase VII in district Mardan

Livestock Development Project (LDP) - Phase VIII:

LDP commenced its 8th phase in Mardan district in May 2016 in which 25 beneficiaries were assisted with interest free loan to purchase 59 animals. After consultation with the veterinary doctors, the beneficiaries were provided with livestock for income generation, food security and asset creation in order to create sustainability by OSDI.

The appointed vet provided these selected vulnerable households with capacity building skills by training them about livestock fodder preparation, vaccination, de-worming techniques, veterinary services, shed maintenance, and about overall modern animal rearing practices.

LDP Phase VIII - Break-up of Beneficiaries			
Village	No. of Beneficiaries	No. of Animals	Loan Financed (PKR)
Badam	6	13	0.41m
Pir Sai	2	2	0.069m
Saeedabad	17	44	1.24m
Total	25	59	1.7m

Table 12: Village Wise Break-up of LDP Phase 8 in district Mardan details

OSDI financed PKR 69,000 per beneficiary to facilitate them with livestock purchase. The animals financed under this project were oxen, cows, buffaloes and calves. Altogether, 59 healthy animals have been selected and purchased by OSDI for the vulnerable beneficiaries during this phase.

So far, OSDI has facilitated 288 beneficiaries with interest free loan of PKR 17.3 m to purchase 871 animals in LDP, till date.

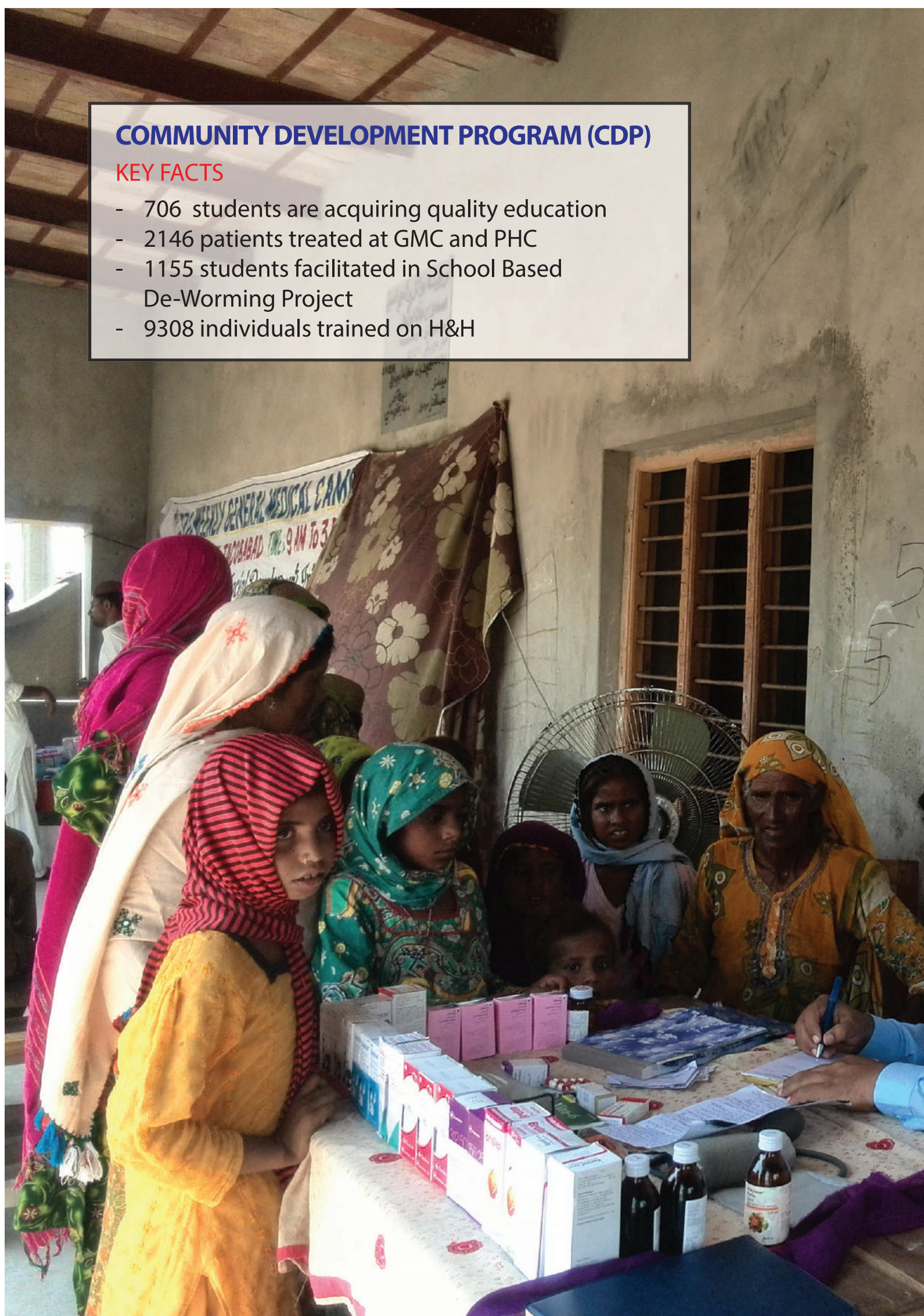
Overall Financing details of LDP			
District	Total Beneficiaries	Total Animals	Loan Financed (PKR)
Shikarpur	30	54	1.9m
Khairpur	65	264	3.9m
Matari	62	243	3.8m
Jacobabad	39	56	2.4m
Mardan	92	254	5m
	288	871	17.3m

Table 13: Overall LDP Financing details till date

COMMUNITY DEVELOPMENT PROGRAM (CDP)

KEY FACTS

- 706 students are acquiring quality education
- 2146 patients treated at GMC and PHC
- 1155 students facilitated in School Based De-Worming Project
- 9308 individuals trained on H&H





هر هفته جنرل ميڊيڪل ڪلب

ڊسٽرڪٽ جيڪب آباد

رشد آرٿو
0333-7280688

ٽائيم: صبح 9:00 بجه کان منجهند 3:00 بجه تائين

پاران: SDI آرگنائيزيشن فار سوشل ڊولپمينٽ انيشيئيٽوز

improving lives



COMMUNITY DEVELOPMENT PROGRAM (CDP)

Under the flagship of OSDI's Community Development Program targeted communities are not only effectively mobilized but keen focus is made on improving their living standards. Primary emphasis is made on education, safe drinking water and health-care. The community is counseled to educate their children specially girls to create a multiplier effect in the long run. Through OSDI's General Medical Camps the accessibility of primary health-care is assured to the vulnerable people living in these under-privileged communities. Various trainings and social mobilization sessions are regularly conducted to educate the community about safe health & hygiene practices. Along with this need based assistance is also provided in infrastructure development, solar power project and hand-wash.

2. 1 Education

Education is the best tool to counter injustice, crime and inequality. The access to primary education is the fundamental right of every child. In line with the Sustainable Development Goals; OSDI considers its primary responsibility to play a role effectively in sending the out-of-school children to school by providing the necessary arrangement such as providing them school books, stationary, uniform and shoes. Overcoming the school enrollment issues can only be improved by the availability of educated teachers, syllabus and educational resources, proper infrastructure and mobilizing the targeted community about the importance of male and female education.



A student indulged in studies at OSDI Primary Model School, Malhee (Shikarpur)

school.

Rural communities suffer from low enrollment levels in schools also because of the lack of awareness and misconceptions about education. OSDI is trying to systematically resolve these issues by mobilizing the respective community stakeholders, government bodies and school administration. Training of teachers is another effort made by OSDI to facilitate the students with quality education and promote their motivational level to acquire education and come to

Awareness campaigns from door-to-door are also being exercised to train, inform and guide the parents and guardians of the children on the significance, importance and difference education can create in their lives.

It is estimated that currently 7.3 million primary aged out of school children live in Pakistan.³ There are numerous reasons for this high incidence of

³ Pre-Budget Policy Dialogue on Sindh Education Budget: Financing for Better Results; Institute of Social and Policy Sciences; April 28, 2015

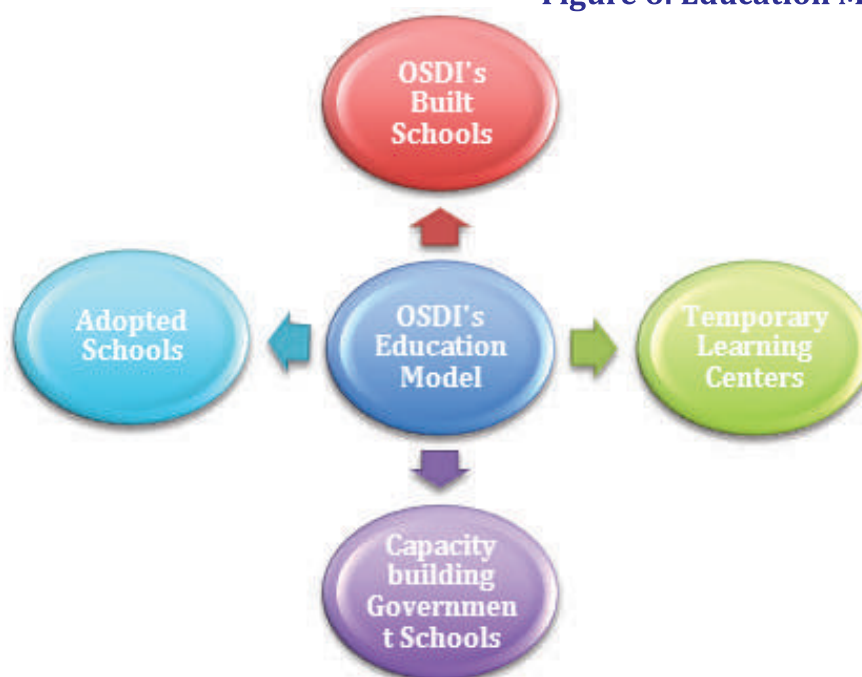
illiteracy including non-functioning schools, malfunctioning or non-existent infrastructure, teacher absenteeism, low standards of education and a lack of community awareness or willingness of parents to send their children to school.

The education model of OSDI has been designed keeping in view the possible modes of intervention within a vulnerable community for increasing the literacy rates. For this, one method initiated is to re-open non-functioning government ghost schools by an official adoption process through the government.

In focused communities where there are no existing schools, OSDI constructs Temporary Learning Centres (TLCs). After thoroughly analyzing and monitoring the school enrollment ratio, regularity of teachers and eagerness of the community to support the cause these TLC's are converted into proper schools. OSDI constructs spacious and airy classrooms, ensuring sanitation and clean drinking water facilities for the students.

Along with this OSDI also equips these schools with all necessary requirements such as electricity, light, fans, furniture, teaching resources, etc. to avoid any hindrances in acquiring quality education. In areas where government schools are available but in malfunctioning condition, OSDI intervenes to devise programs for the capacity building of the staff. Trainings and workshops are arranged to uplift the teacher's morale. Modern teaching practices, methodologies and techniques are shared by experienced trainers appointed by OSDI.

Figure 6: Education Model of OSDI



Upon intervention in government run or ghost schools; OSDI appoints qualified teachers from the focused community who are committed to create a difference within their village. As a result, teacher absenteeism and the low attendance ratio improves.

During FY 2015-16, the TLC of Nawab Khan Burrio (Jacobabad) was converted into a proper constructed school building having 6 spacious classrooms. Inauguration of OSDI Model School Nawab Khan Burrio took place in December 2016 in the presence of OSDI's senior officials.

Upon exit OSDI plans to transfer both the newly constructed school buildings of OSDI Model School Malhee (Shikarpur) and OSDI Model School Nawab Khan Burirro (Jacobabad) to Sindh Education Foundation (SEF) to ensure smooth functioning of both these schools upon OSDI's exit from the respective communities.

Furthermore, successful exit from the following government schools was also made possible during December 2015 – Government Primary School Godho Shar (Shikarpur), Government Primary School Mari Muhammad Khan (Matiari), Government Boys Primary School Kamal Khan Lashari (Khairpur) and exit from Government Primary School Jawan Khan Burirro (Jacobabad) was made in June 2016.

In January 2016, the students from the Badam TLC were shifted to the Badam Govt. Middle School. The rent agreement for the TLC had expired and the landlord was not willing to renew the lease. The government school which was previously dysfunctional now has strength of two teachers on the government payroll.

After the students from the Badam TLC were shifted to the Badam Middle Government School, the strength of the students in that school rose to 240 students. In the coming days, OSDI shall request an NOC from the government so that two additional teachers are placed in the school on OSDI's payroll.

The below table shows the enrollment numbers of students at OSDI constructed and supported schools in FY 2015-2016.

Till date, 10 schools are being run under the supervision and management of OSDI in coordination with the local government in which almost 1018 students are acquiring quality primary education.

Education Status (FY 2015-16)					
District	Name of School	Adopted/Established	Enrollment		
			Boys	Girls	Total
Mardan	GBMS Badam	Adopted	133	79	212
Jacobabad	GPS Jawan Khan Buriro	Adopted	37	33	70
	Nawab Khan Buriro Temporary Learning Centre	Established by OSDI	90	36	126
	GPS Muhammad Siddique Arain	Adopted	45	25	70
	TLC Allan Jat	Established by OSDI	40	0	40
Shikarpur	OSDI Primary School Malhee	Established by OSDI	126	40	166
Khairpur	GBPS Ghodo Shar	Adopted	43	14	57
	Kamal Khan Buriro Lashari Temporary Learning Centre	Established by OSDI	2	86	88
	GBPS Kamal Khan Buriro Lashari	Adopted	120	30	150
Matiari	GBPS Mari Muhammad Khan	Adopted	95	0	95
Total			672	334	1018

Table 14: Details of schools managed under OSDI's supervision

2.2 Health-care:

The access to basic health-care is the fundamental right of every human being. It is estimated that almost 60% of the rural population living in Pakistan is deprived of quality health-care.⁴

Unfortunately, due to the unavailability of elementary health-care facilities, qualified doctors, paramedical staff and medicines mostly ailing patients living in the rural communities of Pakistan either fail to survive or live with terrible suffering for the rest of their life.

In our efforts to create sustainability and improve lives; OSDI is committed to playing its part in easing the suffering of such patients residing in our targeted communities by providing them basic health-care along with the support of the district government.

OSDI has initiated various sub-projects under its health-care program to execute an effective implementation by screening, monitoring, diagnosing and providing appropriate medical assistance to the patients. In a situation, a patient is diagnosed with a severe or incurable disease he/she is transferred to the nearest Government hospital for further treatment.

2.2.1 General Medical Camp (GMC):

In the focused communities where establishing a PHC is not feasible, OSDI holds General Medical Camps (GMCs). Prior to conducting the medical camp, OSDI's field staff makes extensive awareness raising door to door campaigns about the medical camp. Details of the GMC being conducted are also shared in community meetings and announcements are also made on loudspeakers to keep everyone well-informed and up-to-date about the medical camp.



Female patient being treated by a qualified female doctor at OSDI's GMC

In consideration with the societal norms, female doctors are exclusively arranged to check the females and children of the community along with a male doctor. OSDI's field teams are readily available with doctors and paramedical staff to aid the ailing patients. 1163 patients have been treated at the GMC's held in Mardan (KPK), Shikarpur and Jacobabad (Sindh) during FY 2015-16.

⁴ <https://tribune.com.pk/story/78975/60-rural-areas-lack-quality-health-facilities/>

Free medicines are also provided to the patients. Patients diagnosed with severe illnesses are referred to government hospitals after which proper follow up and consultation is done by OSDI to ensure quality treatment is being provided.

Till date 8,401 patients have been provided medical assistance at these GMC's and 297 referral cases have been forwarded to District Health Centers for further treatment.

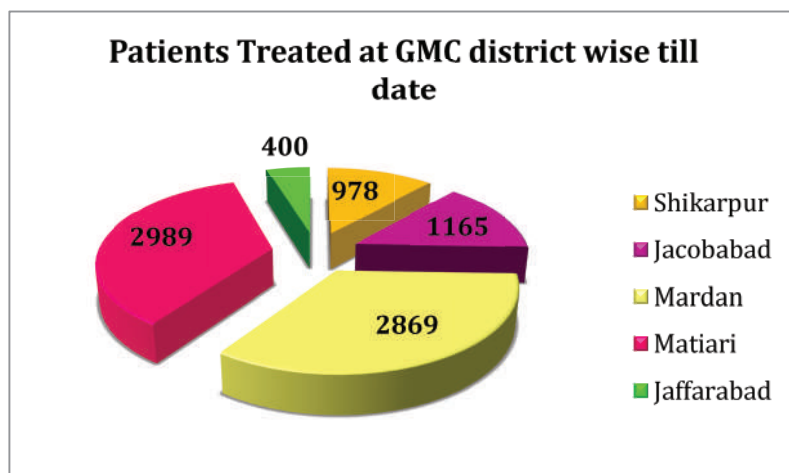


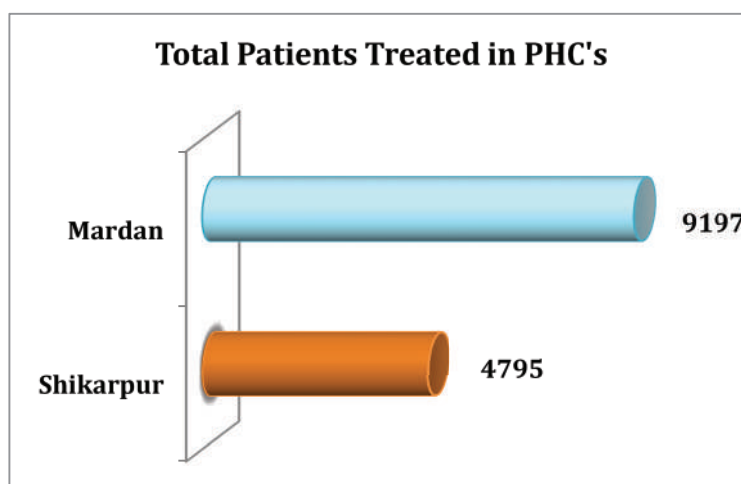
Figure 7: Patients treated in GMC's organized by OSDI since Inception

2.2.2 Primary Health-care (PHC):

OSDI has set-up Primary Health-care units in the focused communities of

Shikarpur and Mardan upon intervention in these districts. The aim was to facilitate these rural communities from falling prey to village quacks or easing the efforts of the patients to cover extensive distances to avail the medical assistance.

Upon intervention these PHC's were well equipped with quality health-care facilities. OSDI even appointed a doctor and paramedical staff to aid the patient without delay. During the FY 2015-16, 714 suffering patients were treated at Mardan district PHC whereas 269 patients from Shikarpur (Sindh) were successfully aided.



More than 13,992 patients have been treated in these two PHC's of Shikarpur and Mardan district.

Figure 8: Patients treated at Shikarpur and Mardan district PHC's

2.2.3 Hepatitis Prevention & Control Program:

Hepatitis is a curable disease if screened and diagnosed timely. People residing in the vulnerable communities of Pakistan are unaware about the negative impacts of impure drinking water, lack of health and hygiene or sanitation facilities on their health.

It is worth mentioning that every 10th person living in Pakistan suffers from this disease. More than 500,000 patients die informed or uninformed from this hazardous disease in the country.⁵ It is regarded as a silent killer if left untreated. In light of most of the cases diagnosed; OSDI's targeted communities are suffering from Hepatitis A, B or C.

Due to lack of awareness, poverty and high illiteracy ratio people are rarely aware of their internal medical conditions. Hepatitis B and C viruses if neglected can lead to liver cirrhosis, accumulation of fluid in the abdominal cavity, bleeding, coma, liver failure and loss of life. OSDI initiated this project in line with Chief Minister's Initiative for hepatitis free Sindh. In other targeted communities OSDI is working in collaboration with the respective district government offices. During 2015-16, 252 ailing patients were treated by OSDI in Jacobabad district.

In total 8,953 patients have been screened, vaccinated and treated under this program till date in the focused communities of Shikarpur, Khairpur, Matiari, Jacobabad (Sindh) and Mardan (KPK).

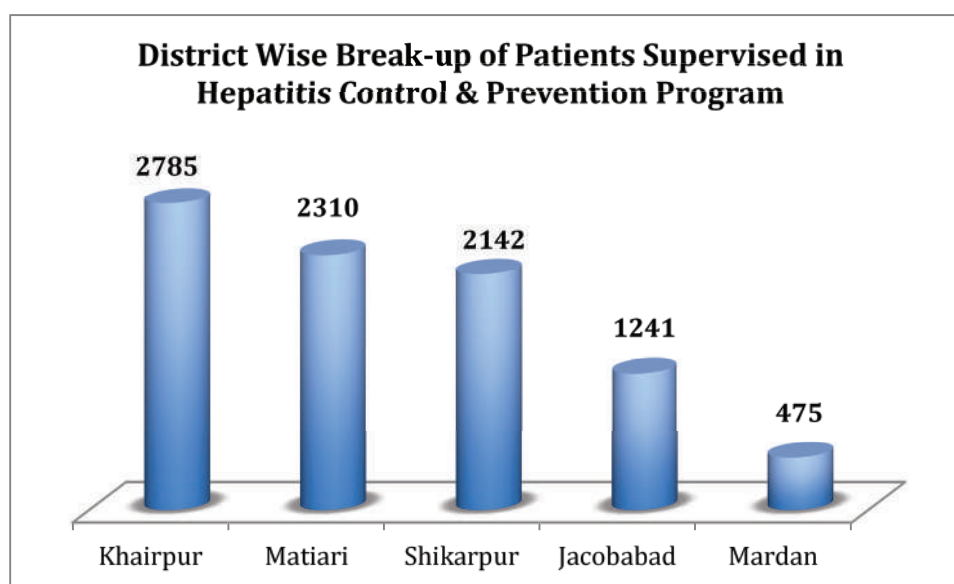


Figure 9: District Wise Breakup of Patients supervised in Hepatitis Control & Prevention Program

⁵ <http://nation.com.pk/laure/04-May-2015/every-10th-pakistani-suffering-from-hepatitis>

2.2.4 Maternal and Child-care Health Programs (MCH):

It is recorded that 800 females die per year across the globe during child birth.⁶ According to the World Health Organization (WHO), the mortality rate in Pakistan is 178 per 100,000 females during delivery.⁷ This is mainly due to the lack of pre and post natal awareness within the females.

Early marriages, unavailability of medical facilities, untrained doctors or medical staff, malnutrition, usage of unhygienic tools during delivery, uninformed Dai's or TBA (Traditional Birth Attendants), illiteracy and lack of female empowerment are the major root causes of still births or female mortality.



Under OSDI's MCH program, a baby is being vaccinated

In line with the SDGs, OSDI organizes trainings and awareness campaigns to improve maternal health-care and reduce the child mortality rate. Females of the focused communities are mobilized against the risks, factors and safety precautions to help them aid in the smooth delivery process of the expecting mother and the new born child. During FY 2015-16, OSDI trained 15 Traditional Birth Attendants (TBAs) from the focused community of district Jacobabad

(Sindh) to help smoothen the delivery procedures.

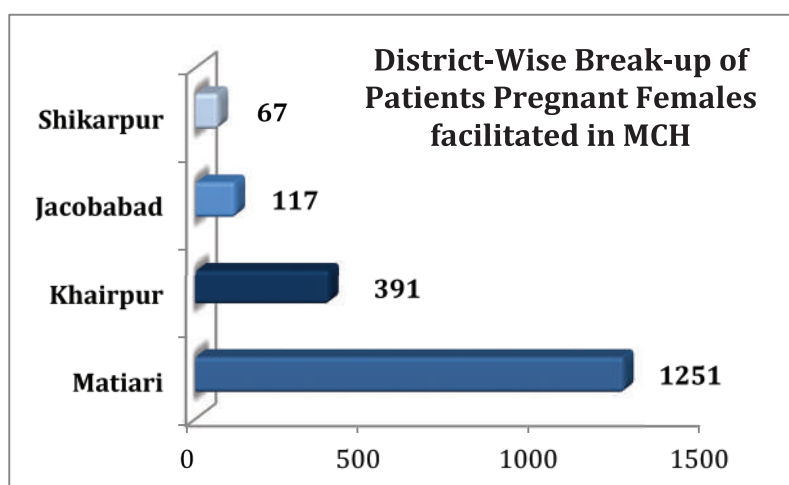


Figure 10: District Wise Breakup of Pregnant Females facilitated under Maternal & Child Health-care Program

TBA's, Lady Health Workers (LHWs) and Dais are specially invited by OSDI in these workshops or meetings to create a multiplier effect by applying, practicing and informing other such ladies working from the same profession about the safety procedures. Moreover, OSDI has

⁶ http://jpma.org.pk/full_article_text.php?article_id=6653

⁷ <http://www.emro.who.int/pak/programmes/maternal-neonatal-a-child-health.html>

referred above 100 maternal and child- care cases to government hospitals in Mardan district, since its inception in 2012.

OSDI has provided 1,826 females with pre and post natal consultations across its focused communities under this program.

2.2.5 School based De-Worming Project (SBDW):

Exposure to unhygienic living conditions and poverty leads to various infections which result in contagious diseases. According to WHO, over 400 million school-age children worldwide are infected with parasitic worms.⁸

These infections not only harm the child's overall health but also negatively affect his growth and development. Hence, the child starts getting irregular to school and the learning process also suffers. Pakistan being one of the third world countries suffers from this endemic virus.



Students are being informed health & hygiene in School Based De-Worming activity in Mardan

In order to overcome this infection, School Based De-Worming Campaigns (SBDW) are run within the OSDI owned and adopted schools. It is estimated that school absenteeism is significantly reduced by 25% if the children are dewormed.⁹



Students smiling pleasantly after receiving milk packs during the School Based De-Worming activity in district Mardan. Since the completion of de-worming activity in our school, students have become healthier. The students absenteeism has become very random now," states the school teacher.

During OSDI's deworming campaigns students, teachers and school administration members are educated about the importance of hygiene and hand-wash in their daily life's. Students are provided milk packs along with a dose of deworming medicine in each campaign.

From eating only home-made lunch to washing of hands before and after sanitation or eating anything, brushing teeth twice a day, trimming of nails every week and bathing, etc. are a few cleanliness elements shared with the students under the H&H sessions.

During the 4th Phase of SBDW, a total number of 371 children ranging from the age group of 5 years to 12 years were provided with a dose of de-worming medicine in the focused district of Jacobabad (Sindh). In the 5th Phase of SBDW, altogether 1155 students were provided with de-worming medicine along with one milk pack per child in the focused communities of Pir Sai, Saeedabad and Badam, district Mardan (KPK).

SBDW Phase V Details of District Mardan				
District	Village	Name Of the Schools	No of Students	Total Students
Mardan	Saeedabad	Govt Primary School for Boys	240	410
		Govt Primary School for Girls	170	
	Badam	Govt Primary School for Boys	240	240
		Pirsai	Govt Primary School for Girls	
	Govt Primary School for Boys		250	
	Vision Public School for Girls		55	
	Vision Public School for Boys		140	
	Total			1155

Table 15: School Based De-Worming Details Phase V, district Mardan

OSDI has administered 8,805 students with de-worming medicines during its SBDW campaigns since its inception.

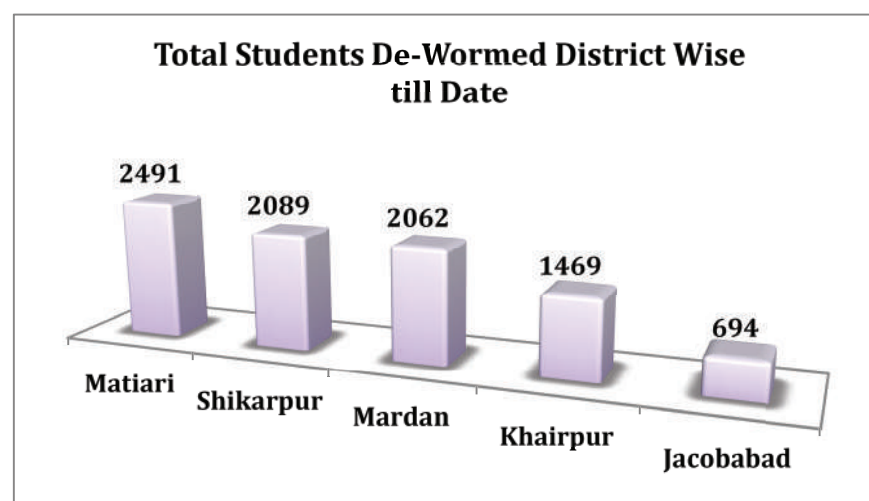


Figure 11: Details of total students-de-wormed under SBDW, district wise

8. School Based De-worming - A planner's guide to proposal development for national school-based deworming programs by WHO and Ministry of Health Kenya

9. <http://www.waterpakistan.com/%E2%80%9Cworm-free-pakistan%E2%80%9D/>

2.2.6 Polio Inoculations:

Polio virus causes the Polio or poliomyelitis, a crippling and potentially deadly infectious disease. It is a contagious disease that transfers from one person to another. This disease mainly affects children under 5 years of age.

The virus invades an infected person's brain and spinal cord, causing paralysis which leads to permanent disability. Unfortunately, Pakistan is one of the three countries besides Afghanistan and Nigeria, suffering from this disease.¹⁰

According to the National Emergency Action Plan for Polio Eradication 2016 – 2017,¹⁰ the number of confirmed polio cases have significantly declined by 82% from 306 confirmed cases in 2014 to 13 confirmed cases in 2016.

OSDI works in collaboration with the government officials to facilitate during inoculation drives against this disease. The people residing in the focused communities of OSDI are well-informed about the severity of this disease. OSDI officials motivate the villagers through organizing polio eradication drives and campaigns, going from door to door to talk to villagers and discuss about this virus in community meetings. It is ensured that each child is immunized. At least 3 doses per child are to be given on precautionary basis till the age of 5-6 years.

In FY 2015-16, OSDI administered polio inoculations to 4758 children belonging to the targeted communities. The below table shows the break-up of children inoculated district wise:

Polio Inoculation Details FY 2015-16					
District	Shikarpur	Jacobabad	Mardan	Matyari	Total beneficiaries
# of beneficiaries	616	2336	1107	699	4758

Table 16: District Wise Break-up of Polio Inoculations during FY 2015-16

Besides 77,622 polio inoculations have being done by OSDI under this program since its inception.

¹⁰ <http://polioeradication.org/where-we-work/pakistan/>

2.2.7 TB Program:



Tuberculosis is a contagious disease which is caused by bacteria which spread from air to air. This bacteria may penetrate in air due to cough, sneeze, or any other verbal movement.

During the FY 2015-16, OSDI set-up TB Program drives along with its General Medical Camps for the vulnerable people in district Jacobabad (Sindh) in order to have maximum number of people avail the free health

facilitations.

A total number of 1183 people attended the GMC in which 614 patients were screened in the focused communities of Nawab Khan Burirro, Jawan Khan Burirro, Allan Jat and Muhammad Siddique Arain villages. For further investigations about the disease 62 patients were referred to the government hospital.

2.3 WASH (Water and Sanitation, Hygiene)

It is estimated that 68 million people living in Pakistan do not have access to adequate sanitation or safe water facilities.¹¹ According to WHO report (2012), 36,127 children die every year from diahorrea due to the consumption of impure water and unhygienic living conditions.¹²

Realizing the dire need of clean drinking water, improved sanitation facilities, hand-wash and hygiene awareness OSDI has crafted this project. Under which vulnerable communities are trained, educated and informed using informal teaching methodologies to be acquainted with safety and healthy procedures to consume clean drinking water. Furthermore, OSDI's health team ensures necessary suggestions are provided on keeping the home and surroundings clean. Primary focus is given on females and children, since they are the change agents.

11. <http://www.wateraid.org/where-we-work/page/pakistan>

12. http://apps.who.int/water_sanitation_health/monitoring/investments/pakistan-6-jan-16.pdf

2.3.1 Health & Hygiene (H&H):

Improper hygienic conditions lead to an unhealthy life and can result in exposure to hazardous diseases. People living in the vulnerable communities are open to contagious and communicable diseases. These diseases either lead to disability or mortality.



Female students are being trained about handwash in OSDI's adopted Government School

Extensive health and hygiene campaigns are the only solution to safe guard and create a safety net around the vulnerable communities. OSDI's health team conducts regular hygiene and hand-wash awareness campaigns from going door-to-door, training

in community meetings, holding H&H sessions at school level to mobilize the respective community.

In the FY 2015-16, OSDI's health team educated 9308 beneficiaries from the focused communities of Shikarpur, Matiari, Jacobabad (Sindh) and Mardan (KPK). Children being the most influential change agents in the families are keenly focused to keep themselves, their homes or surroundings neat & clean. From taking bath daily to brushing of teeth twice a day, from washing hands after sanitation or before and after meal consumption or from combing their hair to trimming of nails, etc. students are massively briefed about the necessity to stay healthy and fit.

32,185 individuals have been given sessions on H&H in OSDI's focused communities till date.

Overall Health & Hygiene Project Break-up Details						
District	Khairpur	Shikarpur	Jacobabad	Mardan	Matiari	Total
# of beneficiaries	2653	12015	6912	6552	4053	32185

Table 17: Break up H&H sessions given district wise



“Knowledge is power.
Information is liberating.
Education is the premise of
progress, in every society,
in every family”

- Kofi Annan

“Without health life is not
life; it is only a state of
langour and suffering – an
image of death”

- Buddha



“ Cleanliness and order are
not matters of instinct; they
are matters of
education, and like most
great things you must
cultivate a taste for them”

- Benjamin Disraeli





FOOD SECURITY PROGRAM (FSP)

KEY FACTS

- PKR 3000 – PKR 4500 savings ensured per month
- 1600 calories per vegetable basket

FOOD SECURITY PROGRAM (FSP):

The global climatic change and frequency in the natural calamities adds to the misery of food security and economic shocks in the under-privileged communities of Pakistan. Let alone, frequent raise in market prices of goods including food items, low income wages and inappropriate income generation strikes these rural households to such an extent that their survival becomes questionable.

Most of the people living below the poverty line get anemic or suffer from malnutrition, health deficiencies and other diseases resulting in hazardous conditions.

In continuation with the SDG's¹³ defined to eradicate poverty and extreme chronic hunger the team of experts at OSDI have designed the Food Security Program (FSP). The main ideology of this program is to create sustainability without damaging the integrity and easing the access to basic living necessities for the poor.

So far, 1,465 beneficiary households have been facilitated by OSDI to cultivate 35,1600 sq. ft. of land in their courtyard or backyard.

13. <http://www.pk.undp.org/content/pakistan/en/home/post-2015/mdgoverview.html>

SUCCESS STORIES:

Earning Through Dignity:



Saleh a proud ADP beneficiary who has managed to generate some savings

In the vulnerable community of Jawan Khan Burirro, district Jacobabad lives Muhammad Saleh s/o Sajan Khan. He is an Agricultural Development Project (ADP) beneficiary.

Saleh is the care-taker of his 7 family members. His three sons named Saeed Ahmed, Farooq Ahmed & Tariq Ahmed and four daughters called Shahida, Naheeda, Zahida & Khalida are all enrolled in OSDI's supported Government Primary School in

their village.

Mr. Saleh recalls that before OSDI's intervention in their village, "This school was a ghost school and since there was no teacher available the education of our children was severely disturbed. Now, my children go to school regularly and take interest in their studies as OSDI has appointed a good teacher. I feel proud that I maybe a farmer but my children are acquiring quality education which is great".

He further says that, "I was born in this village and all my ancestors were farmers by profession". Before becoming an ADP member he used to get the related agricultural inputs from his land lord for his crop. Due to unawareness about best agricultural practices and techniques, he was only able to generate 60 maunds from three acres on his field.

After becoming an ADP member he got the inputs along with seed sown in his farmland, he observed the positive result of those inputs with a massive crop production of more than 112 maunds on three acres of his land. He was mesmerized.

He again participated in the third phase of ADP, this time he sowed TD1 variety of seed and got a healthy production of 95 maunds.

Mr. Saleh states that, *"I have managed to save some earnings from the wheat crop produced in the third phase to purchase three sheep. Each sheep will cost me around PKR 6,000/-. So, now I can proudly say that I have an asset of my own. I whole heartedly thank OSDI for bringing sustainability in my life."*

Life has a New Meaning:

Under the umbrella of OSDI's Livelihood Assistance Program (LAP), vulnerable households without farmlands are provided with healthy livestock to move out from the usurious debt trap and move towards sustainability. These animals not only provide the beneficiaries food safety but also aid them in income generation and asset creation.



Sufaidullah, a happy LDP beneficiary with his OSDI financed livestock

Sufaid Ullah s/o Anwer Said showed interest to become a Livestock Development Project (LDP) beneficiary. He belongs to the under privileged community of Saeedabad village in district Mardan (KPK). Before becoming an LDP beneficiary Safaid Ullah earned a meager income of PKR 8000 per month. He was the only bread earner for 7 family members.

After his father's death, it had become very difficult for Safaid Ullah to make both the ends meet through his livestock rearing profession. He failed to generate enough money to buy big or strong animals which could lead him to generate some profit. He was bounded by his responsibilities and badly stuck in financial crisis.

OSDI empowered Safaid Ullah by financing him to purchase healthy animals worth PKR 69,000. His capacity building was also done to train him about the best techniques and practices for healthy livestock rearing. He being a quick learner adapted these learning's, applied them as a result he earned significant profits worth PKR 37,100 by selling his animals funded by OSDI.

He urged OSDI to finance him again *if possible* in the next phase before Eid ul Adha from PKR 69,000 to PKR 100,000. So he may generate more profits again.

Little Game Changer:

“Where there is a will; there is a way”



**Learning for a better tomorrow,
Abdul Rauf holds a bright future
ahead**

Abdul Rauf lives in the focused community of Jawan Khan Burirro, district Jacobabad (Sindh). He is a student of Government Primary School, Jawan Khan Burirro.

He studies in grade 2.

Although he is only 9 years old, he has done a great deal of work to create awareness for education in his village.

Being inspired by the teaching methodologies and strategies applied by his OSDI appointed teacher Sardar Khan. Rauf invited the other boys from the nearby village who were his friends to show them

the school and introduced them to his teacher.

OSDI's appointed teacher guided Abdul's friends regarding the education process and its significance to live a better life. Khan's counseling positively affected these out-of-school children as a result they got motivated to acquire education and got themselves enrolled in the school.

Abdul Rauf also does group study sessions with some of the students in the evening and he teaches them regarding discipline and encourages the newly enrolled students by making them aware of the routine activities of the school. The teacher considers Rauf to be one of the most intelligent students in the school and feels sure that he will have a bright future.

Healthy Mother, Healthy Child:



Mrs. Shakir being facilitated at home by OSDI's appointed LHW

Inadequate nutrition, lack of access to suitable maternity services and poor personal hygiene is one of the leading causes of maternal morbidity and mortality in Pakistan. Socio-economic factors and gender discrimination has turned the situation even worse in remote and rural areas.

To add on to the miseries early marriages and literacy amongst the people gives air to myths related to child birth which keeps the mother and child at high risks from primary to secondary stage of pregnancy. Under the head of OSDI's Maternal & Child Health-care Program, routine health

check-ups of expecting females are done and referrals are made when necessary.

In the vulnerable community of Saeedabad, district Mardan lives Mrs. Shakir. She is a 19 year old. Her husband is a rickshaw driver. During her first pregnancy she was unaware about the health and hygiene issues. Due to illiteracy and lack of awareness about the procedure involved she was left in a dire medical condition in which her life and the baby's life were at risk.

Upon knowing her critical condition OSDI's LHW visited her at home to investigate the case further. After which the primary medical assistance was provided and the case was suggested for some base line laboratory investigations before further proceedings. Her husband was informed about her health issues and asked to make follow-up check-ups. It was diagnosed during lab tests that she was anemic and very weak. Due to which life of her child and herself were at severe high risk.

OSDI's health team keenly focused and assisted Mrs. Shakir in providing best possible medical facilitations. Due to which she successfully gave birth to a normal and healthy child, without any obstetric complication to herself.

She is very happy and thankful to OSDI for the timely advice and intervention to save her baby and herself.

Happily Saving:



Tomatoes at Mai Bashiran's KG plot

In the community of Jawan Khan Burirro, district Jacobabad lives Mai Bashira w/o Late Baitullah. After the unfortunate death of her husband, Bashira had nothing to do but to look after the upbringing of her four children.

Having no place to go and lack of experience to work outside her home, Bashira was severely depressed seeing the vulnerable condition of her family.

Upon learning about OSDI's Kitchen Garden Project (KG) which aims to create sustainability by providing safe and easy access to healthy and fresh nutritious vegetables at the door step creating a food safety net to the under-privileged households.

Bashira approached OSDI to finance her to cultivate fresh vegetables in her home. She prepared the land for vegetable seed sowing in her courtyard. OSDI financed her with 8 different types of vegetable seeds and pesticides.

With little guidance and training provided by the OSDI's agriculture expert, Bashira was able to grow healthy and nutritious vegetables.

Now, she daily manages to save PKR 100 – PKR 150 on vegetable purchase. She generates income by selling the home grown vegetables in the market and also gifts them to her neighbors and friends. Her three children have been enrolled in OSDI's supported Government Primary School in village Jawan Khan Burirro.

She exclaims that, "I was left with nothing after my husband's death but OSDI gave me new meaning to my life. By utilizing the little barren land I am able to earn some money for my children".

BALANCE SHEET AS AT JUNE 2016

ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES BALANCE SHEET As at June 30, 2016

	Notes	2016 Rupees	2015 Rupees
ASSETS			
NON-CURRENT ASSETS			
Property, Plant and equipment	4	10,713,773	6,053,634
CURRENT ASSETS			
Short term loans	5	5,336,442	19,086,080
Advances deposits and other receivables	6	3,829,942	8,308,995
Cash and bank balances	7	3,291,936	6,641,966
		12,458,320	34,037,041
TOTAL ASSETS		23,172,093	40,090,675
FUNDS & LIABILITIES			
FUNDS			
Accumulated fund		22,836,184	39,609,108
CURRENT LIABILITIES			
Trade & other payables	8	335,909	481,567
TOTAL FUNDS AND LIABILITIES		23,172,093	40,090,575

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



FOUNDER TRUSTEE



TRUSTEE

PROFIT & LOSS STATEMENT AS AT JUNE 2016

ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES INCOME AND EXPENDITURE ACCOUNT


For the year ended June 30, 2016

	Note	2016			2016		
		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
		Rupees	Rupees	Rupees	Rupees	Rupees	Rupees
INCOME							
Donations	9	5,136,120	14,750,000	19,886,120	5,626,648	43,662,211	49,289,559
Project Income	10	-	198,536	198,536	-	1,575,549	1,575,549
Other Income	11	-	126,151	126,151	-	111,023	111,023
TOTAL INCOME		5,136,120	15,074,687	20,210,807	5,626,648	45,349,483	50,976,130
EXPENDITURES							
Project expenses	12	5,619,434	12,842,271	18,461,705	5,072,723	19,501,989	24,574,712
Administrative expenses	13	-	18,056,747	18,056,747	-	17,261,027	17,261,027
Finance cost	14	-	58,883	58,883		84,908	84,908
TOTAL EXPENDITURES		5,619,434	30,957,901	36,577,335	5,072,723	36,847,924	41,920,647
EXCESS OF EXPENSES							
OVER INCOME		(483,314)	(15,883,214)	(16,366,528)	553,925	8,501,559	9,055,483

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




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TRUSTEE

CASH FLOW STATEMENT AS AT JUNE 2016

ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES CASH FLOW STATEMENT


For the year ended June 30, 2015

	Notes	2016 Rupees	2015 Rupees
CASH FLOW FROM OPERATING ACTIVITIES			
Net Income for the year		(16,366,528)	9,055,483
Adjustment for non cash items			
Finance cost		58,883	84,908
Prior year adjustment		(406,396)	602,610
Depreciation		885,896	745,909
		538,383	1,433,427
		(15,828,145)	10,488,910
(Increase) / decrease in current assets/liabilities			
Short term loans		13,749,638	(824,582)
Advances deposits and other receivables		4,479,053	(3,461,794)
Trade and other payables		(145,658)	4,441,713
		18,083,033	(8,728,089)
		2,254,888	1,760,820
Finance cost paid		(58,883)	(84,908)
Cash (used in)/generated from operating activities	A	2,196,005	1,675,912
CASH FLOW FROM INVESTING ACTIVITY			
Purchase of fixed assets		(5,616,805)	(1,970,034)
Sales proceed of fixed assets		70,770	-
Net cash used in investing activities	B	(5,46,035)	(1,970,034)
Cash flow from financing activities	C	-	-
Net (decrease) increase in cash & cash equivalent	A+B+C	(3,350,030)	(294,121)
Cash and cash equivalent at the beginning of the year		6,641,966	6,936,087
Cash and cash equivalent at the end of the year		3,291,936	6,641,966

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




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ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES

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