



### “FROM AASIM SIDDIQUI’S DESK”



Having come more than half way in our program to build a sustainable model for poverty alleviation, I am happy to see OSDI is now focusing on the exit strategy. Having continuously built upon the foundations of our achievements in real time, OSDI is trying hard to develop sustainability in every program. Implementation of an effective exit & sustainability policy requires extremely good policy planning, a review of what our achievements are & where the communities stand today in terms of poverty, how we can train ourselves to look at projects with sustainability in mind, and most importantly, capacitate & financially empower the communities to continue with the programs that OSDI has developed and run for poverty alleviation.

It is critical that the communities realize the successes so far achieved and thus the need (if any) to continue with such programs for poverty alleviation projects in their communities. OSDI is forming five village level committees to capacitate them to replace our resources and thus move towards self empowerment. I am confident that from our experience so far, we can successfully mobilize and train the village committees to eventually make a better future for themselves.

**Organization for Social Development Initiatives** is a social policy think tank dedicated to improving living conditions for the poorest communities in the rural areas of Pakistan through sustainable poverty reduction strategies and economic development. In its unique approach, each OSDI initiative is done in consultation with community members to ensure ownership of the project in four focus districts in Sindh and Khyber-Pakhtunkhwa.

Our current outreach extends to 3,500 households in 15 villages impacting over 24,570 lives. Building the support and trust of the communities we work with has been a critical ingredient to our success. Persistent mobilization and continued presence has resulted in significantly enhancing the impact we have in these communities.



### LIVELIHOOD ASSISTANCE PROGRAM (LAP)

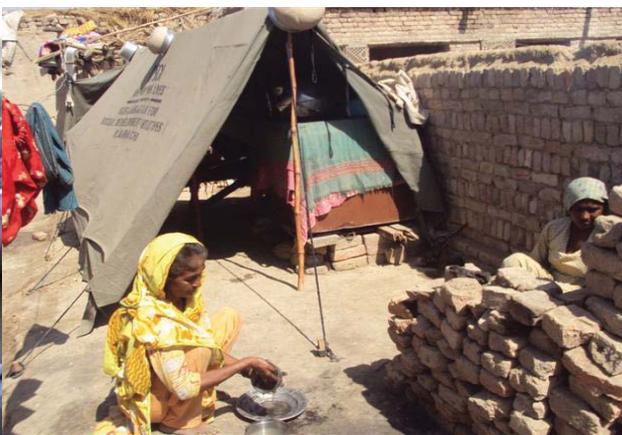
Through the Livelihood Assistance Program, OSDI has been providing financial assistance along with intensive training to farmers in its focus villages to enhance their incomes, assets, and earning capacity.

Under this flagship program, the Agriculture Development Project in its seventh phase financed 280 households for the winter crop in 2012 to cultivate a variety of crops over 940 acres. In the past 3 years, a total number of 428 farmers have been financed for crop cultivation over 1494 acres of land.

Similarly, in the Livestock Development Project, a total number of 50 farmers have been financed with 146 animals for fat-fattening in 2012.

The details of the projects are outlined below:

PROJECTS	HIGHLIGHTS	NOV 2012
AGRO	Acres Financed in Total	2432
LIVESTOCK	Animals Financed in Total	241
EDUCATION	Temporary Learning Center	3
	Students in TLCs	248
	Adopted Schools	2
	Students in Adopted Schools	712
HEALTH	Screened for Hep B & C in Total	6482
	Vaccinated for Hep B & C in Total	6292
	Children Vaccinated for Polio (monthly)	2906
	Primary Healthcare Centers	2
	Beneficiaries of PHCs in Total	2392
	Beneficiaries of Mobile Medical Camps	2778
KITCHEN GARDEN	Number of Beneficiaries	118



## Agriculture Project Phase VI

The Agricultural Development Project enables the empowerment of rural farmers through micro-credit loans, financing the procurement of seeds, fertilizer, micro nutrients, and other inputs along with training on modern agriculture techniques, scientific assessments of soil, and technical assistance facilitated by OSDI.

In the recently concluded sixth crop cycle, OSDI financed 40 families in Khairpur and 41 families in district Matiari for cultivating cotton over 283.5 acres. In Shikarpur district, 45 families were financed for cultivating rice on 148 acres. The success rate was recorded 60 per cent and on average earned PKR 8,812 per month. Heavy rains resulted in crops not producing the exceptional bumper crop that was predicted. Nevertheless, average yield per acre for OSDI's farmers for the cotton crop turned out to be 10 maunds per acre whereas for other farmers in the region not supported by OSDI, it was 8 maunds per acre.



## Agriculture Project Phase VII

In phase VII, OSDI has financed 95 families in district Matiari, 76 in Khairpur and 80 families in district Shikarpur. This time, OSDI has introduced crop rotation in order to increase land fertility & generate more income, and crop diversity to decrease the risk from crop failure due to bad weather, unstable prices & natural hazards. OSDI is supervising and supporting cultivation of desi sindhi wheat, maxi wheat, chickpeas, sugarcane, grams, mustard, barley, fodder, and canola seeds along with some vegetables including onion, tomato, egg-plant, and okra in all three districts of Sindh. Inter-cropping of canola, wheat, and sugarcane on the same land will ensure that there are higher chances of increasing income and food security.



## CASE STUDY 1: Expert Advice Based on Soil Yields Unprecedented Results

Khuda Buksh a farmer in village Jamal Hajano district Matiari this year had the misfortune of seeing his wheat crop go to waste. Due to a lack of awareness, he purchased substandard inputs from informal markets only to see all his hard work perish. He managed to produce 12 mounds of wheat per acre whereas the average in the region should be at least 25 mounds per acre.

In stark comparison, Singhar Ali a farmer of the same village has experienced a record production of wheat crop in 2011-2012 season. He is one of the sixty farmers in district Matiari who have not only been provided with continued affordable financing for better quality farm inputs such as seeds, fertilizer, and soil nutrients but also expert advice on types, quality, and application of these inputs from OSDI's agricultural experts.

This was the first time Singhar Ali, along with other farmers under the program, have applied humic acid to their soil as recommended by OSDI. Humic acid helps in boosting micronutrients, better seed germination, better plant health, and higher crop yields. Better application of these inputs has enabled him to harvest up to 80 maunds of wheat per acre which is unprecedented production for small-holder farmers not only in his village but throughout the region. His fellow farmers coming under the program have enjoyed similar success in the district with average yields coming up to as high as 50 maunds of wheat per acre compared to less than 25 maunds per acre on average for non-OSDI farmers.

The disparity between farmers such as Khuda Buksh and Singhar Ali demonstrates how incorporating better farming methods can make a world of a difference in a poor farmer's fortunes and in the long-run enable him to break away from debt and intergenerational poverty.

## Livestock Development Project Phase IV

OSDI concluded Livestock Development Project Phase IV in October 2012. In this phase 22 families were provided loans to purchase 110 male goats for fat-fattening and 22 she-goats for herd increasing. Each family was provided with 4 goats for fat-fattening and income generation, and one female goat for milk production, herd increase, asset creation, and overall food security. OSDI field staff visited beneficiaries routinely for monitoring progress of the goats' health and weight.

The Livestock Program is an integrated support package that also includes financing for high quality livestock feed, veterinary services, de-worming, and regular health check-ups for all animals. This improves livestock health and generates higher revenues when the goats are sold at Eid-ul-Azha. The training is also fruitful as the beneficiaries keep the grazing area clean resulting in improved animal health and hygiene.

The total profit accumulated on average in Livestock Development Project Phase IV was PKR 31,172 as the 8 months of fat-fattening yielded per family PKR 3,896 per month on average.

## COMMUNITY DEVELOPMENT PROGRAM

### Education

As a part of its poverty alleviation model, OSDI is scaling up efforts to provide primary literacy to school-aged children who lack physical or financial access to education in all its focus villages. Where there are existing public or private schools, OSDI focuses on improving quality of education and building capacity; and where no schools exist or the schools cannot accommodate all the children in the village, Temporary Learning Centers have been set up. In time, schools will be constructed in place of Temporary Learning Centers in order to cater to the out-of-school population in each village.

Educated youth from the focus communities have been hired and trained to impart basic literacy skills such as reading, writing, numeracy, and communication to children. Teachers at the Temporary Learning Centers give lessons on Mathematics, English, Urdu, and Sindhi for four hours daily, six days a week. By getting a preliminary understanding of basic mathematics, students learn how to do budgeting and are able to communicate and articulate with confidence.



Since its inception, the Temporary Learning Centers have been immensely successful with the full support of the local community. At the start 15 students were enrolled in the first Temporary Learning Center in village Malhee district Shikarpur started in February 2011. Currently, 248 students are enrolled in the three Temporary Learning Centers of which 151 students are enrolled in OSDI's two Shikarpur schools; and 97 female students are enrolled in the third Temporary Learning Center in village Kamal Khan Lashari, district Khairpur.

Two non-functioning schools have also been adopted by OSDI in village Godho Shar district Shikarpur and village Sukhio Mirjat district Matiari. Currently, 712 children are enrolled in both schools. The premises were being used as a warehouse for agriculture input prior to OSDI's intervention. OSDI adopted the schools in coordination with Government of Sindh and Sindh Education Foundation. After coming under OSDI patronage, the schools were cleaned & renovated, teachers were hired, community students were enrolled, and stationary & textbooks were provided by OSDI to the students. Today these schools are providing affordable quality education to the children in these communities. The students will take exams affiliated with the local government board and eventually the schools will be managed as a partnership between the community village committees and the local government.

Aside from academic learning, children are also made aware on issues pertaining to health and hygiene. Other activities

such as Pakistan Day Celebration and Global Hand Washing Day are also celebrated at the TLC in order to inculcate a culture of collective participation in the school children. At the end of the activity, small gifts such as sweets as well as hygiene kits including toothpaste, toothbrushes, mouthwash, and soap bars are distributed among children to encourage adoption of hygienic habits.

The Temporary Learning Center at Shikarpur is being constructed into a fully functional school with five rooms and toilets. The community has also enthusiastically contributed to the labour and construction costs. Other plans under the Education project include adoption of two more government schools in district Matiari that have limited capacity and need support. The renovation of a school being run by Sindh Education Foundation in village Sukhio Mirjat district Matiari is also in the pipeline. Getting encouraged by OSDI efforts, the other schools in the villages have also campaigned to increase the enrollment of their schools creating a healthy competition in the village for imparting education.



All Education projects are in collaboration with the district government in order to garner local support and long-term sustainability.

### Health

Under the Community Development Program, a core part of OSDI's efforts is improving access to quality healthcare on a reliable and affordable basis in 15 focus villages in Pakistan. OSDI aims to fill gaps in existing health services by setting up facilities and services that are cost effective, standardized, and sustainable.

Primary healthcare is dispensed through qualified doctors, subsidized medicines and basic health infrastructure. To date, 2392 patients were treated under Primary Healthcare Centers in district Shikarpur and Mardan.



OSDI is in collaboration with the government to facilitate the polio and hepatitis campaigns. OSDI routinely facilitated the district government's team in all four of its focus districts in on-going polio vaccination campaign by providing field teams consisting of a lady health worker and a dispenser to the communities. In the last quarter, 2906 children on average have been inoculated by OSDI against the polio virus.



6,482 individuals were screened for Hepatitis B & C and 6292 individuals had been given three vaccinations each for Hepatitis B. 95 patients for Hepatitis C have completed their treatment by OSDI under the Chief Minister Initiative for Hepatitis Free Sindh and Prime Minister's Program in Mardan. OSDI provided field staff, kits, technicians, and logistics for the campaign while the vaccines and interferon treatment are provided by the district government. OSDI continuously follows up with patients regarding treatment and preventive measures.

In the last quarter, 104 general medical camps were set up in Matiari and Mardan where 2778 patients were treated. Common illnesses that were observed during the camp were fever, asthma, anemia, respiratory tract infection, acute respiratory infection, tuberculosis, diarrhea, malaria, skin, and eye diseases.

The heavy rains in September led to many families displaced in OSDI's focus villages in Shikarpur. To avoid outbreak of any major disease and to control emerging illnesses, OSDI has set up four medical camps equipped with doctors, lady health workers, and dispensers. Free health checkups and medicines were provided to 978 patients affected by heavy rains.

The school based personal health and hygiene awareness sessions are conducted on a weekly basis to increase mass awareness among children in all schools in our focus districts.

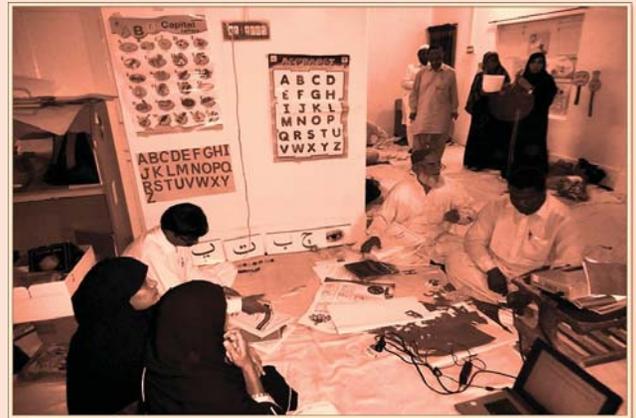
## Water

In the last quarter, OSDI continued the strategy of encouraging clean drinking water in all its focus villages in Sindh. Specifically, 485,920 aquatabs and 48,592 water purification strips were provided to 1,594 households to filter microbiological contamination in ground water inside their homes. OSDI staff continued monitoring the use of aquatabs and also regularly conducted health & hygiene awareness campaigns to minimize effects of poor sanitation. OSDI, with the help of PCWR and WHO, has also assessed ground water quality through water-boring tests in one village in Khairpur at multiple locations and at multiple depths to identify sites where water has relatively acceptable levels of Totally Dissolved Solids (TDS). In future, OSDI will focus its safe drinking water policy on decreasing the prevalence of Totally Dissolved Solid (TDS) as well as microbiological contamination in drinking water in all focus villages.

## EVENTS I

### 6 day Teacher Training Program

The teachers in OSDI schools attended a six day Teachers Training Program in Hyderabad with the support of Sindh Education Foundation. The content was designed to impart training on early childhood education, health education, and primary curriculum development. OSDI organizes regular skills development and capacity building trainings for its teachers so that the quality of education improves in its focus communities.



### A joint effort against Hepatitis

OSDI and the Government District Health Department in Matiari organized a seminar on Chief Minister's Initiative for Hepatitis Free Sindh. OSDI provided financial assistance in order to increase awareness regarding Hepatitis and its treatment facilities among rural communities in district Matiari. Dr Zahid Memon appreciated OSDI's continuous efforts for Hepatitis prevention activities. DCO Matiari, EDO Health, Hepatitis Program Manager Sindh, Hepatitis focal person Matiari, government doctors, and other dignitaries from the social sector also attended this awareness seminar. Dr Akram Ghuman conducted a session on the symptoms of Hepatitis and Dr Ayaz Memon's session highlighted the preventive measures against Hepatitis. The Hepatitis awareness seminar shared the vital facts about the disease and its treatment centers with the rural communities.



## EVENTS II

### Multiple boring in district Khairpur

In village Mulko Wahan, 140 households consume groundwater that has unacceptably high levels of physical contamination in the form of Totally Dissolved Solids (TDS). OSDI is assessing the quality of ground water in their village by conducting water quality tests at multiple site and multiple depths within the village. Thus far, we have discovered that there is one particular spot in the village 80 feet beneath the ground where water is relatively less contaminated with acceptable levels of TDS. OSDI is planning to install water tanks and provide aqua tabs that filter out microbiological contamination at the point of use so that the community has access to safe drinking water in all focus villages.



### Hygiene Awareness Campaign in district Khairpur

OSDI raised awareness on the importance of sanitation to good health, in collaboration with the World Health Organization (WHO), in village Waatani district Khairpur. OSDI team went door-to-door for 2 days engaging communities importance of personal hygiene, use of safe drinking water, and the need to eliminate bacterial contamination in food via unclean utensils. The consequence of current unsanitary practices had led to the outbreak of Acute Watery Diarrhea (AWD) in the village because of which an intensive campaign was deemed urgent.



### Training on Transplantation of Rice in Shikarpur

For the third consecutive year, OSDI financed farmers in Shikarpur to cultivate rice. As per the program, a demonstrative training on transplantation of rice was conducted by the OSDI agricultural expert to guide OSDI's farmers in increasing their crop yields. The farmers were told about the advantages of row plantation, importance of timing in applying inputs, and the mandatory distance to be kept between plants for better growth. A practical demonstration of transplantation of rice plants enabled farmers to gain a better understanding of how to maintain their crops and get maximum yields per acre, resulting in higher yield and an increase in farmers' disposable income.



### Small Rural Enterprises Project



### CASE STUDY 2: YASMEEN AND FAREEDA'S ROAD TO ECONOMIC EMANCIPATION

Yasmeen and Fareeda through their hard work and diligence are lifting their families out of poverty. Not so long ago, neither of these women had any source of income and faced an increasingly uncertain future. Fareeda's father tragically passed away while Yasmeen had to endure a painful divorce leaving them both in deep emotional and financial turmoil.

The Small Rural Enterprises Program was a great boon to them in their road to recovery. Under the program, enterprising individuals such as Yasmeen and Fareeda who lack finances are provided with affordable loans to start a small business in order to be self-sufficient. "I was overjoyed to know about the loan. For the first time I thought even I can open a business," tells Yasmeen.

Fareeda and Yasmeen both bought sewing machines while Yasmeen went a step further and opened up a tailoring shop for selling tailoring materials as well. "I love dressing up in nice clothes but I did not have money for getting clothes tailored. Now I make my own clothes and for others enabling me to make money," tells a smiling Fareeda.



In a few months of starting the business, both are enjoying a steady stream of income. Yasmeen makes average monthly revenue of Rs 5,382, of which Rs 3,437 comes from retailing tailoring accessories at her shop and Rs 1,945 from tailoring. Fareeda is earning average monthly revenue of Rs 1,125 by sewing and stitching dresses for her newly made clientele.

"I am going to save the money I make for my wedding dowry," tells 18 year old Fareeda about her future plans. Yasmeen plans to send both her daughters to school from the money she makes from her business. The Small Rural Enterprises Program demonstrates how small loans along with guidance and support can bring about a profound change in the lives of educated youth such as Yasmeen and Fareeda. Little by little, as these inspiring women gain economic empowerment, they encourage other women of their communities to strive for a secure and prosperous future.

## FOOD SECURITY PROGRAM

### Kitchen Gardening

OSDI helps vulnerable rural households in Sindh achieve a balanced nutritional intake and a healthy diet by providing seeds, fertilizers, and training to grow seasonable vegetables over four months in or around their homes.



The second phase of the Kitchen Gardening Project started in March 2012 and ended in June 2012. 118 households were provided with seeds of 5 different vegetables including Sponge Gourd, Okra, Bitter Gourd, Bean, and Bottle Gourd. It was remarkable that over fifty families have managed to grow vegetables for up to 6 months whereas the rest were able to consume vegetables for 4 months.

In August, sowing had started in the Shikarpur district for the next phase but due to torrential rains 31 Kitchen Gardens were damaged. Consequently, due to an increase in the water level only 15 KG plots have been re-plotted. In the coming phase, even more families will be growing Cauliflower, Cabbage, Turnip, Spinach, Ridge Gourd, and Bitter Gourd.



### CASE STUDY 3: POOLING IN PROSPERITY

Plagued by inflation and stagnating incomes, it has become difficult making ends meet over the years for Jan Muhammad, a farmer in the village of Mari Muhammad Khan in Matiari district. "All the money would be spent by the end of the month. I used to save sometimes in previous years but now I was going into debt. "In these times of rampant inflation, inability to save makes asset purchases almost impossible. Exorbitant loans are undertaken in absence of savings, which exacerbates poverty.

Like many in his community, Jan Muhammad has never had formal schooling. Financial literacy is beyond his grasp. "I didn't know where the money went at the end of the month. All I knew was that it had all been spent and I had to take further loans from the local shops."

OSDI has launched a village committee fund for the community of Mari Muhammad Khan as part of its financial literacy program. "I first got to know of the committee at the (financial literacy) training. I felt very lucky when I was the first to get the money from the committee. I was so happy!" Of the 92 people present there, 52 immediately signed up for the weekly committee in which all beneficiaries pool in funds and one beneficiary gets a lump sum payment of Rs 10,600 after balloting each week.

The money Jan Muhammad got from the committee was used to buy a buffalo which he intends to sell for a profit at a future date. Jan Muhammad is proud of his newly acquired buffalo that is grazing in the pasture. For many livestock farmers, buffaloes serve as a valuable source of income. Despite the obvious benefits of owning livestock, many like him cannot afford to buy new farm animals because they simply do not have the savings for it.

The committee fund in the village of Mari Mohammad Khan shows how even small financial instruments can make a huge difference in the community.



### PARTNER WITH US

OSDI provides many possibilities to potential organizations and individuals for partnership. These can be in the form of:

1. Donors
2. Research support
3. Volunteer
4. Knowledge sharing

### DONATE TO OSDI

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