



#### FROM THE DESK OF AASIM SIDDIQUI

OSDI is currently in its fifth year of running microfinance, education and health-care projects and we can see how much communities have benefited from our integrated development approach. From this newsletter, readers should get a fair idea of how much OSDI has done for poverty alleviation over a five-year period. Several farmers have successfully graduated from our Livelihood Assistance Program, having enough savings to finance their own crops. In light of all the trainings and guidance provided to farmers over the years, their crop yields have increased significantly.

Moreover, our education and health-care programs are improving the human development indicators within these communities bringing an overall improvement in their lives. The biggest achievement through all this is a positive outlook in their views about their future. This reinforces our view that if given an opportunity, everyone will strive to improve their lives.

OSDI added another district, Jacobabad, in the last year, to create change and uplift the living standards of poverty-stricken people in the area. We have initiated and started all our programs concurrently with the confidence that all our programs are replicable and scalable. The community in Jacobabad has been extremely responsive to our mobilization activities and cooperative in the execution of our programs.

For the first time, OSDI has partnered with a foreign NGO to expand our poverty alleviation activities into different villages. We find the response of the communities encouraging, and hope that by applying everything we have learned so far we will be able to sustainably lift these communities out of poverty within 3 years.

As a social policy think-tank, OSDI is now developing an effective communication strategy to share our experiences with other stakeholders active in the development sector in Pakistan. We firmly believe that OSDI will succeed in creating a positive impact on the lives of the underprivileged citizens of Pakistan.





## LIVELIHOOD ASSISTANCE PROGRAM

The Livelihood Assistance Program finances smallholder farmers and educated youth to enhance their income opportunities, generate savings, and develop their skills in agriculture, livestock, and small rural enterprises. The program provides microcredit along with extensive trainings and guidance to help beneficiaries become self-reliant through savings and asset creation.

### Agriculture Development Project

Agriculture Development Project has successfully completed eight cycles of financing in OSDI's focus villages. A total of 214 beneficiaries have been financed to cultivate various crops on 697 acres of land. In the last phase, farmers assisted by OSDI cultivated rice in Shikarpur, maize in Mardan, and cotton in Khairpur and Matiari. The total production was 21,537 mounds in rice crop, 4,884 mounds in cotton crop, and 538 mounds in maize crop.

Heavy rains and flash floods damaged the farmers' profits for three consecutive years. During Kharif season of 2013, farmers were fortunate to have favourable weather conditions along with OSDI's thorough guidance on best practices with the help of agricultural experts. OSDI's beneficiaries witnessed an increase in crop yield which has enabled them to repay their debts to informal money lenders and invest in assets to improve their standard of living.



Pesticide sprayed on crops by beneficiary

Community Representatives appointed by OSDI mobilize the beneficiaries on adopting better quality inputs and do regular follow-ups with the help of field staff and OSDI's agriculture experts. Unfortunately, some of the farmers who cultivated apple gourd instead of cotton in Matiari lost their entire crop during monsoon rains.



Beneficiary making a water channel

The Agriculture Development Project focuses on sustainable livelihoods through capacity building and asset creation. Before the start of the ninth phase, an assessment was done of beneficiaries who have received more than six loans from OSDI and have made enough savings and assets to graduate out of the program. A total of 15 beneficiaries graduated from the program. OSDI's assessment shows that beneficiaries invested their savings in livestock animals, upgraded their homes, and purchased agricultural inputs for the next crop. OSDI will continue to monitor the progress of the graduated families and provide technical assistance wherever necessary.

Under this development project, 100 families in Jacobabad have been financed for wheat and barley. In total 1,282 farmers have been funded to cultivate various crops over 4,277 acres.

### Livestock Development Project

Livestock Development Project is an integrated support package that includes financing for high-quality livestock feed, veterinary services, de-worming, and regular health check-up of all animals. This improves livestock health and generates higher revenues when goats are sold during the Eid-ul-Azha season. Each family is provided with either 4 male goats or 2 oxen for fattening and income generation, and one female goat for milk production, herd increase, assets creation, and overall food security.

This project has successfully completed five phases in October 2013. So far, 70 beneficiaries made an average profit of PKR 30,000. One exceptional goat was sold for PKR 105,000 after two years of fattening. Proper veterinary assistance, regular medical check-ups, vaccinations, and de-worming procedures were followed under the supervision of veterinarians in each of OSDI's focus districts.

The project also facilitates herd increase through the provision of female goats. In the last phase, 47 kids were born leading to asset creation and food security for the beneficiaries.



Livestock Development Project in Khairpur

### Transforming Lives Through Livelihood Assistance Program

Mohammad Urs, a resident of village Sukhio Mir Jat, used cut wood as a source of livelihood with his axe being his only asset. In the first phase of the project, he was financed for the purchase of 4 male goats for fattening and one female goat for milk production and herd increasing. He sold these animals after 8 months of fattening making a profit of PKR 35,000 after loan re-payment. With this profit, he paid off his previous loans and started living a debt-free life.

After the second phase of the project, he could send his six children to school for the first time. He became a proud father when his 10-year-old son was able to help his father in his daily calculations. After becoming a beneficiary of OSDI, the life of Mohammad Urs has significantly changed from a lumberjack who was hardly making PKR 3,000 per month to someone who could buy his own donkey cart and upgrade his shack made of leaves into a proper mud house. His newly created asset, a donkey cart, helps him transport wheat husk to the market and helps him make ends meet. He also purchased two buffaloes on a shared basis and earned high yield after selling them on Eid-ul-Azha.

His wife Seema is also able to work more because of the better health-care facilities provided by OSDI. She earns PKR 7,080 per month. After two years with OSDI, Mohammad Urs and Seema are able to live better lives.



"In the past imagining that I would have a home of my own was a dream but OSDI's assistance appeared as a magic wand for me and my family. Coming out of poverty, I feel alive and can enjoy my life more," said Mohammad Urs.



## Small Rural Enterprises Project

Small Rural Enterprises Project was initiated to help unemployed educated youth start small businesses with the help of affordable loans. Last year, OSDI assisted educated females in Matiari and Khairpur to start tailoring and retailing businesses through financing and technical training. Similarly, educated youth in district Shikarpur were provided with loans to purchase *Qingqi* rickshaws. These businesses are additional sources of income in OSDI's focus villages. The businesses have taken off and beneficiaries pay a monthly instalment on their loan with the income earned from their business along with a 10% contribution to the Community Development Fund.

A Financial Literacy Training Program organized by OSDI helped 52 participants in Matiari learn how to manage their finances, do basic calculations of income and expenses, open and manage bank accounts, and do simple bookkeeping of financial assets.

Moreover, 2 rural enterprises have recently been launched in district Mardan, one of which is a groceries and utilities store, and the other is a vegetable shop. OSDI financed the candidates to purchase initial stock and provided training, and managerial support for the enterprises. A loan of PKR 55,000 has been given to Gul Jamil to set up a grocery and vegetable shop in village Badam, district Mardan. He is a cancer survivor with an amputated lower limb and surviving on a prosthetic leg. The shop has expanded into a mini market with the help of OSDI, where grocery items worth PKR 50,000 are stocked. The shop has increased revenue and is generating a stable livelihood for him. His monthly income has increased from a mere PKR 4,000 to PKR 10,000.



Gul Jamil's grocery shop in district Mardan

Similarly, a year ago Mukhtyar Ahmad was a mason depending on daily wages in village Saeedabad in district Mardan. On good days he would earn PKR 700 for a day's work but the seasonal nature of his work sometimes left him without disposable income. With the small loan of PKR 10,000, he set up a vegetable shop and purchased his first stock. In 8 months, he managed to return his loan and also increased his business by stocking up to PKR 45,000 worth of vegetables.

## COMMUNITY DEVELOPMENT PROGRAM

### Education

OSDI facilitates under-privileged children who lack financial resources or adequate facilities in their community to join school. OSDI provides material and technical resources to ensure that children of less privileged areas receive quality education. We also conduct teacher training sessions for our teachers.

OSDI has worked in co-ordination with the Government of Sindh and the Sindh Education Foundation in order to formalize adoption procedures for two schools in the villages of Sukhio Mir Jat and Jamal Hajano in district Matiari. Children who had previously never been registered in any school are now formally enrolled and studying in OSDI schools. OSDI ensures that each child is provided with stationary, books, bags, uniforms, and school shoes free of cost. Teachers and Community Representatives mobilize them and ensure regular attendance.



OSDI's adopted school in district Matiari

OSDI has established three Temporary Learning Centres (TLCs) since 2011. The first was established in village Malhee, district Shikarpur. Now a five-room school building has been constructed in place of the TLC and students are attending classes in a proper school. Safety measures and quality services are being ensured in the newly constructed school through provision of facilities such as clean drinking water and toilets.

The second TLC was a girls' school established in village Kamal Khan Lashari, district Khairpur. The school infrastructure was recently upgraded and separate toilets were constructed for teachers and students.

The most recent TLC was started in village Badam, district Mardan in June 2013. On the first day of the school, 72 children were enrolled, out of which 42 were boys and 30 were girls. Educated youth from the focused villages have been hired as teachers. They teach subjects such as Mathematics, Science, English, and Urdu to the students.

The teachers in OSDI's schools also organize events with the help of field staff which involve the community and parents and assist in boosting the communities' confidence. OSDI in collaboration with Alif Ailaan organized an educational awareness seminar in district Matiari at the government's primary school in village Mari Mohammed Khan. This school has been recently renovated by OSDI. The community participated in the event to highlight success and challenges within education in their area. OSDI-supported schools of Jamal Hajano and Mari Muhammad Khan were recognized by Alif Ailaan as model schools in district Matiari.



Pakistan's Independence Day celebrated in district Mardan

OSDI facilitated the renovation of a government school in district Matiari by repairing the floors, fixing the walls, constructing a restroom, and painting the entire building. The community contributed 20% of the costs of the repairs as testament to their commitment to improving education services in their village.

OSDI's field staff mobilized focal persons through community meetings to ensure regular attendance of children in the school. In the first week of the school restoration, the enrolment increased from 15 to 60 students. To encourage regular attendance and punctuality of students, children are provided with up-to-date books and stationary items. Parents are eager to send their children to the school on a regular basis and OSDI is actively working to ensure 100% enrolment of out-of-school children in the focus villages.



## Health-care

In the last quarter, 2,088 patients from Shikarpur and Mardan have availed the service at OSDI's Primary Health-care Centres. Moreover, 166 weekly medical camps were carried out in Matiari and Mardan in which 4,343 patients came for first-aid. The illnesses that were commonly found during the camps were both acute and chronic such as fever, eye infection, skin infection, respiratory infection, gastrointestinal infections, hepatitis, diabetes, hypertension etc.

To bridge the gap between community and health-care providers, several government and non-government institutions such as WHO and UNICEF are taken on board for polio vaccination, Expanded Program on Immunization (EPI), etc.

OSDI collaborates with district governments regarding Hepatitis Prevention and Control Program in Sindh and Khyber Pakhtunkhwa. It has been organizing mass screening, vaccination, and follow-up treatments in all its focus villages. Currently, follow-up treatment and screening tests are going on as per the schedule.

8,056 people were screened and 7,712 were vaccinated against the virus. Uptil now OSDI has treated 180 patients of Hepatitis B and C. The blood samples of patients were transported to respective District Headquarter hospitals and data was shared with the department. In district Shikarpur, Dr Shaukat Memon, focal person for the Hepatitis Program visits OSDI camps and gives sessions on the cause of Hepatitis as well as prevention and treatment options available at the district hospital. District health team, community representatives, and OSDI appointed health staff ensure smooth management of the campaign. OSDI Primary Health Centre is a contact point for all information and services.

OSDI has collaborated with the government for the National Polio Campaign in its focus areas ensuring 100% coverage of children up to 5 years of age. OSDI's team including a health assistant, a lady health worker, and a dispenser go door-to-door during the campaign to ensure maximum results. Till date, 3,500 children have been inoculated each month.

School-based de-worming campaign was organized in the schools of all focus villages. In this phase, 2,457 children were inoculated. In this regard, anti-parasitic medicine is given to all school-going children by the health team. Water-borne diseases and oro-fecal contamination are highlighted along with other causes of abdominal worms that can lead to Vitamin A deficiency, Anaemia, Malnutrition etc that ultimately affect overall health of children and increase school absenteeism.



Global Handwashing Day celebrated in district Khairpur

OSDI's foremost priority in rural areas is to provide quality health-care. As a result, several health awareness sessions and practical demonstrations of the activities are conducted in community schools and *autaaqs*. The community is routinely mobilized to maintain physical and oral cleanliness. OSDI conducts follow-up visits on the importance of healthy living and safe practices such as personal hygiene, disease specific preventative measures, healthy eating habits, and safe drinking water etc.

Events like Global Hand-washing Day are celebrated in focus schools. Activities are organized under supervision of the OSDI team where children are taught to wash hands properly before having a meal and after using the toilet. Similarly, OSDI organized a Dengue Awareness Seminar with the help of the district government. EDO Health appreciated OSDI's continuous efforts in improving health-care in district Matiari.



Weekly Medical Camp in district Mardan

## Access to Primary Health-care

Gohara, a 45 year old is a mother of 8, who comes to the OSDI Primary Health-care Center (PHC) for general treatment which includes immunization, first aid and consultation for seasonal diseases in district Mardan. Her husband is a farmer who struggles to make ends meet as the income from the crop varies every year. Livelihood depends on the yearly income of the crop which is not sufficient to meet their everyday expenses. They live 1 km away from the village Saeedabad where OSDI's PHC is located.

It has been 3 years since OSDI started working in district Mardan in Khyber Pakhtunkhwa. The Primary Health-care Center was severely needed by the community as there was no dispensary within a 3 km radius. The dispensary is a 30-minute walk or a rickshaw ride away. OSDI set up a PHC on the main road of village Saeedabad in December 2011 in district Mardan. The PHC provides the first-aid and primary care along with medicines at subsidized rates.

"Since PHC provides free consultations, subsidized medicines and lab services, it saves me about Rs 500 on average per visit. Now, I don't have to travel all the way down to Rustam Civil Hospital. Otherwise, it was a hardship to travel 2 hours to District Health Quarter in Mardan city. Now I am pretty relaxed that all I need is to walk 10 minutes from my home which not only saves my traveling time but also helps me manage my overall expenses. OSDI PHC is a blessing for people like us," says Gohara.



Primary Health-care Center in Mardan



## Water, Sanitation, and Hygiene (WASH)

Aqua tabs are regularly being used in district Khairpur for filtration of microbiological contamination in drinking water. OSDI field staff monitors the use of aqua tabs and also conducts health and hygiene awareness campaigns on a regular basis to minimize the effect of poor sanitation.

OSDI has constructed water drainage channels for sanitation of waste water. Moreover, a cemented water tank has been built for livestock animals to separate them, in order to improve hygiene. Weekly cleanliness of the water tank and its surrounding area is being supervised by community representatives.

In district Mardan, access to safe drinking water is a severe problem. People have to travel long distances to fetch water for their daily consumption. OSDI has done a needs assessment in the villages to identify different water channels and source points through extensive visits and community involvement.

Moreover, water quality testing has been done in focus villages through the Institute for Research -Economic and Public Policy. Consequently, focus communities were mobilized to use aqua tabs.



Aqua tab distribution in district Matiari

## FOOD SECURITY PROGRAM

### Kitchen Garden Project

The Kitchen Garden Project improves nutritional intake and provides a safety net to vulnerable families against socio-economic shocks. The fourth phase of the Kitchen Gardening Project has been successfully completed in all focus districts. A total of 236 households from focus villages grew okra, beans, chillies, eggplant, bottle gourd, sponge gourd, and bitter gourd inside their homes.



Kitchen Garden in district Matiari

A new phase of Kitchen Garden started in November 2013 in which beneficiaries bought seeds from the profit they earned from last phase. OSDI provided fertilizer, nutrients, pesticides and expertise on best practices to all beneficiaries. Beneficiaries and community representatives along with field staff mobilized the entire community in preparing kitchen garden plots in an unutilized space inside or near their homes. Beneficiaries invest in seeds worth PKR 150 and can potentially grow vegetables worth PKR 4,000-5,000 per month if they take good care of the gardens.

Currently, the vegetables grown include cabbage, spinach, tomatoes, turnip, reddish, and carrots.



### Story of a Successful Kitchen Garden

Chanesar, a 60-year-old man was living in severe poverty in village Jamal Hajano, district Matiari. When OSDI started its programs in his village, he learned about growing vegetables at home, but he did not have enough water to enrol in the Kitchen Garden Project. With help from OSDI's field staff and agricultural experts, he borrowed some money to do boring and installed a well in his house. After this he started cultivating vegetables on the previously barren land in and around his house. Soon one acre of barren land became a blooming kitchen garden.

In the first phase, seasonal vegetable seeds along with fertilizer, pesticides and trainings were provided to the beneficiaries. With the help of OSDI's agriculture expert, they were able to cultivate vegetables using the most effective kitchen gardening techniques. After soil testing in some areas, customized training was also given to beneficiaries. This helped Chanesar meet his food requirements and improve the daily nutritional intake of his household of 10.

For 2 years vegetables have been cultivated in Chanesar's house. He is very happy with the seasonal yield. He is confident and sowing different seeds in order to grow a variety of vegetables in his backyard. He saves around PKR 1,200-1,500 monthly on average. Moreover, the availability of fresh vegetables is a blessing for his entire family. He joyfully shares how surprise visits of guests and labour strikes do not bother him as he always has food to serve. He has also paid off the loan he took for the water boring and well. Additionally, he has made enough savings to purchase 2 female goats as assets as well as a donkey cart to help him sell bricks from one village to another.

With the extra income and savings, he has planted 150 *sewari* trees in his outer boundary of the kitchen garden, generating PKR 20 from each stem. Chanesar has been working with OSDI for the last two years and is now able to send his children to the school.

"I was 16 when I had started earning and at that time I would take Rs 10 every month. I never imagined that at 60 years, I would have this living standard where I can meet my needs and also possess assets of my own," comments Chanesar.



Chanesar and his wife in their Kitchen Garden



PROJECTS	HIGHLIGHTS	Dec-13
AGRICULTURE	Acres Financed in Total	4277
	Number of Farmers Financed in Total	1282
LIVESTOCK	Animals Financed in Total	770
	Number of Farmers Financed in Total	119
	Herd increased by animals Financed in Phase V	47
SMALL RURAL ENTERPRISES	Businesses Started	7
EDUCATION	OSDI Schools	8
	Students in OSDI School	712
HEALTH	Primary Health Centers	2
	Beneficiaries of PHC in Total	7383
	Beneficiaries of Mobile Medical camps	4594
	Screened for Hepatitis in Total	8056
	Vaccinated for Hepatitis in Total	7712
	Children facilitated for Polio Vaccine (monthly)	3500
WASH	Aqua Tabs Distributed	485,920
KITCHEN GARDEN	Number of Kitchen Garden Plots in Total	879
POULTRY FARMING	Poultry Birds Provided	2400



#### TRAININGS PROVIDED

Health & Hygiene Sessions	720
Agriculture Awareness Sessions	64
Livestock Awareness Sessions	5
Bi-annual Staff Training	4
Teacher Trainings	3
Maternal Health Training	2

#### SURVEYS CONDUCTED

OSDI Baseline Survey 2010
Education Survey 2011
Health Impact Survey 2012
Education Survey in Mardan & Khairpur 2013
Jacobabad Baseline Survey 2013

## ORGANIZATION FOR SOCIAL DEVELOPMENT INITIATIVES (OSDI)

Organization for Social Development Initiatives is a social policy think tank working on poverty alleviation through sustainable development. To eradicate poverty on a grassroots level, OSDI is focusing on a three-pronged approach that aims to empower rural communities through increased economic activities and greater access to services. OSDI's flagship *Livelihood Assistance Program* provides resources to help households increase their income and invest in assets. Secondly, the *Community Development Program* improves quality of life by increasing access to health-care, education, safe drinking water and sanitation. Finally, the *Food Security Program* provides additional nutrition and acts as a safety-net against socio-economic shocks for vulnerable households. Through rigorous research and analysis, OSDI's programs are designed to become self-sustaining so that the rural communities can have the resources and support to pull them out of intergenerational poverty.

After the successful implementation of multiple projects by providing the necessary resources and empowering the poor communities, OSDI has now expanded its outreach to marginalized people of Jacobabad in district Sindh.

OSDI has included 4 new focus villages in district Jacobabad to run its poverty alleviation programs. The new focus villages are Nawab Khan Burririo, Allan Jat, Mohammad Siddique Arain, and Jawan Khan Burririo. After completing the baseline survey in the focus villages, assessments were done at the household level and according to the criteria of each program, beneficiaries are being selected.



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