



Monthly Progress Report as of May, 2011

Union Council Based Poverty Reduction Programme

Funded BY
Implemented BY

Government of Sindh
Sindh Rural Support Organization

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1. The Union Council Based Poverty Reduction Programme (UCBPRP) is a ground-breaking program of the Government of Sindh aimed at reducing poverty by tapping into the potential of the people. It is being implemented by Sindh Rural Support Organization (SRSO) and was initiated on February 1, 2009 in two districts: Shikarpur and Kandhkot-Kashmore. After analyzing the performance in both districts, Government of Sindh initiated this programme in Jacobabad district as well in June, 2010. The UCBPRP aims at improving the quality of life of the rural communities, especially that of the poorest of the poor, through the conceptual package of social mobilization.
2. This entails organizing rural communities into “organizations of the poor” at the community, village and union council level. In order to accomplish this, SRSO conducted “Poverty Score Card” exercise in 87 union councils in Shikarpur and Kandhkot-Kashmore to help identify the poor and the poorest. In a period of 22 months SRSO successfully achieved the targets of overall assigned activities such as
 - a. Social Mobilization
 - b. human capital development
 - c. Community Investment Fund,
 - d. Vocational Trainings,
 - e. Income Generating Grant, and so onThese activities were monitored by SRSO’s internal monitoring team, its Board Members, and representatives from the Government of Sindh.
3. Prior to the floods in 2010, SRSO had achieved the following in three districts;
 - a. Organized 219,847 HHs, 12,842 CO’s and 4,296 VO’s.
 - b. The total approximately savings of the CO’s and VOs amounted to Rs. 12.2 million.
 - c. Trained 43,434 CO and VO members.
4. The outcome of CO & VO trainings is that members are now able to assess their needs and are capable of independently managing, planning, mobilizing resources and implementing the household and village level needs on self-help basis by holding dialogues, meetings. They are able to priorities the plans to execute the planning and getting maximum benefits by the VO platform. Furthermore, all CO members arrange and attend the monthly routine meetings where they discuss issues of all households to solve the issues. UCBPRP focuses on women, therefore, COs emphasize self-help and development of community capabilities and gender empowerment to increases participation and local leadership. Currently, COs are playing vital role in participatory development in three districts.
5. After flood the pilot activity for UCBPRP was temporarily suspended until the flood subsided. Since the flood changed the overall scenario, GoS extended its support to flood affected people in relief and rehabilitation while providing shelters to them on priority basis. After a series of meetings of SRSO management with GoS, it was proposed to continue the UCBPRP activities in addition to Village Rehabilitation Programme in 43 villages. The objective of the latter was to construct Two Room Houses to rebuild 7,152 houses for the flood victims. Solar light (where light is not available) drainage and brick-paved streets. The cost of material for one house is estimated at Rs 83,541 while the total cost of the house is estimated at Rs.128, 000.
6. UCBPRP includes a component whereby youth from extremely poor and chronically poor households will be identified and provided scholarships for receiving vocational training. As of May, 2011, 15,700 participants have been trained in different trades according to the market demand.

7. As of May, 2011 44,684 poorest women had been given CIF loans in three districts for various purposes, such as for livestock, enterprises and for agriculture. The total amount of CIF is Rs. 379.642 million
8. Under the project, 50% of the villages having a VO are to be given one scheme of Community Physical Infrastructure (CPI), which may include sanitation and drinking water supply as a grant. Shelter support is being provided in terms of Low Cost Houses to the extremely poorest households who live in thatched huts and require shelter. As of May, 2011 construction on a total of 4,796 LCHS had been initiated and 4,075 had been completed and the households are residing in them.

District Wise Achievement as of May, 2011 (District Shikarpur, Kashmir & Jacobabad)

| S. No | Activity | Distt. | Project Target | As of April, 2011 | | | May, 2011 | As of May, 2011 | | |
|-----------|--|-----------|----------------|-------------------|----------|-----|-----------|-----------------|----------|-----|
| | | | | Target | Achieved | % | Achieved | Target | Achieved | % |
| 1 | Poverty Score Card | Shikarpur | 50 | 50 | 50 | 100 | - | 50 | 50 | 100 |
| | | Kashmore | 37 | 37 | 37 | 100 | - | 37 | 37 | 100 |
| | | Jacobabad | 29 | 29 | 27 | 93 | - | 29 | 27 | 93 |
| Sub-Total | | | 116 | 116 | 114 | 98 | - | 116 | 114 | 98 |
| 2 | U.C Covered | Shikarpur | 50 | 50 | 50 | 100 | - | 50 | 50 | 100 |
| | | Kashmore | 37 | 37 | 37 | 100 | - | 37 | 37 | 100 |
| | | Jacobabad | 29 | 29 | 18 | 62 | - | 29 | 18 | 62 |
| Sub-Total | | | 116 | 116 | 105 | 91 | - | 116 | 105 | 91 |
| 3 | Households Organized | Shikarpur | 103,789 | 103,789 | 100,001 | 96 | 825 | 103,789 | 100,826 | 97 |
| | | Kashmore | 76,803 | 76,803 | 78,650 | 100 | 1,050 | 76,803 | 79,700 | 100 |
| | | Jacobabad | 73,830 | 29,532 | 27,351 | 93 | 11,970 | 29,532 | 39,321 | 100 |
| Sub-Total | | | 254,422 | 210,124 | 206,002 | 98 | 13,845 | 210,124 | 219,847 | 100 |
| 4 | CO Formation | Shikarpur | 6,919 | 6,919 | 5,714 | 83 | 45 | 6,919 | 5,759 | 83 |
| | | Kashmore | 5,120 | 5,120 | 4,607 | 90 | 58 | 5,120 | 4,665 | 91 |
| | | Jacobabad | 4,922 | 1,968 | 1,749 | 89 | 669 | 1,968 | 2,418 | 100 |
| Sub-Total | | | 16,961 | 14,007 | 12,070 | 86 | 772 | 14,007 | 12,842 | 92 |
| 5 | Village Organizations Formed | Shikarpur | 2,414 | 2,414 | 1,757 | 73 | 23 | 2,414 | 1,780 | 74 |
| | | Kashmore | 1,786 | 1,786 | 1,625 | 91 | 33 | 1,786 | 1,658 | 93 |
| | | Jacobabad | 1,200 | 840 | 624 | 74 | 234 | 840 | 858 | 100 |
| Sub-Total | | | 5,400 | 5,040 | 4,006 | 79 | 290 | 5,040 | 4,296 | 85 |
| 6 | Households to be Given IGG | Shikarpur | 2,474 | 2,474 | 1,689 | 68 | - | 2,474 | 1,689 | 68 |
| | | Kashmore | 1,831 | 1,831 | 1,222 | 67 | - | 1,831 | 1,222 | 67 |
| | | Jacobabad | 1,573 | 20 | 20 | 100 | - | 20 | 20 | 100 |
| Sub-Total | | | 5,878 | 4,325 | 2,931 | 68 | - | 4,325 | 2,931 | 68 |
| 7 | Households to be Given CIF | Shikarpur | 24,664 | 22,294 | 24,450 | 100 | 358 | 22,294 | 24,808 | 100 |
| | | Kashmore | 18,251 | 16,758 | 19,157 | 100 | 337 | 16,758 | 19,494 | 100 |
| | | Jacobabad | 10,131 | 382 | 382 | 100 | - | 382 | 382 | 100 |
| Sub-Total | | | 53,046 | 39,434 | 43,989 | 100 | 695 | 39,434 | 44,684 | 100 |
| 8 | Households to be Given Scholarship for VTP | Shikarpur | 12,068 | 9,613 | 7,173 | 75 | 630 | 9,613 | 7,803 | 81 |
| | | Kashmore | 8,932 | 7,253 | 6,083 | 84 | - | 7,253 | 6,083 | 84 |
| | | Jacobabad | 5,811 | 1,728 | 1,567 | 91 | 247 | 1,728 | 1,814 | 100 |
| Sub-Total | | | 26,811 | 18,594 | 14,823 | 80 | 877 | 18,594 | 15,700 | 84 |

| S. No | Activity | Distt. | Project Target | As of April, 2011 | | | May, 2011 | As of May, 2011 | | |
|-----------|--|-----------|----------------|-------------------|----------|-----|-----------|-----------------|----------|-----|
| | | | | Target | Achieved | % | Achieved | Target | Achieved | % |
| 9 | Villages to be Given Drinking Water Supply | Shikarpur | 1,206 | 951 | 421 | 44 | - | 951 | 421 | 44 |
| | | Kashmore | 894 | 710 | 340 | 48 | - | 710 | 340 | 48 |
| | | Jacobabad | 300 | - | - | | - | - | - | - |
| Sub-Total | | | 2,400 | 1,661 | 761 | 46 | - | 1,661 | 761 | 46 |
| 10 | Locations to improve under Low Cost Village | Shikarpur | 80 | 59 | 44 | 75 | - | 59 | 44 | 75 |
| | | Kashmore | 60 | 44 | 12 | 27 | - | 44 | 12 | 27 |
| | | Jacobabad | | - | - | | - | - | - | - |
| Sub-Total | | | 140 | 103 | 56 | 54 | - | 103 | 56 | 54 |
| 11 | Low Cost Housing Scheme | Shikarpur | 2,500 | 2,334 | 2,581 | 100 | - | 2,334 | 2,581 | 100 |
| | | Kashmore | 2,500 | 2,332 | 1,394 | 60 | - | 2,332 | 1,394 | 60 |
| | | Jacobabad | 2,000 | 130 | 130 | 100 | - | 130 | 130 | 100 |
| Sub-Total | | | 7,000 | 4,796 | 4,075 | 85 | - | 4,796 | 4,075 | 85 |
| 12 | CO members trained in management skills | Shikarpur | 13,838 | 13,838 | 8,017 | 58 | - | 13,838 | 8,017 | 58 |
| | | Kashmore | 10,241 | 10,240 | 5,691 | 56 | - | 10,240 | 5,691 | 56 |
| | | Jacobabad | 4,922 | 710 | 710 | 100 | - | 710 | 710 | 100 |
| Sub-Total | | | 29,001 | 24,788 | 14,418 | 58 | - | 24,788 | 14,418 | 58 |
| 13 | CO members trained in CIF Need | Shikarpur | 6,919 | 6,919 | 4,148 | 60 | - | 6,919 | 4,148 | 60 |
| | | Kashmore | 5,120 | 5,120 | 2,926 | 57 | - | 5,120 | 2,926 | 57 |
| | | Jacobabad | 4,922 | 658 | 658 | 100 | - | 658 | 658 | 100 |
| Sub-Total | | | 16,961 | 12,697 | 7,732 | 61 | - | 12,697 | 7,732 | 61 |
| 14 | No. of Participants Trained in VO Management | Shikarpur | 4,828 | 4,828 | 4,698 | 97 | - | 4,828 | 4,698 | 97 |
| | | Kashmore | 3,572 | 3,572 | 3,561 | 100 | - | 3,572 | 3,561 | 100 |
| | | Jacobabad | 2,400 | 562 | 562 | 100 | - | 562 | 562 | 100 |
| Sub-Total | | | 10,800 | 8,962 | 8,821 | 98 | - | 8,962 | 8,821 | 98 |

| S. No | Activity | Distt. | Project Target | As of April, 2011 | | | May, 2011 | As of May, 2011 | | |
|-----------|--|-----------|----------------|-------------------|----------|-----|-----------|-----------------|----------|-----|
| | | | | Target | Achieved | % | Achieved | Target | Achieved | % |
| 15 | No. of Participants Trained in VO CIF Training | Shikarpur | 4,828 | 4,828 | 3,294 | 68 | - | 4,828 | 3,294 | 68 |
| | | Kashmore | 3,572 | 3,572 | 2,844 | 80 | - | 3,572 | 2,844 | 80 |
| | | Jacobabad | 2,400 | 85 | 85 | 100 | - | 85 | 85 | 100 |
| Sub-Total | | | 10,800 | 8,485 | 6,223 | 73 | - | 8,485 | 6,223 | 73 |
| 16 | VO Book Keeping Training (No of Pax) | Shikarpur | 4,828 | 4,828 | 3,166 | 66 | - | 4,828 | 3,166 | 66 |
| | | Kashmore | 3,572 | 3,572 | 2,689 | 75 | - | 3,572 | 2,689 | 75 |
| | | Jacobabad | 2,400 | 385 | 385 | 100 | - | 385 | 385 | 100 |
| Sub-Total | | | 10,800 | 8,785 | 6,240 | 71 | - | 8,785 | 6,240 | 71 |
| 17 | Experience Sharing Workshops | Shikarpur | 67,255 | 55,847 | 19,701 | 35 | - | 55,847 | 19,701 | 35 |
| | | Kashmore | 49,769 | 37,242 | 10,494 | 28 | - | 37,242 | 10,494 | 28 |
| | | Jacobabad | 11,520 | - | - | - | - | - | - | - |
| Sub-Total | | | 128,544 | 93,089 | 30,195 | 32 | - | 93,089 | 30,195 | 32 |
| 18 | Productivity Enhancement Training | Shikarpur | 793 | 727 | 117 | 16 | - | 727 | 117 | 16 |
| | | Kashmore | 587 | 538 | 127 | 24 | - | 538 | 127 | 24 |
| | | Jacobabad | 1,000 | - | - | - | - | - | - | - |
| Sub-Total | | | 2,380 | 1,265 | 244 | 19 | - | 1,265 | 244 | 19 |
| 19 | TBA | Shikarpur | 2,414 | 1,877 | 1,694 | 90 | - | 1,877 | 1,694 | 90 |
| | | Kashmore | 1,786 | 1,389 | 1,109 | 80 | - | 1,389 | 1,109 | 80 |
| | | Jacobabad | 1,200 | - | - | - | - | - | - | - |
| Sub-Total | | | 5,400 | 3,266 | 2,803 | 86 | - | 3,266 | 2,803 | 86 |
| 20 | Non Functional Schools to be Functionalized | Shikarpur | 150 | 150 | 55 | 37 | - | 150 | 55 | 37 |
| | | Kashmore | 150 | 150 | 47 | 31 | - | 150 | 47 | 31 |
| | | Jacobabad | | - | - | - | - | - | - | - |
| Sub-Total | | | 300 | 300 | 102 | 34 | - | 300 | 102 | 34 |
| 21 | 2nd Shift Girls Schools to be established | Shikarpur | 100 | 100 | 9 | 9 | - | 100 | 9 | 9 |
| | | Kashmore | 100 | 100 | 15 | 15 | - | 100 | 15 | 15 |
| | | Jacobabad | | - | - | - | - | - | - | - |
| Sub-Total | | | 200 | 200 | 24 | 12 | - | 200 | 24 | 12 |
| 22 | Early Child Hood Centers to be established | Shikarpur | 100 | 100 | 4 | 4 | - | 100 | 4 | 4 |
| | | Kashmore | 100 | 100 | 5 | 5 | - | 100 | 5 | 5 |
| | | Jacobabad | | - | - | - | - | - | - | - |
| Sub-Total | | | 200 | 200 | 9 | 5 | - | 200 | 9 | 5 |

Activity wise progress as of May, 2011 (District Shikarpur, Kashmore & Jacobabad)

| S. No | Activity | Project Target | As of April, 2011 | | | MAY, 2011 | As of May, 2011 | | |
|-------|--|----------------|-------------------|----------|-----|-----------|-----------------|----------|-----|
| | | | Target | Achieved | % | Achieved | Target | Achieved | % |
| 1 | Poverty Score Card | 116 | 116 | 114 | 98 | - | 116 | 114 | 98 |
| 2 | U.C Covered | 116 | 116 | 105 | 91 | - | 116 | 105 | 91 |
| 3 | Household Organized | 254,422 | 210,124 | 206,002 | 98 | 13,845 | 210,124 | 219,847 | 100 |
| 4 | CO Formation | 16,961 | 14,007 | 12,070 | 86 | 772 | 14,007 | 12,842 | 92 |
| 5 | Village Organizations Formed | 5,400 | 5,040 | 4,006 | 79 | 290 | 5,040 | 4,296 | 85 |
| 6 | Households to be Given IGG | 5,878 | 4,325 | 2,931 | 68 | - | 4,325 | 2,931 | 68 |
| 7 | Hosehold to be Given CIF | 53,046 | 39,434 | 43,989 | 100 | 695 | 39,434 | 44,684 | 100 |
| 8 | Household to be given schlorship for VTP | 26,811 | 18,294 | 14,823 | 81 | 877 | 18,294 | 15,700 | 86 |
| 9 | village to be given Drinking Water Suply | 2,400 | 1,646 | 761 | 46 | - | 1,646 | 761 | 46 |
| 10 | Locations to improve under Low Cost Village | 140 | 103 | 56 | 54 | - | 103 | 56 | 54 |
| 11 | Low Cost Housing Scheme | 7,000 | 4,796 | 4,075 | 85 | - | 4,796 | 4,075 | 85 |
| 12 | CO members trained in management skills | 29,001 | 24,788 | 14,418 | 58 | - | 24,788 | 14,418 | 58 |
| 13 | CO members trained in CIF Need | 16,961 | 12,697 | 7,732 | 61 | - | 12,697 | 7,732 | 61 |
| 14 | No. of Participants Trained in VO Management | 10,800 | 8,962 | 8,821 | 98 | - | 8,962 | 8,821 | 98 |
| 15 | No. of Participants Trained in VO CIF Training | 10,800 | 8,485 | 6,223 | 73 | - | 8,485 | 6,223 | 73 |
| 16 | VO Book Keeping Training (No of Pax) | 10,800 | 8,785 | 6,240 | 71 | - | 8,785 | 6,240 | 71 |
| 17 | Experiance Sharing Workshops | 128,544 | 93,089 | 30,195 | 32 | - | 93,089 | 30,195 | 32 |
| 18 | Productivity Enhancement Training | 2,380 | 1,265 | 244 | 19 | - | 1,265 | 244 | 19 |
| 19 | TBA | 5,400 | 3,266 | 2,803 | 86 | - | 3,266 | 2,803 | 86 |
| 20 | Non Functional Schools to be Functionalized | 300 | 300 | 102 | 34 | - | 300 | 102 | 34 |
| 21 | 2nd Shift Girls Schools to be established | 200 | 200 | 24 | 12 | - | 200 | 24 | 12 |
| 22 | Early Child Hood Centers to be established | 200 | 200 | 9 | 5 | - | 200 | 9 | 5 |

Social Mobilization

UCBPRP is creating impact and transforming the social mobilization process into a more effective tool for empowering people and distinguishing the Community Organizations as effective sources for poverty reduction and delivery of services. To expand the impact of social mobilization this programme focuses on:

- Expanding the role of Community Activists
- Increasing participation of Women and Poor in the socio-economic development process.
- Clearness, Accountability and Equitable Distribution
- Independent Fund Management by the Communities
- Self Help and Civic responsibilities
- Forging linkages

After the survey and verification of Poverty Score Card, UCBPRP team organized community households, which is the first step of social mobilization.

Organizing community members into Community Organizations through social mobilization is a problem-solving approach whereby the community is empowered with the knowledge and skills to identify and prioritize its needs, and problems, harness its resources to deal with these problems and take actions collectively.

Thematic model of a Community Organization

UCBPRP's approach regarding COs focuses on:

- Democratic Procedures
- Voluntary Cooperation
- Self-Help
- Development of Indigenous Leadership
- Education

Village Organization is association of women to strengthen the capacity of the poor for sustainable development and create a link between rural people and other institutions. All COs are federated into VOs for the representation of CO members at village level. There are 4,296 VOs in three districts that have 219,847 UCBPRP members.

OUTCOMES:

- Poor women have started to develop concrete, action oriented solutions to identify problems and challenges
- A successful civic engagement is being built by organized households in the rural areas
- Cos and VOs has clarified and created course of action among conflicting beliefs, values and interests held by various stakeholders in the rural areas
- Participatory approach and local leadership has increased in rural villages because decisions are being taken through the Conesus of all vo members

Achievements

As of May, 2011, the progress of three districts is, the organized households are 219,847 and Community Organizations are 12,842 which has been federated into 4,296 Village Organizations.

| District | Households Organized | Community Organization Formed | Village Organizations Formed |
|-----------|----------------------|-------------------------------|------------------------------|
| Shikarpur | 100,826 | 5,759 | 1,780 |
| Kashmore | 79,700 | 4,665 | 1,658 |
| Jackabad | 29,532 | 2,418 | 858 |
| Total | 219,847 | 12,842 | 4,296 |

CO level trainings

The CO is the ideal grass-roots organization for identifying potential recipients for various household level interventions under each PSC band. It is very much essential that the capacity building of office bearers of the COs is carried out to make them fully functional because unless this is not done an effective mechanism for delivery and monitoring of services through these two tiers of social mobilization cannot be developed.

As such, the project as part of human resource development of these two tiers has imparted the following trainings for the capacity building of the office bearers of the Cos.

| | |
|-------------------------------|--|
| Community Organizations (COs) | Community Management Skills Training (CMST) also includes Book-keeping for Community Organizations |
| | CIF Need Identification Training |

Achievement

As of May, 2011, 22,150 community members had been trained in Management Skills Trainings and Community Investment Fund need identification trainings to manage the overall community organization and to identify the needs regarding CIF as well as to know the policies and standard operating procedures of CIF for better disbursement among the women members.

VO level trainings

The VO is responsible for carrying out common development work at the village level, it is very much essential that the capacity building of office bearers of VOs is carried out to make them fully functional because unless this is not done, an effective mechanism for delivery and monitoring of services through these two tiers of social mobilization cannot be developed. As such, SRSO has imparted the following trainings for the capacity building of the office bearers of VOs:-

Outcomes of VO & CO Trainings

- CO and VO members are now able to assess their needs and are capable of independently managing, planning, mobilizing resources and implementing the households and village level needs on self-help basis by holding dialogues and meetings.
- The poor women i-e members are able to priorities the plans as well as able to execute the plans and getting maximum benefits by utilizing the VO platform.
- Village Organizations are creating linkages with various other donors and Government at different levels for monitoring and feedback on service delivery of schools, BHUs, Water Supply & Sanitation facilities in their respective villages.
- VOs are now thinking about the self-sustainability by creating resources and utilization with accountability.

| | |
|---------------------------------|--|
| | VO Management and Planning Training |
| Village Organizations Trainings | VO Book-keeping Training |
| | VO CIF Appraisal and Usage Monitoring Training |

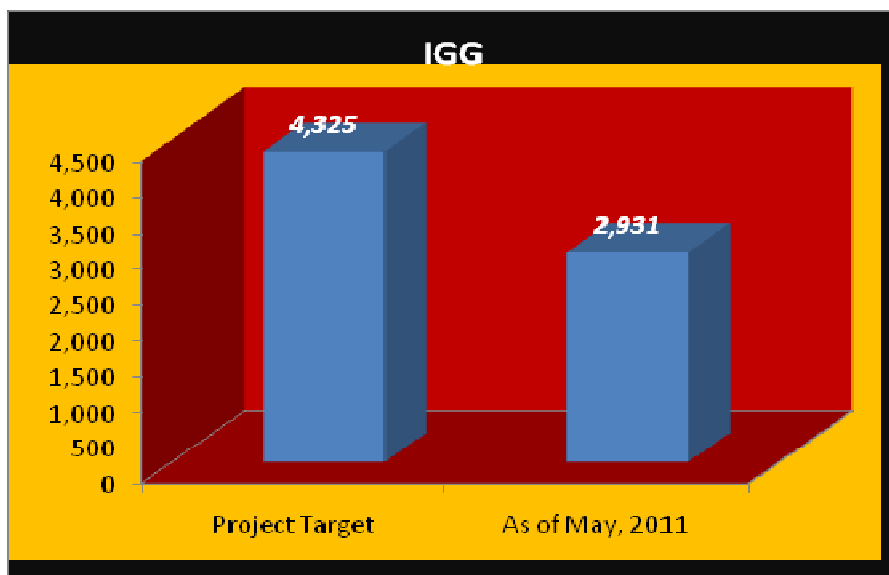
Achievement

As of May, 2011, 21,240 office bearers of the VOs had been trained in VO Management & Planning Trainings and VO Book Keeping and VO CIF Appraisal & Usage Monitoring trainings

Income Generating Grant (IGG)

The lowest band of extremely poor or the poorest of the poor (PSC Category 0-11) consists of widows or people with chronic disabilities. They lack productive assets and are dependent on others for even food and are therefore generally food strapped. Hence any financial assistance provided in cash is by and large consumed. Interested households (who fall in the PSC category of 0-11) express their wish of receiving a grant to their VO, in addition to it being stated in their MIP. The VO members approve those members who qualify for the grant and write a resolution to their local SMT.

| Income Generating Grant Given District Shikarpur, Kashmore & Jacobabad | | |
|--|----------------|-----------------|
| Activity | Project Target | As of May, 2011 |
| IGG | 4,325 | 2,931 |



Outcomes

- The basic objective of IGG is to provide in-kind grants for purchasing of Livestock, Agriculture and there are lot of examples in different VOs of households that have been able to graduate the next level.
- It ensures proper and productive use of grants and lot of IGG beneficiaries are able take CIF, which shows that they are now out of the box of poorest of the poor i-e 0-11 band.

Community Investment Fund

CIF is a cost-effective method of providing microfinance services to the poor and poorest women, particularly in the areas which are relatively underserved by the MFIs. It is a fund which is owned, run and managed by the poor and poorest women and their own organizations, i.e. the beneficiaries themselves. It focuses specifically on the poorest households through female community organizations by giving them access to microfinance, while at the same time increasing their levels of empowerment, confidence and skills. Essentially, CIF is based upon and linked to the three-tier social organization framework of Community Organizations, their agglomeration into Village Organizations and finally agglomeration at the Union Council-level into a Local Support Organization. Members of COs are encouraged to mobilize their own savings and, as these build up, to use them for internal lending purposes, hence complementing CIF resources.

The overarching objective of CIF is to reduce the levels of poverty in rural areas through strong institutions of the poor and the poorest women.

This can be achieved by:

- Building their productive assets
- Improving their leadership and management skills

Achievement

As of May, 2011 in three districts CIF had been given to 44,684 beneficiaries, after flood the disbursement of CIF was halted by Government of Sindh, but from January, 2011 CIF activity has started. During the month of May, 2011, 695 beneficiaries have been benefited

| Activity | Distt. | Project Target | As of April, 2011 | | May, 2011 | As of May, 2011 | | |
|----------------------------|-----------|----------------|-------------------|----------|-----------|-----------------|----------|-----|
| | | | Target | Achieved | Achieved | Target | Achieved | % |
| Households to be Given CIF | Shikarpur | 24,664 | 22,294 | 24,450 | 358 | 22,294 | 24,808 | 100 |
| | Kashmore | 18,251 | 16,758 | 19,157 | 337 | 16,758 | 19,494 | 100 |
| | Jacobabad | 10,131 | 382 | 382 | - | 382 | 382 | 100 |
| Sub-Total | | 53,046 | 39,434 | 43,989 | 695 | 39,434 | 44,684 | 100 |

CIF Re-disbursement

VOs have started to re-disburse the CIF among the deserving members according to the set procedures. Members have started to understand the importance of revolving CIF money. Ultimately they earn more due to the circulation of loans. The table below gives the detail of CIF Re-disbursement

| CIF Re-Disbursement in Vos as of May, 2011 | | | |
|--|---------------|---------------------|------------|
| District | Beneficiaries | Amount Re-Disbursed | No. of Vos |
| Shikarpur | 541 | 5,076,000 | 32 |
| Kashmore | 722 | 6,859,000 | 38 |
| Total | 1563 | 11,935,000 | 70 |

CIF Recovery

It is encouraging to see that CIF recoveries are supervised by the community members themselves which is a clear indication of strong ownership and outcome of CIF. Follow ups and recoveries have improved and further funds are not disbursed to defaulter CO/VOs. The table below shows the monthly progress of recovery, which is being recovered by CO members.

Note: During last two months 4,567,600 due recoveries are re-scheduled due to flood. VO's took decision for the tenure of one year. This is also good sign of Social Capital that members own the recovery and is ready to pay for second cycle.

| Month wise Summary of CIF Recovery (Dist. Shikarpur & Kashmore) | | |
|---|--------------|------------------|
| Month | Recovery Due | Amount Recovered |
| Oct,09 | 644,100 | 456,700 |
| Nov,09 | 982,900 | 2,541,350 |
| Dec,09 | 6,833,900 | 6,752,579 |
| Jan,10 | 1,677,200 | 2,384,656 |
| Feb,10 | 674,900 | 2,586,876 |

| | | |
|----------|-------------|-------------|
| March,10 | 4,109,200 | 4,301,840 |
| April,10 | 7,922,200 | 2,099,690 |
| May,10 | 3,289,500 | 6,142,488 |
| June,10 | 9,816,800 | 10,588,762 |
| July,10 | 20,118,800 | 18,498,247 |
| Aug,10 | 3,889,570 | 2,367,948 |
| Sep,10 | 7,321,500 | 4,580,929 |
| Oct,10 | 9,567,810 | 7,856,090 |
| Nov,10 | 10,199,000 | 2,467,930 |
| Dec,10 | 10,248,000 | 6,280,200 |
| Jan,11 | 10,407,750 | 8,302,700 |
| Feb,11 | 16,790,567 | 16,481,800 |
| Mar,11 | 10,927,000 | 6,524,000 |
| April,11 | 10,210,297 | 5,449,400 |
| May, 11 | 7,931,500 | 4,507,000 |
| Total | 153,562,494 | 121,171,185 |



These women have been adversely affected by the floods. However, they had received Vocational Training in sewing and arc work due to which they were able to form their own group after floods and stitch clothes to earn a living.

Vocational Trainings

Women play a major role in the rural area, though their efforts are hardly recognized as producers. They are also not given credit for the management of natural resources through their productive work. N-IRM ensures empowerment of rural women by developing their skills to enable them to earn a livelihood. The idea is to provide women with the managerial and productive skills to begin and enhance a home-based business. The most popular courses amongst women are: nursing attendants, dress designing, beautician, arc work and embroidery.

In the target districts poor women with poverty ranking from 0-18 receive scholarships in the form of vocational training. The following criteria are considered by screening staff:

- Marginalized rural poor from the target districts;
- Underprivileged women;
- Persons with disabilities (PWD) who can become active members of the society;
- Other marginalized segments.

Achievement

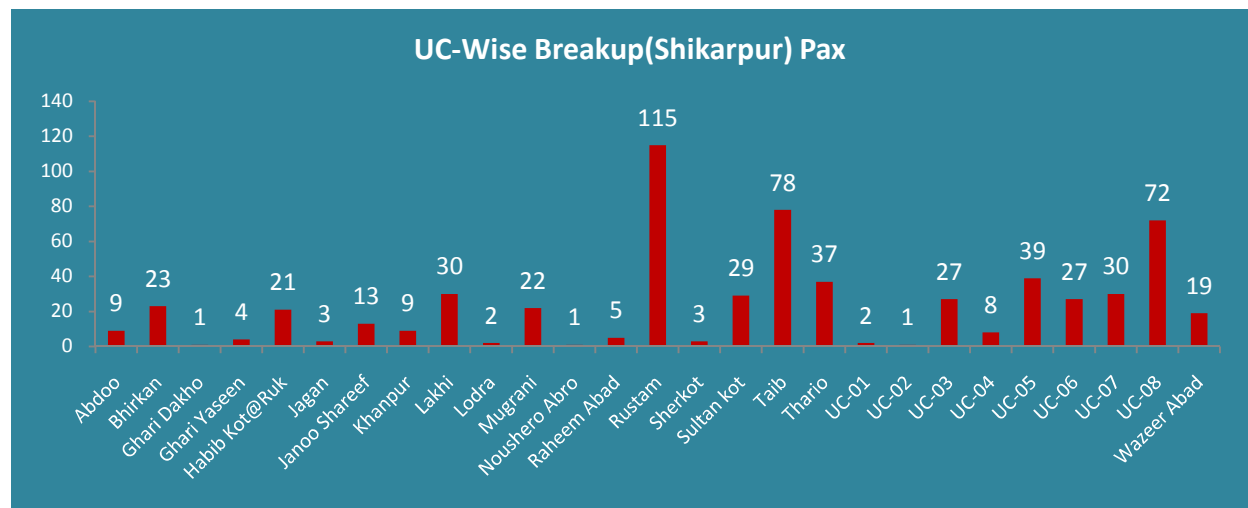
As of May, 2011 a total of 15,700 poorest of poor, marginalized poor, as well as disabled men and women had been trained in different trades according to the demand of the market.

UC Wise achievement for the month of May, 2011
District Shikarpur

| UC-Wise Trained Pax during the Month of May, 2011 | |
|---|------------|
| UC Name | Pax |
| Abdoo | 9 |
| Bhirkan | 23 |
| Ghari Dakho | 1 |
| Ghari Yaseen | 4 |
| Habib Kot@Ruk | 21 |
| Jagan | 3 |
| Janoo Shareef | 13 |
| Khanpur | 9 |
| Lakhi | 30 |
| Lodra | 2 |
| Mugrani | 22 |
| Noushero Abro | 1 |
| Raheem Abad | 5 |
| Rustam | 115 |
| Sherkot | 3 |
| Sultan kot | 29 |
| Taib | 78 |
| Thario | 37 |
| UC-01 | 2 |
| UC-02 | 1 |
| UC-03 | 27 |
| UC-04 | 8 |
| UC-05 | 39 |
| UC-06 | 27 |
| UC-07 | 30 |
| UC-08 | 72 |
| Wazeer Abad | 19 |
| Total | 630 |

Analysis & Discussion

- During the month of May, 2011, 630 participants have been trained in the given 27 Union Councils as is shown in the adjacent table.
- Mobile Training Center for women have been established in Union Council of Rustam in accordance with the demands of the community in the Union Council. 115 women have been trained in different vocations of Mobile Training Center

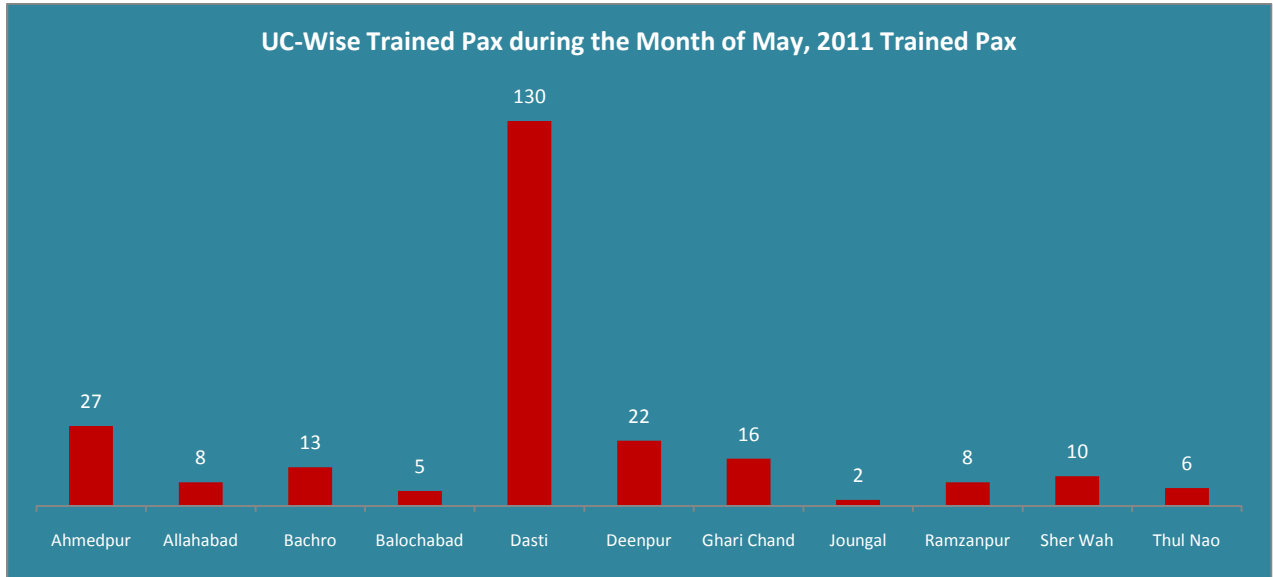


UC Wise achievement for the month of May, 2011
District Jacobabad

| UC-Wise Trained Pax during the Month of May, 2011 | |
|---|-------------|
| UC-WISE | Trained Pax |
| Ahmedpur | 27 |
| Allahabad | 8 |
| Bachro | 13 |
| Balochabad | 5 |
| Dasti | 130 |
| Deenpur | 22 |
| Ghari Chand | 16 |
| Joungal | 2 |
| Ramzanpur | 8 |
| Sher Wah | 10 |
| Thul Nao | 6 |
| Total | 247 |

Analysis & Discussion

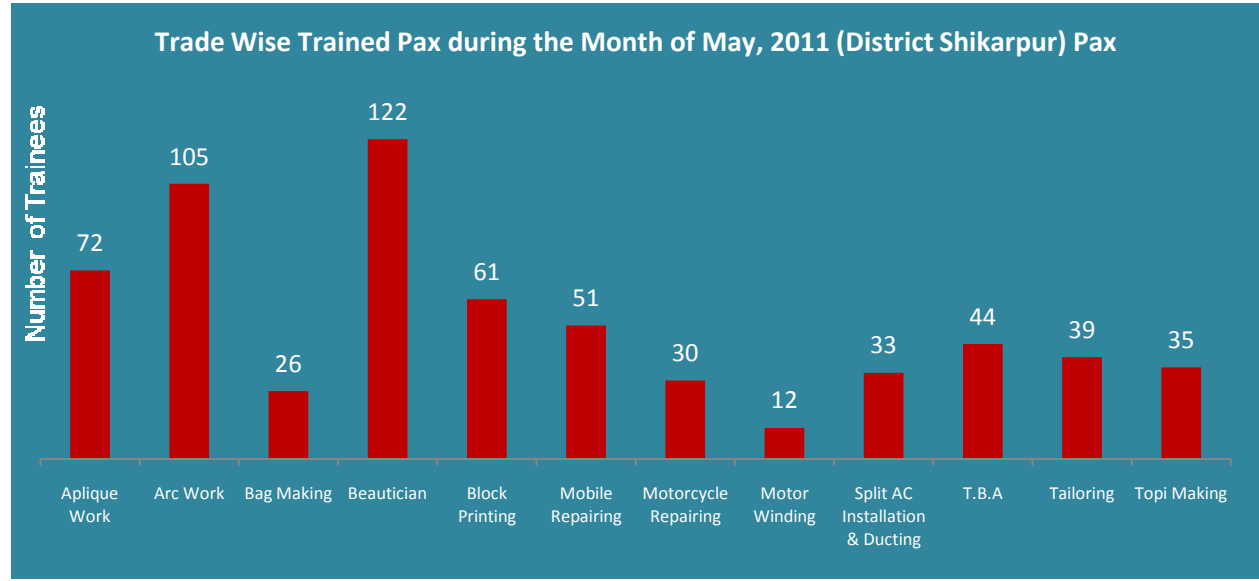
- During the month of May, 2011, 630 participants have been trained who belong from 26 union councils.
- The social appraisal for scholarship of vocational Training is assured to be given by VOs of target UCs



**Trade wise Trained pax detail during the month of May, 2011
District Shikarpur**

| Trade Wise Trained Pax during the Month of May, 2011 (District Shikarpur) | |
|---|------------|
| Trade Name | Pax |
| Aplique Work | 72 |
| Arc Work | 105 |
| Bag Making | 26 |
| Beautician | 122 |
| Block Printing | 61 |
| Mobile Repairing | 51 |
| Motorcycle Repairing | 30 |
| Motor Winding | 12 |
| Split AC Installation & Ducting | 33 |
| T.B.A | 44 |
| Tailoring | 39 |
| Topi Making | 35 |
| Total | 630 |

ion
 represents the trade
 participants from
 trade for men is
 les of Appliqué
 l Beautician for
 their households
 skills after the
 ade



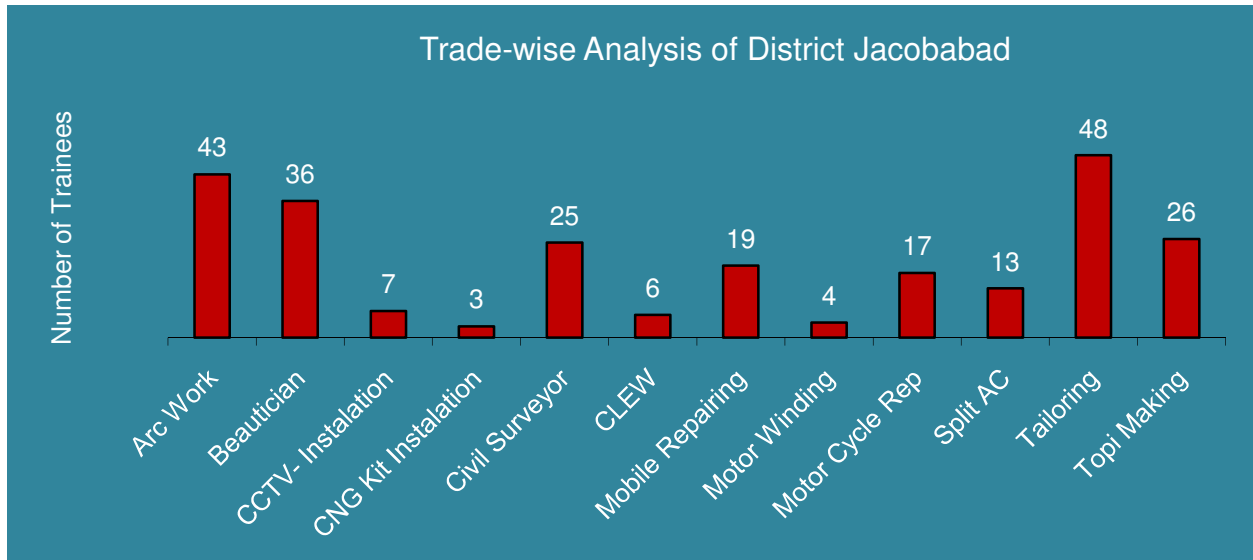
Trade wise Trained pax detail during the month of May, 2011
District Jacobabad

| Trade Wise Trained Pax during the Month of May, 2011 (District Jacobabad) | |
|---|------------|
| Trade-Wise | Pax |
| Arc Work | 43 |
| Beautician | 36 |
| CCTV- Instalation | 7 |
| CNG Kit Instalation | 3 |
| Civil Surveyor | 25 |
| CLEW | 6 |
| Mobile Repairing | 19 |
| Motor Winding | 4 |
| Motor Cycle Rep | 17 |
| Split AC | 13 |
| Tailoring | 48 |
| Topi Making | 26 |
| Total | 247 |

Analysis & Discussion

The below given graph presents the trade wise analysis of the participants from District Shikarpur, It shows the trend that the favorite trades for men and women are Aplique Work, Arc Work, Beautician, Mobile Repairing.

Participants give importance to those trade in which they can easily get the job or start any business at their houses.



Learned to Live with Lost Hand

Ms. Atiqa lives in Union Council Mongrani of District Shikapur. Her father is a farmer and his earning is far too less to smooth out the expenses at his household. Ms. Atiqa is twenty years old and lives in a single-room house with parents and eight siblings. Ms. Atiqa is the eldest of her siblings. She wanted to continue her education when she was in eighth grade. She was unable to continue her education since the school was far away from her house and her family lacked the funds to send her to school. As she grew up, the pressure for her to drop out increased due to the social stigma attached with grown up women attending schools in addition to the pressure on her family to get her married. Due to increasing poverty, she started by crushing the feed for cows in the neighboring house to complement her household income. A hard day's work only allows her to earn rupees 30 which she contributes to her household income. She could only earn so little because she lacked the skills to find any descent employment.

One day, while crushing the feed, she crushed her right hand in the machine. She fainted at the spot and when she pulled out her arm from the machine her hand got completely crushed. Unfortunately, she had to lose the fingers in her right hand.

More than 5 years later, the injury still affected her. She is still haunted by the phantom hand phenomenon – the sensation that the hand is still there; along with the feeling that her hand is being hit by pins and needles. Her talent and natural abilities were assessed by SRSO's screening staff and she was given an opportunity to receive training in vocation of Machine Embroidery under Union Council Based Poverty Reduction Programme. She received vocational skills in Mobile Training Center of N-IRM near Chak Union Council of District Shikarpur. Now she is self employed and utilizes her skills to generate income for her poor family, she earns Rupees 100-150 daily and is grateful to N-IRM for harnessing her potential and allowing her to make a living in a descent manner. She has the ambition to be linked with the market on relatively larger scale so that she can earn more and help his father to give her siblings the education that she could get because of poverty.

Of all the frustrations I encounter, though, there's one that's really irksome: other people's misconceptions. "People think that when I lost a hand, I've lost my brain as well," Ms. Atiqa says, "People talk to my friend instead of talking to me about



**Village Rehabilitation Programme
Progress as of May, 2011**

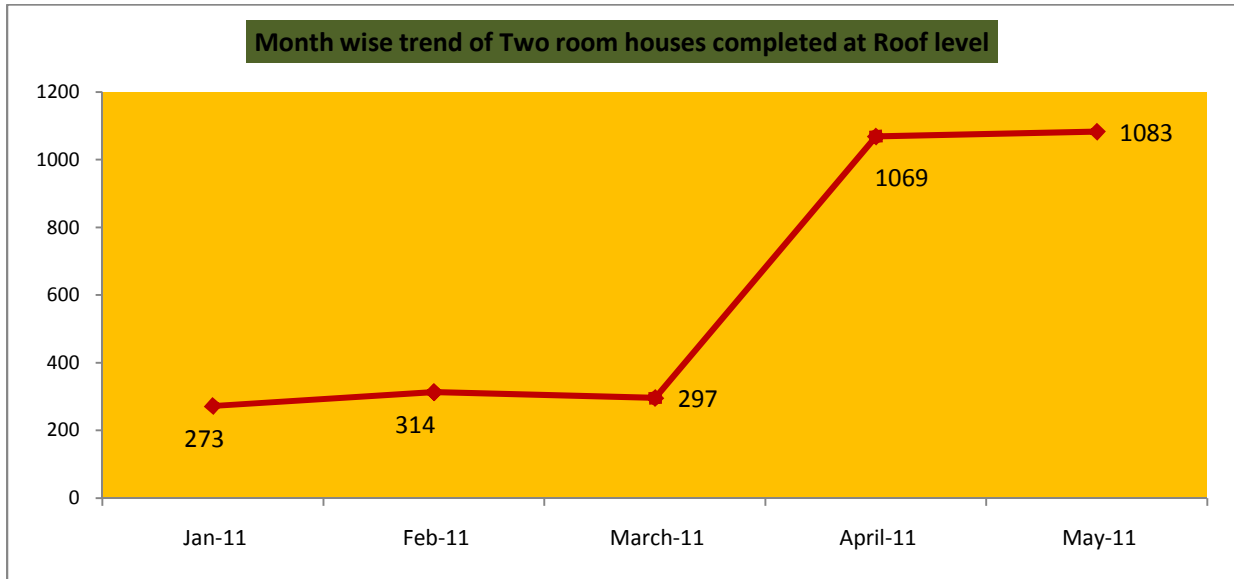


As of May, 2011, work has been initiated over 4,889 houses, which are at plinth level and 3,036 houses have been completed up-to roof level, simultaneously 1,515 houses have been completed. Besides this the Amended PC-1 will carry out completion of water and sanitation schemes, low cost housing schemes and low cost village improvement schemes in flooded areas in this connection 32 sanitation schemes has been surveyed and

| Village Rehabilitation Programme Progress as of May, 2011 | | | | | | | | |
|---|--|-----------------|--------------------|--------------------|----------------------|----------------------|--------------------|---------------------------|
| S.No | Program Activity | Project Targets | Progress Jan, 2011 | Progress Feb, 2011 | Progress March, 2011 | Progress April, 2011 | Progress May, 2011 | Cumulative As of May-2011 |
| 1 | Two Room House | | | | | | | |
| | Dialogue with Community (No: of Villages). | 43 | 33 | 10 | - | - | 7 | 40 |
| | Beneficiaries List finalize | 7,000 | 3,214 | 510 | 1,380 | 340 | 781 | 6,225 |
| | Lay out for Houses. | 7,000 | 1,766 | 1,034 | 767 | 809 | 513 | 4,889 |
| | Construction work initiated | 7,000 | 1,766 | 1,034 | 767 | 809 | 513 | 4,889 |
| | Work completed upto Plinth Level | 7,000 | 1,493 | 720 | 1,066 | 932 | 678 | 4,889 |
| | Work completed upto Roof level | 7,000 | 273 | 314 | 297 | 1,069 | 1,083 | 3,036 |
| | Roof material laid | 7,000 | - | 40 | 98 | 398 | 979 | 1,515 |
| | Two Room House Completed | 7,000 | - | 40 | 98 | 398 | 979 | 1,515 |
| | Budget allocation of Per house by GoS. | 92,541 | | | | | | |
| | Disbursement amount | 0 | 14,700,000 | 14,580,000 | 46,555,000 | 83,123,689 | 73,527,951 | 232,486,640 |
| | Disbursement Beneficiaries | 0 | 490 | 486 | 1,483 | 2,621 | 2,457 | 7,537 |
| 2 | Sanitation Schemes | | | | | | | |
| | Survey of Schemes | 43 | 3 | 7 | 6 | 15 | 1 | 32 |
| | Schemes Estimation Approved | 43 | 2 | - | 4 | 19 | 5 | 30 |
| | TOP of schemes | 43 | 2 | - | - | 14 | 10 | 26 |
| | No: of Schemes initiated | 43 | 2 | - | - | - | 15 | 17 |
| | No: of Schemes Completed | 43 | - | - | - | - | 1 | 1 |
| | Total Hand Pumps & Latrines Funded by UKAID | | | | | | | |
| | Latrines | 7000 | 0 | 1631 | 1725 | 332 | 0 | 3,688 |
| | Hand Pumps | 7000 | 0 | 328 | 190 | 0 | 0 | 518 |

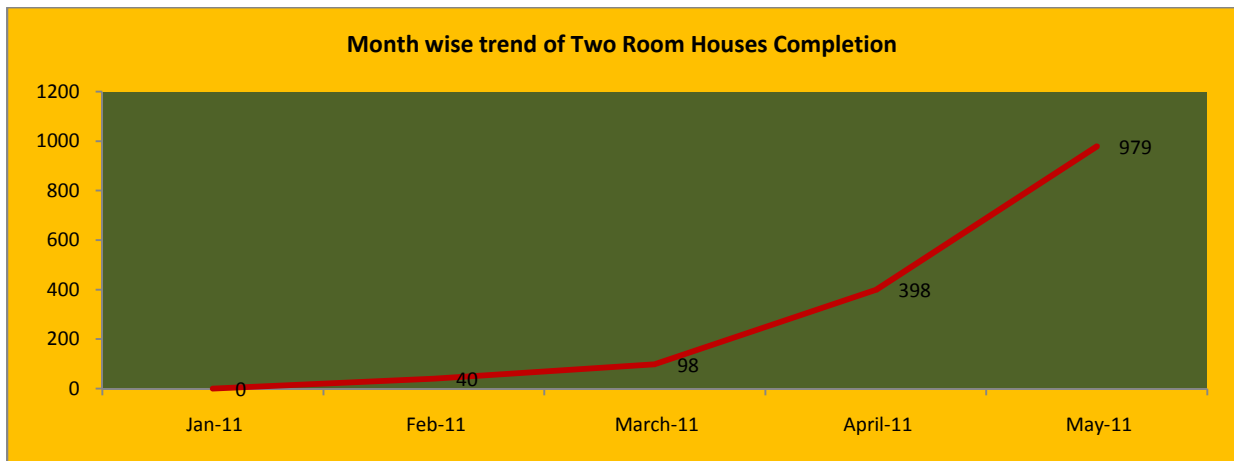
The below given table shows the month wise progress of three districts, regarding the completion of two room houses at Roof Level, besides this below given Graph depicts that in the month of Jan, Feb, and March, 11 the progress was slow but in the month of April and May, 11 progress has been increased three times.

| Program Activity | Jan-11 | Feb-11 | March-11 | April-11 | May-11 |
|------------------------------|--------|--------|----------|----------|--------|
| Work Completed at Roof Level | 273 | 314 | 297 | 1069 | 1083 |



The below given table shows the month wise progress of three districts, regarding the 100% completion of two room houses, besides this below given Graph depicts that in the month of Jan, Feb, and March, 11 the progress was slow but in the month of April and May.2011, 398 houses had been completed. In the month of May, 11, however, the number of houses completed increased by 200% to 979.

| Program Activity | Jan-11 | Feb-11 | March-11 | April-11 | May-11 |
|---------------------------|--------|--------|----------|----------|--------|
| Two Room Houses Completed | 0 | 40 | 98 | 398 | 979 |



Education Component

The progress of Education Component of UCBPRP as of May, 2011 is as follows:

- 42 Girls Primary Schools with the enrollment of 3,786 girls were made functional
- 60 Boys Primary Schools with the enrollment of 2,466 boys were made functional.
- In the project, 24 Second Shift Girls Primary Schools were established where 1522 girls are enrolled so far.
- 9 Early Childhood Centers have been established in project districts and its enrollment is 239 (Boys 138 & Girls 101)
- Overall the total enrollment is 8013 students, where national & international delegations are visiting and praising the efforts carried out by the project team.
- 203 female teachers were appointed In the selection of teachers, SMC bearers, District Government officials related with Education Department were involved. As per procedure and process of the project, the District Government Officials of the Education Department including EDO (E&L) related all DO's ADOS (E) and SPEs were oriented in two days workshop, conducted by the Program Manager NRSP-Head Office Islamabad.
- 6 batches of teachers (30 teachers per batch) and 2 batches of teachers (10 teachers per batch) were trained in joyful learning, creative skills and multi-grade teaching has been conducted by the famed educationalists in Shikarpur & Kashmore & Kandhkot Districts.



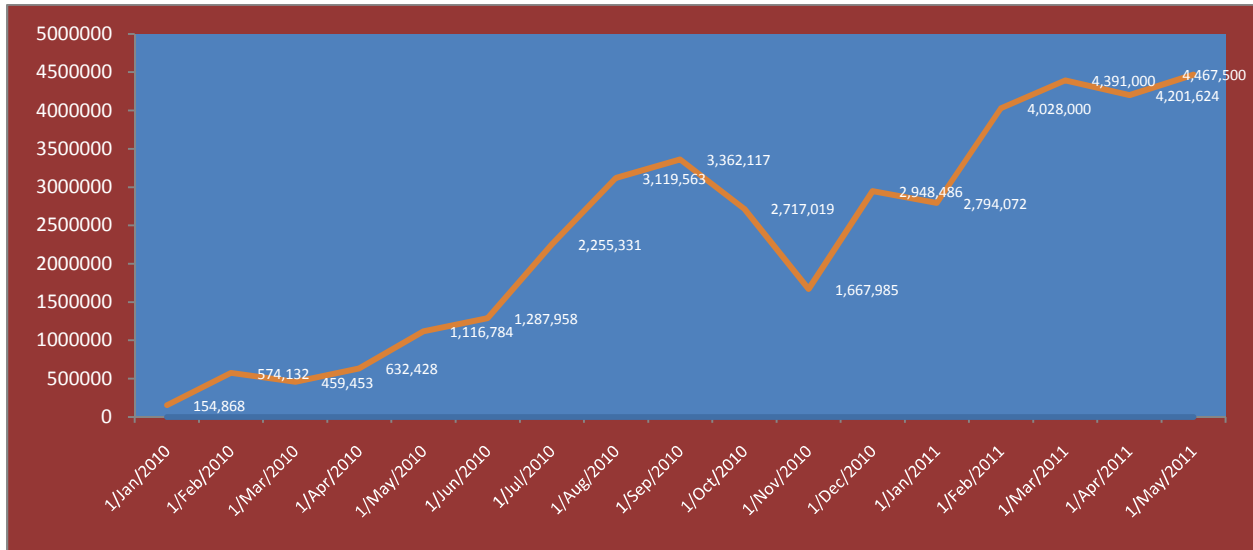
Micro Health Insurance

Micro health insurance Facility is withdrawn from CO members for the next year. On the other hand the amount which was claimed is 40,178,320 out of 44.080 million.



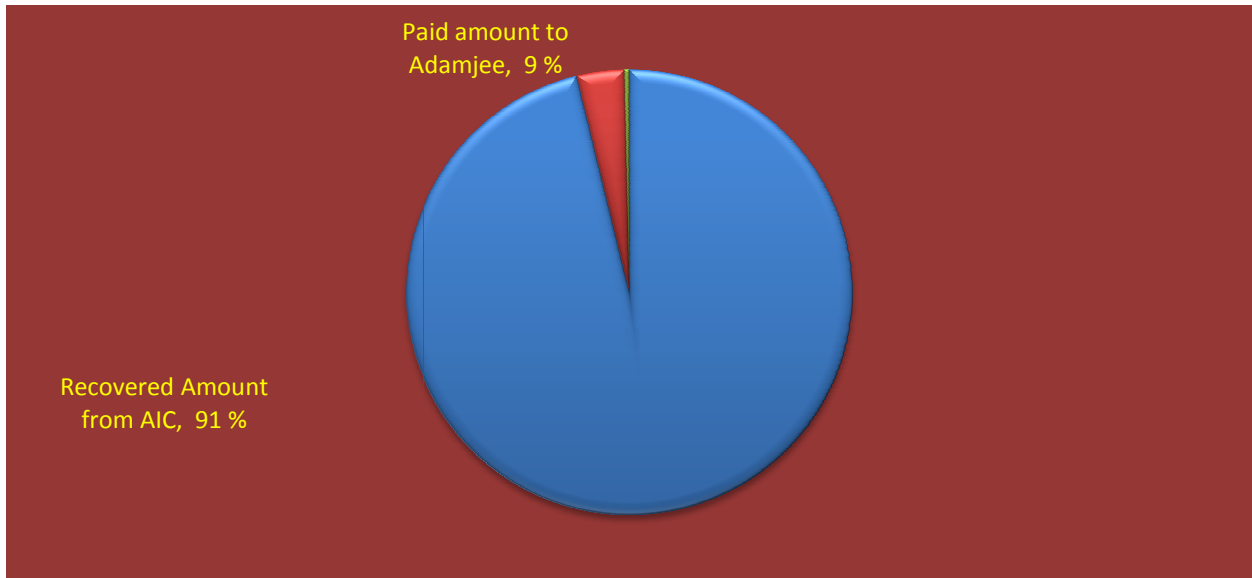
| Month wise detail of MHI as of May, 2011 | | |
|--|-------------------------|-------------------------|
| Month Wise | No: of Patients Treated | Approved/Claimed Amount |
| 31/Jan/2010 | 22 | 154,868 |
| 28/Feb/2010 | 85 | 574,132 |
| 31/Mar/2010 | 39 | 459,453 |
| 30/Apr/2010 | 50 | 632,428 |
| 31/May/2010 | 78 | 1,116,784 |
| 30/Jun/2010 | 105 | 1,287,958 |
| 31/Jul/2010 | 150 | 2,255,331 |
| 31/Aug/2010 | 217 | 3,119,563 |
| 30/Sep/2010 | 248 | 3,362,117 |
| 31/Oct/2010 | 190 | 2,717,019 |
| 30/Nov/2010 | 112 | 1,667,985 |
| 31/Dec/2010 | 181 | 2,948,486 |
| 31/Jan/2011 | 172 | 2,794,072 |
| 28/Feb/2011 | 231 | 4,028,000 |
| 31/Mar/2011 | 227 | 4,391,000 |
| 30/Apr/2011 | 215 | 4,201,624 |
| 31/May/2011 | 231 | 4,467,500 |
| Total | 2,553 | 40,178,320 |

The below graph shows the trend of month wise claim in rupees, The month wise trend shows increases due to awareness among the community created by VOs and Cos. During the month of April, 11 and May, 11 the claimed amount was 4,201,624 and 4,467,500, which shows that there are a lot of health issues in the rural areas.



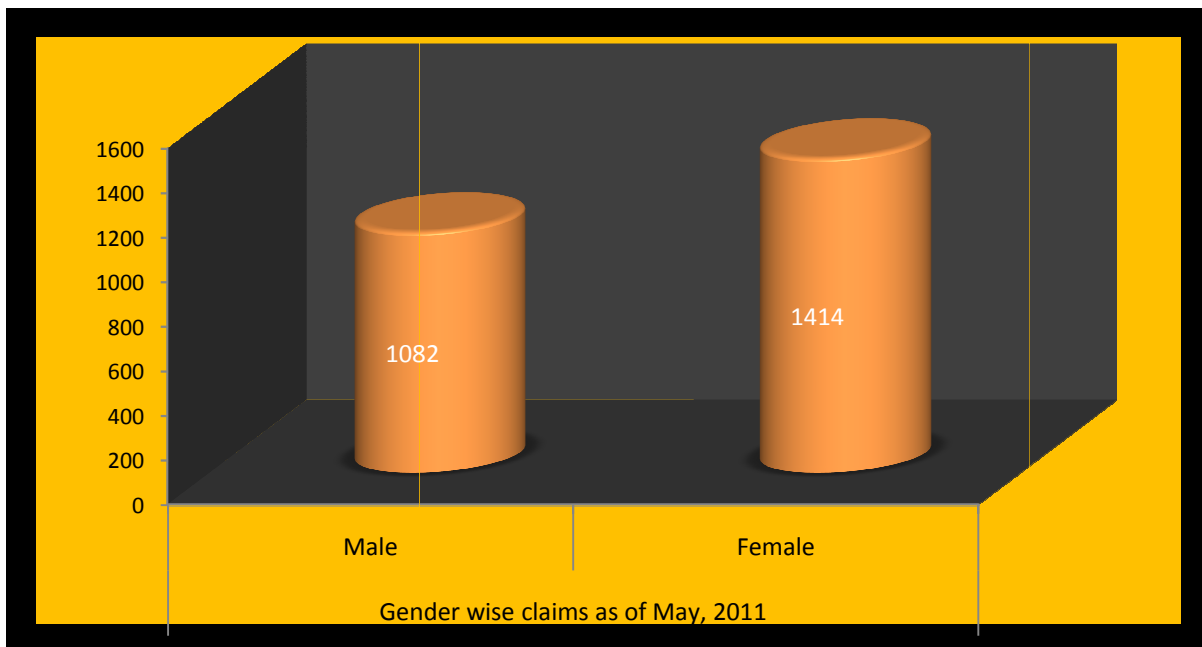
The below given table and pi-chart portrays the difference between paid amount to adamjee and recovered amount from adamjee. The claimed amount is 90.1% of paid amount. The community has realized the importance of this facility provided by Government of Sindh.

| Paid Amount v/s Recovered Amount as of May, 2011 | | |
|--|---------------------------|------------------------|
| Patients Treated | Recovered Amount from AIC | Paid amount to Adamjee |
| 2553 | 40,178,320 | 44,080,249 |



The below given table and chart shows the gender wise beneficiaries which have benefited by the health insurance, 1,082 male beneficiaries have been treated and 1,414 female beneficiaries have been treated, this shows that in the rural areas poor women also avail the medical facility.

| Gender wise claims as of May, 2011 | |
|------------------------------------|--------|
| Male | Female |
| 1082 | 1414 |



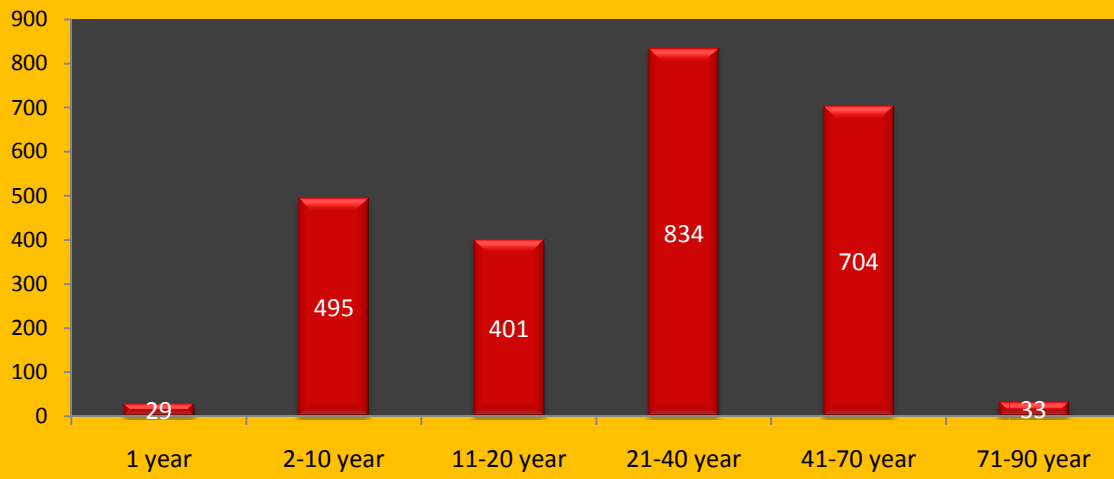
The below table shows the overall district wise, patient wise, CO & VO wise, as of May, 2011 from 708 Cos and 608 VOs has been covered from both districts. It is also encouraging sign that VOs and Cos has kept knowledge regarding the MHI.

| Detail of Micro Health Insurance as of May, 2011 | | | | |
|---|--|--|--|------------------------------------|
| District | District wise number of patients treated as of May, 2011 | No. of Beneficiary Cos as of May, 2011 | No. of Beneficiary VOs as of May, 2011 | No. of Covered UCs as of May, 2011 |
| Shikarpur | 1506 | 428 | 367 | 50 |
| Kashmore | 1047 | 280 | 241 | 34 |

The below given table and chart shows the age wise number of beneficiaries who have been treated in different panel hospitals, this table tells that from 21-40 years are 834 who have been attacked by more disease as compare to other age groups.

| Age wise Beneficiaries as of May, 2011 | |
|---|-----------------------------|
| Age | No. of beneficiaries |
| 1 year | 29 |
| 2-10 year | 495 |
| 11-20 year | 401 |
| 21-40 year | 834 |
| 41-70 year | 704 |
| 71-90 year | 33 |

Age wise beneficiaries as of May, 2011



The Fourth review of UCBPRP

SRSO considers the UCBPRP one of its strategic partnership with government of Sindh to help improve the lives of the rural poor in Sindh. Hence special focus is being given to document the process of the implementation (what has been done and with whom) and documenting the potential benefits. Documenting such activities helps us know what services have been delivered, to whom and when, with what level of quality. So far SRSO with the financial assistance of RSPN has conducted 3 process reviews of the UCBPRP through external consultants.

The past 3 process reviews were extremely useful to streamline the programme, and identify bottlenecks for timely course correction. On the advice of the SRSO BOD in its last meeting held the SRSO management commissioned the 4th review to the Rural Support Programmes Network (RSPN). RSPN is the apex organisation serving 11 Rural Support Programmes (RSPs) in Pakistan endowed with the mandate undertaking independent **assessments and evaluations**, based on RSP demand and to share lessons within the RSP community to improve RSP programmes for the benefit of the rural poor in Pakistan. The RSPN team has initiated the review in this month and will present the finding of the report in the next BoD meeting scheduled in 5th June, 2011. The review methodology includes: desk review of the project documents, discussions with the project staff and a randomly selected sample survey of 12 VOs, 24 COs and 319 households. In the reporting month the RSPN team developed the review tools/questionnaires, hired a local team of enumerators through a process of interview and provided an extensive 4 days training from May 11-15 to the field team. The data collection was conducted between May 16-22. According to the agreement signed with RSPN, RSPN will submit the final report to SRSO by end of June 2011.

Community Investment Fund Assessment

The Community Investment fund is managed purely by these organised communities; more specifically by women only. Small flexible loans are provided to only the poorest women (identified through Poverty Scorecard and by the organised women) for income-generating purposes. What makes CIF unique is the fact that all the decision-making is kept at the community level with organised women. As a result, important decisions such as how many loans to give out, what amounts of loan, at what service charge and for how long a duration, are all decided by these women. The Community Investment is being given since last two years followed by SRSO under the UCBPRP project funded by Government of Sindh.

The major reasons of CIF assessment is;

Firstly the assessment will be a means of verification for SRSO management that the CIF is being conducted according to set procedures. Secondly, since the programme has been carrying on for over a year, the assessment will be able to shed some light on the immediate impact/benefits that CIF has had on the lives of the CIF beneficiaries.

CIF is currently taking place in the Government of Sindh funded project, the Union Council Based Poverty Reduction Programme (UCBPRP) which initially started in two districts of Shikarpur and Kashmore-Kandhkot. For the purpose of this assessment, SRSO has asked for an assessment of CIF of villages in these districts.

Shikarpur and Kashmore-Kandhkot have a total of seven Tehsils/Talukas and 66 UCs (where the UCBPRP projected is being implemented until now), the details of which are mentioned in the table below:

| District | Taluka | UCs | Villages | | |
|--------------------------|----------|-----------|--------------|--------------|--------------|
| | | | Total | Flood | Non-Flooded |
| Kashmore-Kandhkot | 3 | 24 | 835 | 439 | 396 |
| Shikarpur | 4 | 42 | 1,730 | 643 | 1,087 |
| Total | 7 | 66 | 2,565 | 1,082 | 1,483 |

The assessment will take into consideration the situation of CIF in only the non-flooded villages due to the fact that community members and CIF beneficiaries alike have had to go through immense hardships as a result of the horrific floods of 2010. In addition to this, the assessment will also choose those villages that have had CIF for at least one year in order to ascertain the benefits that CIF borrowers have obtained.

According to the agreement signed with RSPN, RSPN will submit the final report to SRSO by end of June 2011

SRSO

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