



**Monthly Progress
Report as of
March, 2011**

Women can do everything
**UNION COUNCIL BASED POVERTY REDUCTION
PROGRAMME**

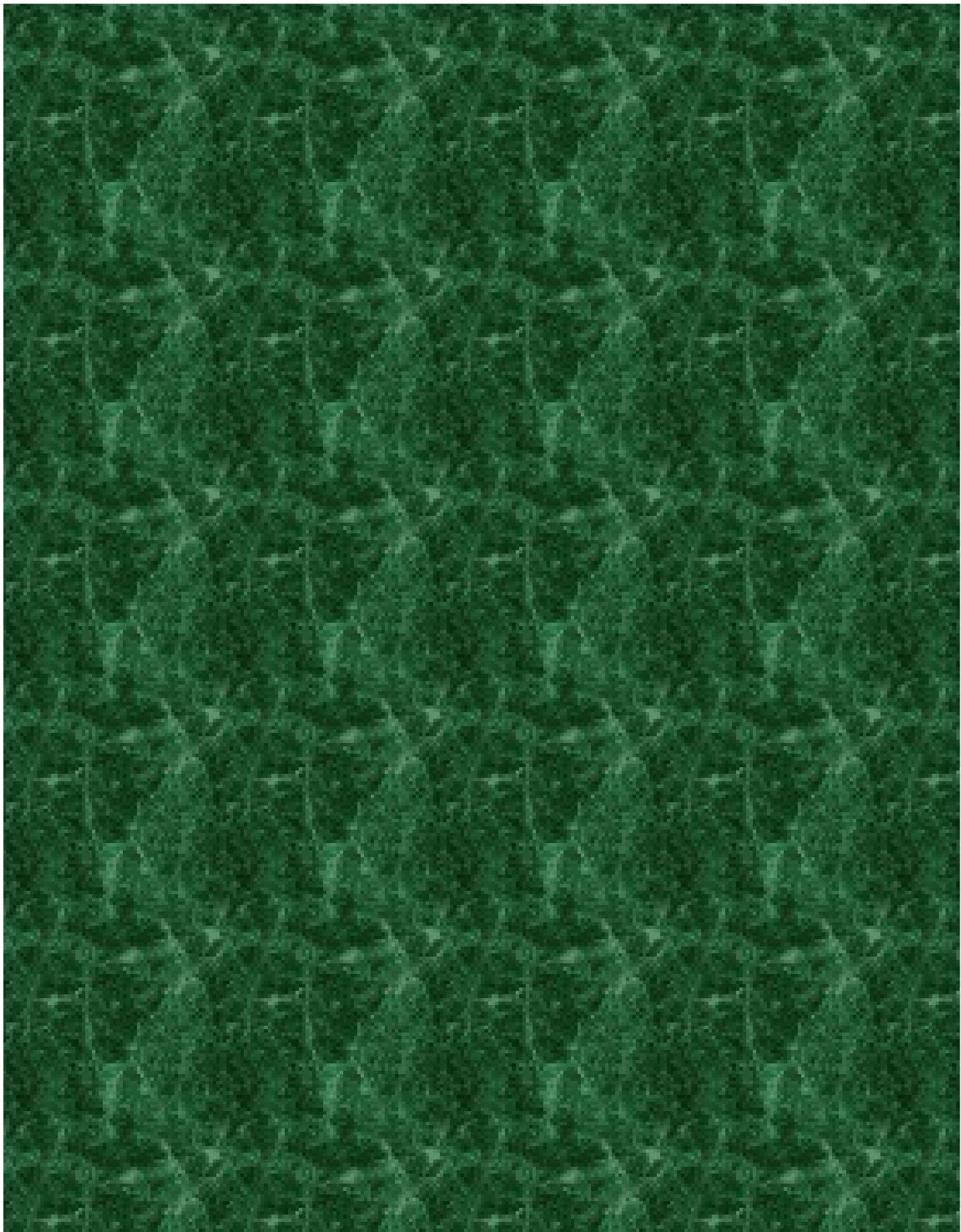
BY:

Government of Sindh

IMPLEMENTED BY:

Sindh Rural Support Organization





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1. The Union Council Based Poverty Reduction Programme (UCBPRP) is a ground-breaking and exigent program of the Government of Sindh, for reducing poverty by pattering into the potential of the people. The UCBPRP 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 decided to start work in Jacobabad district also 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. SRSO took start first to categories the poverty into different poverty bands in both districts and covered 87 union councils by “Poverty Score Card” with in very short time frame. In the period of 22 months SRSO successfully achieved the targets of overall assigned activities, like; Social Mobilization and human capital development, Community Investment Fund, Vocational Trainings, Income Generating Grant etc; which was monitored by the Board Members, Government of Sindh etc; during monitoring SRSO team got lot of positive reception from monitors.
3. Before flood the targets of social mobilization had been completed with the achievements of; 203,669 HHs, 11,948 COs and 3950 VOs formed, COs and VO performance is going well like; CIF is being revolved with monitoring of utilization by VOs, revolved amount is Rs.7,399,300 besides this their saving’s approximate amount is near about Rs. 117 million. VOs recovery amount of CIF is Rs. 111,214,785. 43,434 CO & VO members had been trained in different trainings. The outcome of CO & VO trainings is 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 on burning issues of all households to solve the issues. UCBPRP does focus on women, therefore, COs emphasizes self-help and development of community capabilities and empowerment to increases participation and local leadership. Currently COs are playing vital role in participatory development in three districts.
4. As it was the un-usual flood that brought people on the roads, when it washed away their belongings, livestock and their Serial foods for their survival. People became shelter-less as their shelters either destroyed are inundated under heavy flood. It was also misfortunate that Pilot activity was suspended till the normal life of the community. As flood changed the overall scenario, GoS is also intended to go along with community and extended its support to flood affected people in rehabilitation while providing shelters to them on priority basis. After series of meetings of SRSO management and GoS it was proposed to continue the UCBPRP activities in addition of Village Rehabilitation Programme in 43 villages. The objective of the Rehabilitation is to construct Two Room Houses to rebuild the 7,152 houses for the flood victims, initiated

by Government of Sindh. Simultaneously, some of the INGOs; WFP, USAID, UNICEF, DFID etc; decided to contribute in different shapes like; Food for work, Sanitation for the completion of this big initiative. Each house comprises on two rooms with solar light, (where light is not available) drainage and brick-paved streets. The material cost of one house would be Rs 83,541 and the total cost of the house would be Rs.128,000.

5. A dedicated unit has been established for the operations of VRP with all required technical staff for the completion of this challenging assignment. As of March, 2011, work has been initiated over 3,567 houses, 138 houses have been completed rest of the houses are at different construction levels like; 3,279 are at plinth level and 884 are at roof level.
6. As of March, 2011 a number of 43,535 poorest women have 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. 368.842 million

As of March. 2011		
District	Target	Achieved
Shikarpur	22,294	24,150
Kashmore	16,758	19,003
Jacobabad	382	382
	39,434	43,535

7. 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 March, 2011, 14,089 participants have been trained in different trades according to the market demand.

As of March, 2011		
District	Target	Achieved
Shikarpur	9,313	6,725
Kashmore	7,253	6,083
Jacobabad	1,378	1281
	17,944	14,089

8. Under the project, 50% of the villages having a VO are to 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 March, 2011 construction on a total of 4,796 LCHS had been initiated and 3,938 had been completed and the households are residing in them.

District Wise Achievement as of March, 2011 (Dist. Jacobabad Shikarpur & Kashmore)

S. No	Activity	Distt.	Project Target	As of February, 2011			March, 2011			As of March, 2011		
				Target	Achieved	%	Target	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	-	-	-	103,789	100,001	96
		Kashmore	76,803	76,803	78,650	102	-	-	-	76,803	78,650	102
		Jacobabad	73,830	29,532	24,877	84		141	-	29,532	25,018	85
	Sub – Total		254,422	210,124	203,528	97	-	141	-	210,124	203,669	97
4	CO Formation	Shikarpur	6,919	6,919	5,714	83		-	-	6,919	5,714	83
		Kashmore	5,120	5,120	4,607	90	-	-	-	5,120	4,607	90
		Jacobabad	4,922	1,968	1,613	82		14		1,968	1,627	83
	Sub – Total		16,961	14,007	11,934	85	-	14	-	14,007	11,948	85
5	Village Organizations Formed	Shikarpur	2,414	2,414	1,757	73	-	-	-	2,414	1,757	73
		Kashmore	1,786	1,786	1,625	91	-	-	-	1,786	1,625	91
		Jacobabad	1,200	840	559	67	-	9		840	568	68
	Sub – Total		5,400	5,040	3,941	78	-	9	-	5,040	3,950	78
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	21,794	23,681	100	500	469	94	22,294	24,150	100
		Kashmore	18,251	16,258	18,643	100	500	360	72	16,758	19,003	100
		Jacobabad	10,131	382	382	100	0	0	0	382	382	100
	Sub – Total		53,046	38,434	42,706	100	1,000	829	83	39,434	43,535	100

S. No	Activity	Dist	Project Target	As of February, 2011			March, 2011			As of March, 2011		
				Target	Achieved	%	Target	Achieved	%	Target	Achieved	%
8	Households to be Given Scholarship for VTP	Shikarpur	12,068	9,133	6,554	73	180	171	95	9,313	6,725	72
		Kashmore	8,932	6,953	5,619	81	300	464	100	7,253	6,083	83
		Jacobabad	5,811	1078	1076	100	300	205	68	1,378	1281	92
	Sub – Total		26,811	17,164	13,249	78	780	840	100	17,944	14,089	78
9	Villages to be Given Drinking Water Supply	Shikarpur	1,206	946	404	43	0	8	0	946	412	44
		Kashmore	894	700	307	44	0	14	0	700	321	46
		Jacobabad	300	-	-	-	0	0	0	0	0	0
	Sub – Total		2,400	1,646	711	42		27	-	1,646	733	44
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	2,454	100	0	93	0	2,334	2,547	100
		Kashmore	2,500	2,332	1,256	54	0	35	0	2,332	1,291	55
		Jacobabad	2,000	130	130	100	0	0	0	130	130	100
	Sub – Total		7,000	4,796	3,840	80	-	128	-	4,796	3,938	82
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					-	-	-				

S. No	Activity	Dist	Project Target	As of February, 2011			March, 2011			As of March, 2011		
				Target	Achieved	%	Target	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	6	-	-	-	100	9	6
		Kashmore	100	100	15	16	-	-	-	100	15	16
		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

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 source for poverty reduction and delivery of services. To expand the impact of social mobilization this programme focuses on:

- Expand the role of Community Activists
- Presence of Women and Poor

- Clearness, Accountability and Equitable Distribution
- Independent Fund Management by the Communities
- Self Help and Civic responsibilities
- Forging linkages

As of March, 2011, the progress of three districts is, the organized households are 203,669 and Community Organizations are 11,940, which has been federated into 3,945 Village Organizations.

District	Households Organized	Community Organization Formed	Village Organizations Formed
Shikarpur	100,001	5,706	1,752
Kashmore	78,650	4,607	1,625
Jackabad	25,018	1,627	568
Total	203,669	11,940	3,945

Households Organized

After the survey and verification of Poverty Score Card, Team started to organize the Households, which is the first step of Conceptual Social Mobilization. The below given

table shows the progress of organized households of two districts, Shikarpur and Kashmore-Kandhkot

	District	2008-09	2009-10	2010-11	2011-12	Total
Households Organized (0-11)	Kashmore - Kandhkot	909	15,764	0	0	16,673
	Shikarpur	1,078	21,126	0	0	22,204
Total Households (0-11) Organized in 2 Districts		1,987	36,890	0	0	38,877
Households Organized (12-18)	Kashmore - Kandhkot	935	19,009	0	0	19,944
	Shikarpur	1,102	21,030	0	0	22,132
Total Households (12-18) Organized in 2 Districts		2,037	40,039	0	0	42,076
Households Organized (19-23)	Kashmore - Kandhkot	1,355	13,435	0	0	14,790
	Shikarpur	1,599	19,584	0	0	21,183
Total Households (19-23) Organized in 2 Districts		2,954	33,019	0	0	35,973
Households Organized (24-100)	Kashmore - Kandhkot	1,412	25,831	0	0	27,243
	Shikarpur	1,666	31,558	0	0	33,224
Total Households (24-100) Organized in 2 Districts		3,078	58,646	0	0	61,725
Total Households Organized (0-100)	Kashmore - Kandhkot	78,650	0	0	0	78,650
	Shikarpur	98,743	0	0	0	98,743
Total Households (0-100) Organized in 2 Districts		177,393	0	0	0	178,651

Community Organizations

According to the RSPNs approach Community Organizations is problem-solving approach where by the community is empowered with the knowledge and skills to identify and priorities its needs, and problems, harness its resources to deal with these problems and take actions participatively.

Thematic model of a Community Organization

UCBPRP believes on a different thematic approach regarding COs because this approach cater;

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

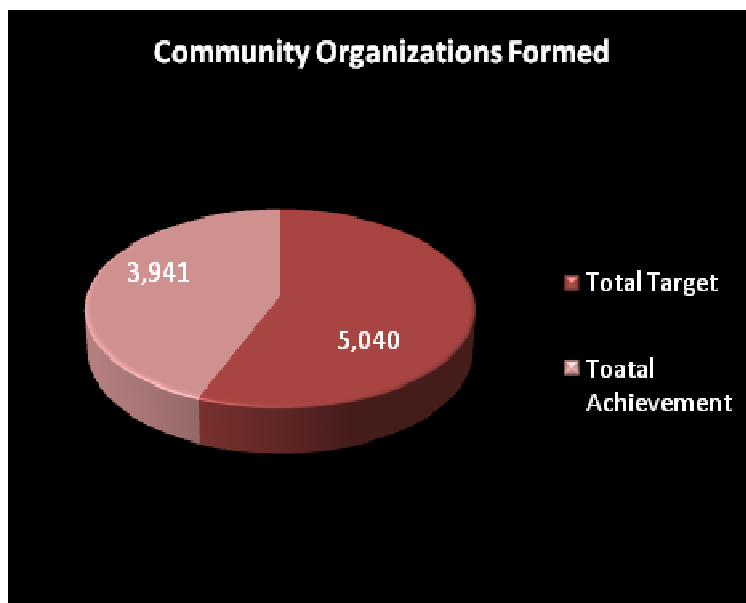
CO level trainings

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.

CO Management & Book Keeping Trainings

CO Management & B-K Trainings District Shikarpur, Kashmore & Jacobabad		
Activity	Project Target	Total Achievement as of March, 2011
CO Mgt & BK Trgs	24,788	14,418



CO Formation in District Shikarpur, Kashmore & Jacobabad		
Activity	Project Target	Total Achievement
Community Organizations Formed	14,007	11,934

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



CO CIF Need Identification District Shikarpur, Kashmore & Jacobabad		
Activity	Project Target	Total Achievement as of March, 2011
CO CIF Need Trgs	12,697	7,732

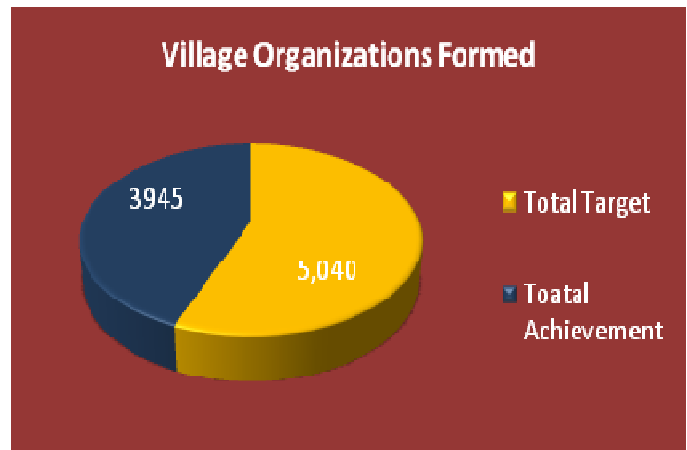


Village Organizations

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 VO for the representation of CO members at village level. There are 3,945 VOs in three districts that reach 203,669 UCBPRP members.

Federation of COs into VOs District Shikarpur, Kashmore & Jacobabad		
Activity	Total Target	Total Achievement as of March, 2011
Village Organizations Formed		3,945



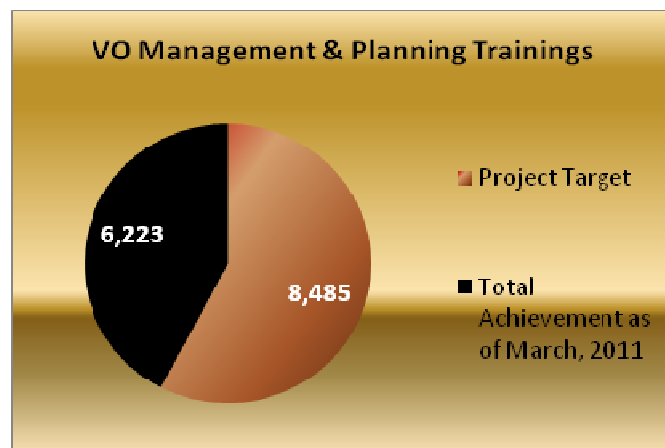
VO level trainings

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

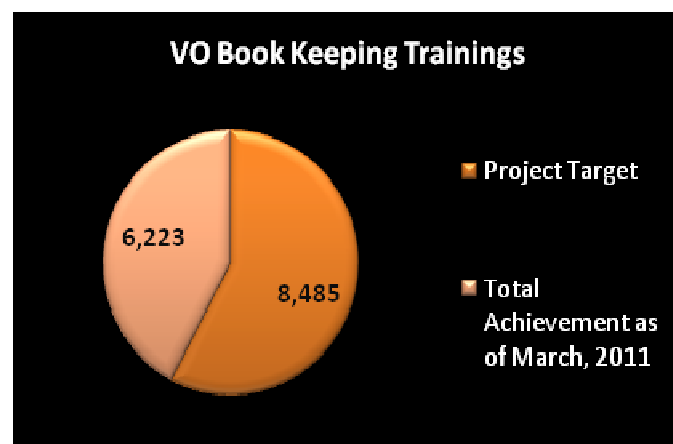
monitoring of services through these two tiers of social mobilization cannot be developed. As such, the project as part of human resource development of these two tiers has imparted the following trainings for the capacity building of the office bearers of VOs:-

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

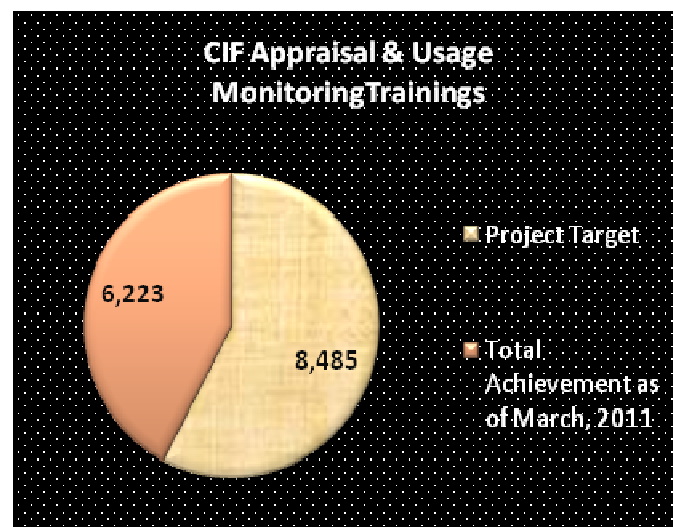
VO Management & Planning Trainings District Shikarpur, Kashmore & Jacobabad		
Activity	Project Target	Total Achievement as of March, 2011
VO Management & Planning Trainings	8,962	8,821



VO Book Keeping Trainings District Shikarpur, Kashmore & Jacobabad		
Activity	Project Target	Total Achievement as of March, 2011
VO Management & Planning Trainings	8,785	6,240



CIF Appraisal & Usage Monitoring Trainings District Shikarpur, Kashmore & Jacobabad		
Activity	Project Target	Total Achievement as of March, 2011
VO Management & Planning Trainings	8,485	6,223



Outcomes of CO & VO Trainings

CO & VO 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. Village Organizations are creating linkages with various other donors as well as with the Government of Sindh, for monitoring and feedback on service delivery of schools, BHUs and water supply & sanitation facilities in their respective villages. Village Organizations have ability to sustain through independent resource utilization with accountability. Since last two years every VO possesses its own saving amount in bank account, besides this they know very well how to utilize that amount because they have been learnt by the trainings.

Savings of COs

Saving is a major integral concept/component of the SRSO and foundation stone of the philosophy of the RSPNs. These savings work as a risk management fund to meet the

unforeseen expenses such as sudden illness, disaster etc;

Current estimated saving of all VOs is around Rs.117 million they save the money on routine basis and they have awareness about the importance of savings.

Furthermore, all CO members arrange and attend the monthly routine meetings where they discuss on burning issues of all households to solve the issues. UCBPRP does focus on women, therefore, COs emphasizes self-help and development of community capabilities and empowerment to increases participation and local leadership. Currently COs are playing vital role in participatory development in three districts like;

- Rural women can talk on any forum
- Can make the plans for development
- The platform of a large number of women COs has opened various venues for women to show their potential. In these districts the federations of COs i.e. VOs have women managers and leaders and they manage all the affairs on their own.
- COs saving and its utilization in rainy days for the members

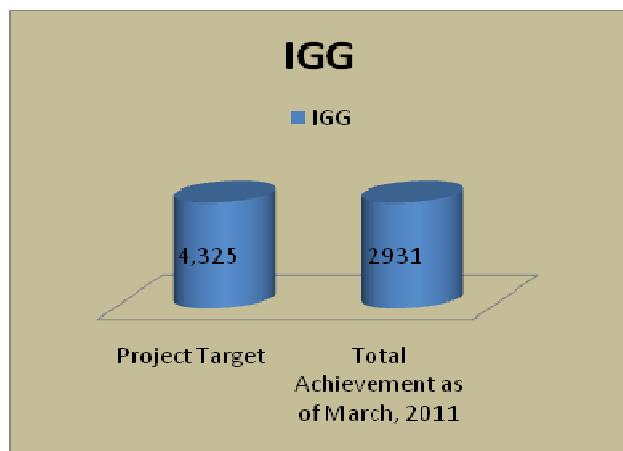
According to the process review 3rd report of SDPI the impact of Social Mobilization and Trainings is like;

INDICATORS	RESULTS
Social Mobilization	96% households organized
Collective Decision Making	89% members
VO members chose leaders	86% cases
VO members falling in PSC 0-18	95%
VO Proper Bank Account	90%
Managerial skills imparted	86% Managers
Local Book Keepers	92%
Literate Book Keepers	91.70%
Minutes, Savings & Pass Books	91.4% to 95.8% maintained

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	Total Achievement as of March, 2011
IGG	4,325	2,931

Outcomes of Income Generating Grant

The basic objective of IGG is to provide in-kind income generating grants for animals (such as goats, sheep, cows, etc), agriculture equipment/implements/ machinery and 25% of the identified HHs that are in the 0-11 category according to the Poverty score card so as to enable them to graduate to next level.

It ensures proper and productive use of grants for asset building. Investments can be segregated into two broad categories of

productive and non-productive. Livestock, Sewing machines and purchasing donkey may be included in the productive investments leading to enhanced incomes and helping to sustain livelihoods. It is encouraging as productive investment accounts for 88.3 percent of total investments. 50% of the total beneficiaries are now able to take CIF, means they are now out of the box of poorest of the poor i-e 0-11 band.

Community Investment Fund

CIF as 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. its own beneficiaries. 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

As of March, 2011 in three districts CIF had been given to 43,535 beneficiaries, after flood the disbursement of CIF was halted by Government of Sindh, but from the January, 2011 CIF activity has started and the progress of March, 2011 in three districts Shikarpur, Kashmore and Jacobabad 829 beneficiaries are benefited.

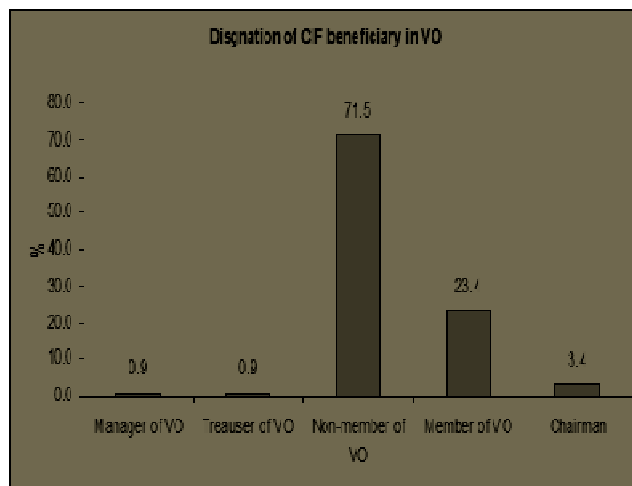
CIF TARGET V/S ACHIEVEMENT AS OF MARCH, 2011

District	As of February, 2011			March, 2011			As of March, 2011		
	Target	Achieved	%	Target	Achieved	%	Target	Achieved	%
Shikarpur	21,794	23,681	100	500	469	94	22,294	24,150	100
Kashmore	16,258	18,643	100	500	360	72	16,758	19,003	100
Jacobabad	382	382	100	0	0	0	382	382	100
Total	38,434	42,706	100	1,000	829	83	39,434	43,535	100

Outcomes of Community Investment Fund

• Decisions and Transparency

It is encouraging sign that office bearers are availing very small proportion of CIF loans. However, it is pertinent to mention that programme does not restrict office bearers to apply for CIF loans, because they are also the part of vulnerable and poorest group. Low elite influence is very much displayed by ailment of CIF loans by office bearers. It has presented good representation of all corners of the CO and VO giving due share to everyone whoever qualify for it.



• Re-Disbursement of CIF

This is one of the main outcome that UCBPRP's VOs are now have started to re-disburse the Community Investment Fund, below given table shows that 39 VOs have returned the amount hence, they have been re-disburse Rs.7,399,300 among 835 beneficiaries.

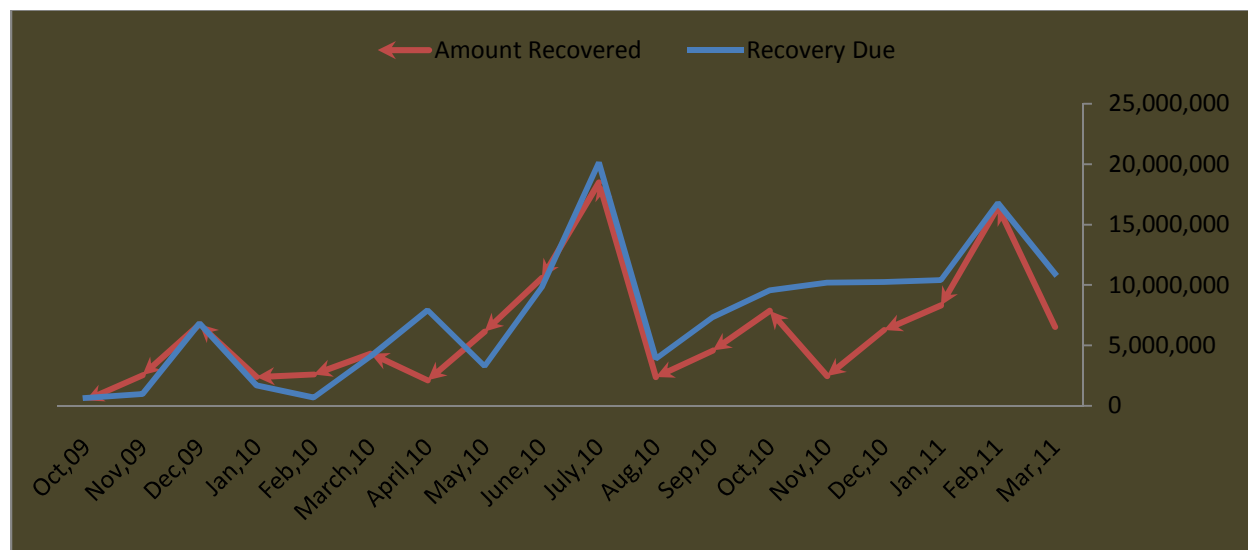
District	Beneficiaries	Amount Re-Disbursed	No. of Vos
Shikarpur	387	3,552,000	23
Kashmore	448	3,847,300	16
Total	835	7,399,300	39

• CIF Recovery

It is encouraging that CIF recoveries are supervised by the community members themselves which is clear indication of strong ownership and outcome of CIF. Follow ups and recoveries has improved due to embargo imposed on defaulted CO/VO for further disbursement. Below given table shows the monthly progress of recovery, which is being recovered by CO members.

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
Total	135,420,697	111,214,785



District wise CIF Recovery as of Feb, 2011(Dist. Shikarpur & Kashmore)			
District	Month	Recovery Due	Amount Recovered
Shikarpur	9-Oct	644,100	398,700
Kashmore		0	58,000
Sub-Total		644,100	456,700
Shikarpur	9-Nov	338,800	2,055,650
Kashmore		0	29,000
Sub-Total		982,900	2,541,350
Shikarpur	9-Dec	6,833,900	6,156,579
Kashmore		0	596,000
Sub-Total		6,833,900	6,752,579
Shikarpur	10-Jan	1,677,200	2,004,656
Kashmore		0	380,000
Sub-Total		1,677,200	2,384,656
Shikarpur	10-Feb	674,900	2,206,376
Kashmore		0	380,500
Sub-Total		674,900	2,586,876
Shikarpur	10-Mar	2,758,700	3,341,340

Kashmore		1,350,500	960,500
Sub-Total		4,109,200	4,301,840
Shikarpur	10-Apr	4,719,200	1,703,690
Kashmore		3,203,000	396,000
Sub-Total		7,922,200	2,099,690
Shikarpur	10-May	3,134,000	4,410,988
Kashmore		155,500	1,731,500
Sub-Total		3,289,500	6,142,488
Shikarpur	10-Jun	9,599,300	10,047,562
Kashmore		217,500	541,200
Sub-Total		9,816,800	10,588,762
Shikarpur	10-Jul	17,695,800	16,258,402
Kashmore		2,423,000	2,239,845
Sub-Total		20,118,800	18,498,247
Shikarpur	10-Aug	2,944,570	1,522,948
Kashmore		945,000	845,000
Sub-Total		3,889,570	2,367,948
Shikarpur	10-Sep	5,745,500	4,580,929
Kashmore		1,576,000	0
Sub-Total		7,321,500	4,580,929
Shikarpur	10-Oct	8,890,810	7,856,090
Kashmore		677,000	0
Sub-Total		9,567,810	7,856,090
Shikarpur	10-Nov	6,654,000	2,265,430
Kashmore		3,545,000	202,500
		10,199,000	2,467,930
Shikarpur	10-Dec	6,198,000	5,265,200
Kashmore		4,050,000	1,015,000
Sub-Total		10,248,000	6,280,200
Shikarpur	11-Jan	5,557,750	4,946,700
Kashmore		4,850,000	3,356,000
Sub-Total		10,407,750	8,302,700
Shikarpur	11-Feb	7,895,567	7,094,800
Kashmore		8,895,000	9,387,000
Sub-Total		16,790,567	16,481,800
Shikarpur	11-Mar	6,477,000	3,974,000
Kashmore		4,450,000	2,550,000
Sub-Total		10,927,000	6,524,000

Vocational Trainings

Women play a major role in the rural area, though their efforts are hardly recognized as producers or held responsible 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 attendant dress designing, beautician, arc work and embroidery.

Training in Health Trades

Due to limited resources and capacity the public health systems are unable to provide primary health care services and information to poor households. In addition, due to lack of health information, women spend scarce resources seeking health care from expensive and exploitative private practitioners. If women are empowered with appropriate information they will become better equipped to take care of their own, their families' and their communities' health. To spread awareness about issues of primary, preventive health and reproductive health among the illiterate and rural population, NRSP- Institute of Rural Management has designed a number of comprehensive training programmes. Similarly to keep society healthy, it is necessary to fill medical assistance gaps by trained medical staff. Keeping in view all, N-IRM launched one month training programmes for the young generation belonging to rural areas of Pakistan.

N-IRM has collaboration with Islamic International Complex Islamabad and Railway Hospital that provide comprehensive preventive and curative health facilities. Every member of Islamic International Medical System not only holds highly technical degrees, they are also vastly experienced in their fields. Having unique products and a large team of professionals and international consultants, they are capable to alter our services in a benefiting manner. Islamic International Complex is a multi-specialty medical Centre with advanced surgical facilities to deliver accessible, high quality health

services in a focused and caring environment. The hospital has all the advanced facilities required for aiding accurate diagnosis.

Objectives of Health Training

The main objectives of this training programme are:

- To enhance the potential abilities, knowledge and skills of rural youth from target area
- To fill the medical assistance gaps by trained medical staff
- To alleviate quackery in the field of medicine in the rural areas
- To facilitate these trained attendants in getting jobs in respective fields of medicines

Beneficiaries of Vocational Training Programme

In the target Districts Poor lying in the poverty ranking from 0-18 receive scholarship in form of vocational training while 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.

As of March, 2011 a total of 14,089 poorest of poor, marginalized poor, as well as disabled men and women had been trained in different

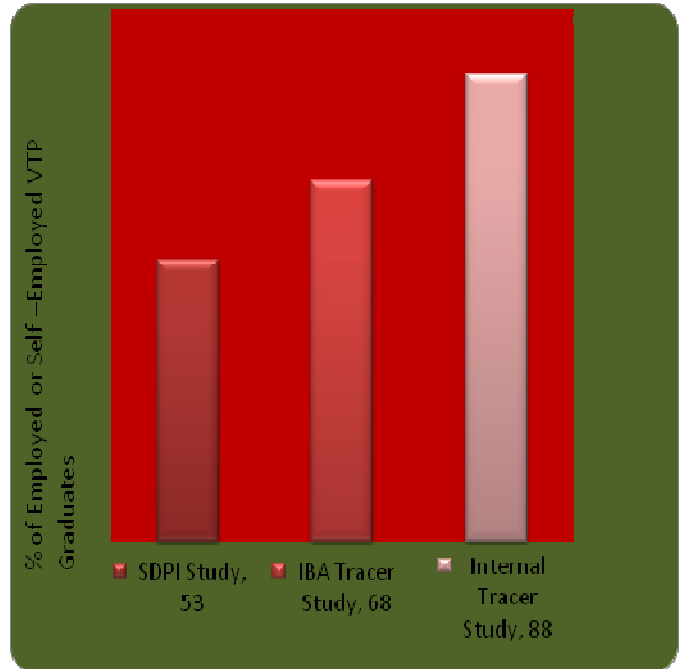


Activity	District	Project Target	As of February, 2011			March, 2011			As of March, 2011		
			Target	Achieved	%	Target	Achieved	%	Target	Achieved	%
Households to be Given Scholarship for VTP	Shikarpur	12,068	9,133	6,554	73	180	171	95	9,313	6,725	72
	Kashmore	8,932	6,953	5,619	81	300	464	100	7,253	6,083	83
	Jacobabad	5,811	1078	1076	100	300	205	68	1,378	1281	92
Sub – Total		26,811	17,164	13,249	78	780	840	100	17,944	14,089	78

trades according to the demand of the market.

Outcomes of Vocational Training

The main purpose of training component of UCBPRP is the permanent integration of unemployed and in particular disadvantaged unemployed into regular employment. Theoretically, vocational training programme should positively affect the individual's qualification, productivity and thus the individuals set of attainable jobs. It should decelerate or even reverse the decay of human capital during times of unemployment. According to the studies conducted by Institute of Business Administration Sukkur, 68% of the vocational training graduates are employed or self-employed while 53% and 88% of the vocational training graduates are either employed or self-employed according to SDPI report and internal tracer study by N-IRM respectively.

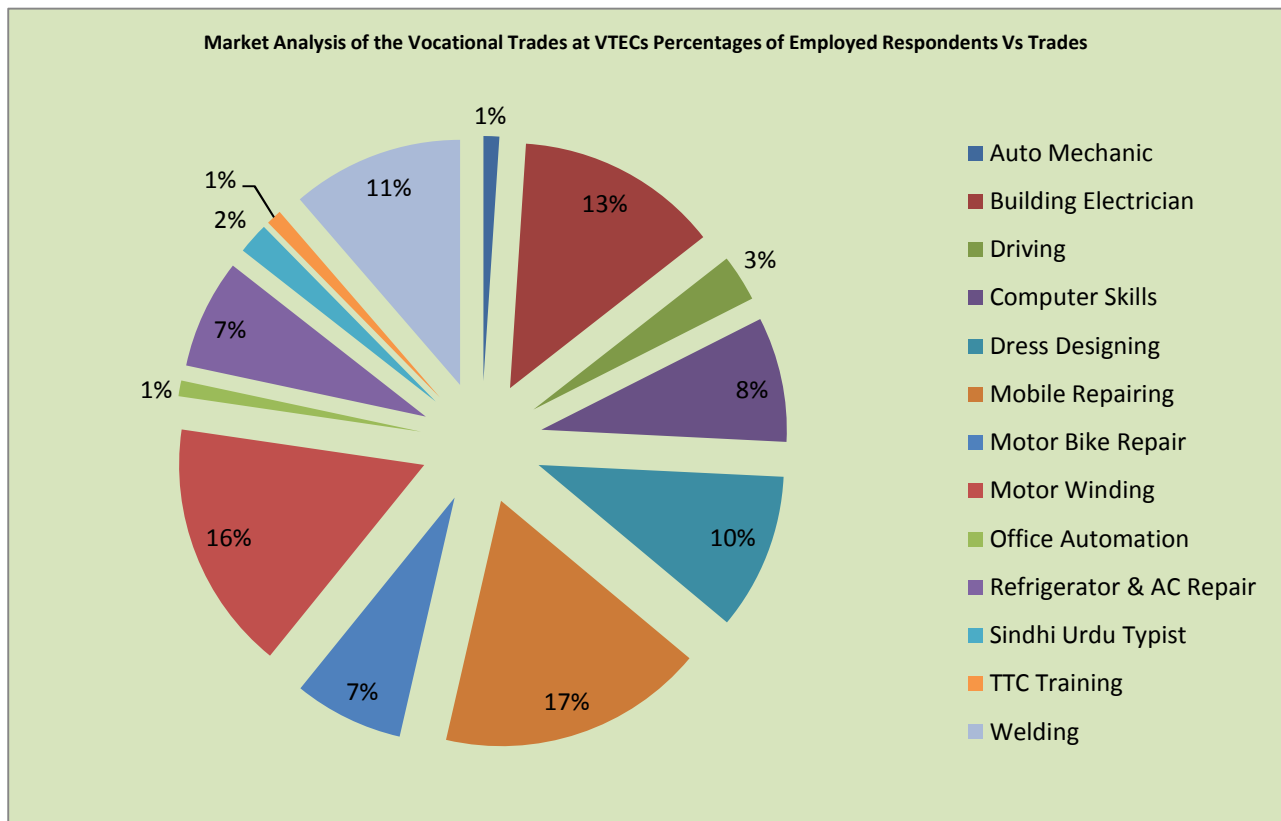


Market Analysis of the Vocational Trades at VTECs

Following is the trade wise analysis of employees and self-employed trainees. The results reveal that trades like Mobile repairing, Motor winding, Building Electrician and Welding are demanded in the market and the trainees have been employed more frequently in trades of Mobile repairing, Motor winding, Building Electrician and Welding larger percentages than the rest of the trades. The percentages of employed respondents are given in a given trade is given below in the table,



Market Analysis of the Vocational Trades at VTECs	
Trades	Percentages of Employed Respondents Vs Trades
Auto Mechanic	1%
Building Electrician	13%
Driving	3%
Computer Skills	8%
Dress Designing	10%
Mobile Repairing	17%
Motor Bike Repair	7%
Motor Winding	16%
Office Automation	1%
Refrigerator & AC Repair	7%
Sindhi Urdu Typist	2%
TTC Training	1%
Welding	11%



Village Rehabilitation Programme
GOVERNMENT OF SINDH



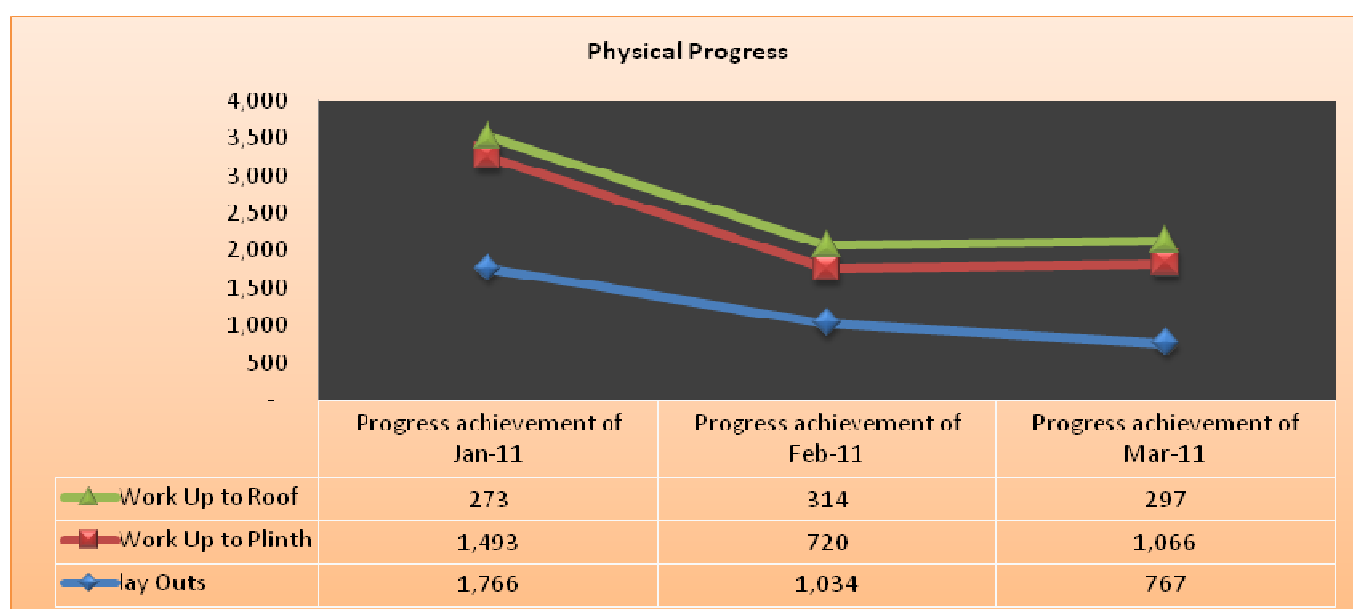
Village Rehabilitation Project-VRP is the Reconstruction Plan of Two Room Houses to rebuild the 7000 houses for the flood victims, initiated by Government of Sindh. Simultaneously, some of the INGOs; WFP, USAID, UNICEF, DFID etc; have decided to contribute in different shapes like; Food for work, Sanitation for the completion of this big initiative. Each house comprises on two rooms with solar light, (where light is not available) drainage and brick-paved streets. The material cost of one house would be Rs 83,541 and the total cost of the house would be Rs.128,000. The work on the VRP has been started on immediate basis after December 15th- 2010 and will be finished by 30th-June 2010. A dedicated unit has been established with all required technical staff for the completion of challenging assignment. As of March-2011, work has been initiated over 3,567 houses, 3,279 houses have been completed up-to plinth level and 884 houses have been completed up-to roof level, simultaneously 138 houses have been completed.

S.No	Program Activity	6 Month Project Targets (jan-june 2011)	Progress achievement of Jan-11	Progress achievement of Feb-11	Progress achievement of Mar-11	Cumulative Progress Achievement As of Mar-2011
1	Low Cost House					
	Dialogue with Community (No: of Villages).	43	30	10	-	43
	Lay out for Houses.	7,000	1,766	1,034	767	3,567
	Construction work initiated	7,000	1,766	1,034	767	3,567
	Beneficiaries List finalize	7,000	3,214	510	1,380	5,104
	Work completed upto Plinth Level	7,000	1,493	720	1,066	3,279
	Work completed upto Roof level	7,000	273	314	297	884
	Roof material laid	7,000	-	40	98	138
	Low Cost House Completed	7,000	-	40	98	138
	Budget allocation of Per house by GoS.	83,541				
	Disbursement amount	0	14,340,000	14,580,000	46,555,000	75,475,000
	Disbursement Beneficiaries	0	478	486	1,483	2,447
2	Sanitation Schemes					
	Survey of Schemes	43	3	10	16	29
	Schemes Estimation	43	2	-	4	6
	No: of Schemes initiated	43	2	-	-	2
	No: of Schemes Completed	43	-	-	-	-
3	Latrine & hand pumps					
	Latrines	7000	2,374	993	561	3,928
	Hand Pumps	7000	152	396	74	622
4	Operational Profile					
	Total Districts	3	3	3	3	3
	Total Taluka	10	10	10	10	10
	Total Ucs	32	32	32	30	30
	Total Villages	43	30	10	33	34
	Total Houses	10424	3,214	510	5,104	5,104
	Total Houses Damaged	8367	3,214	510	5,104	5,104
	Beneficiaries List Finalize	7000	3,214	510	5,104	5,104

VRP is being implemented in 3 districts namely of Kashmore, Jacobabad & Shikarpur. The outreach of programme is in 30 Ucs.

In 33 villages (after cancelation of 10 villages) construction has been started with proposed 7,000 houses out of 8,367 damaged houses.

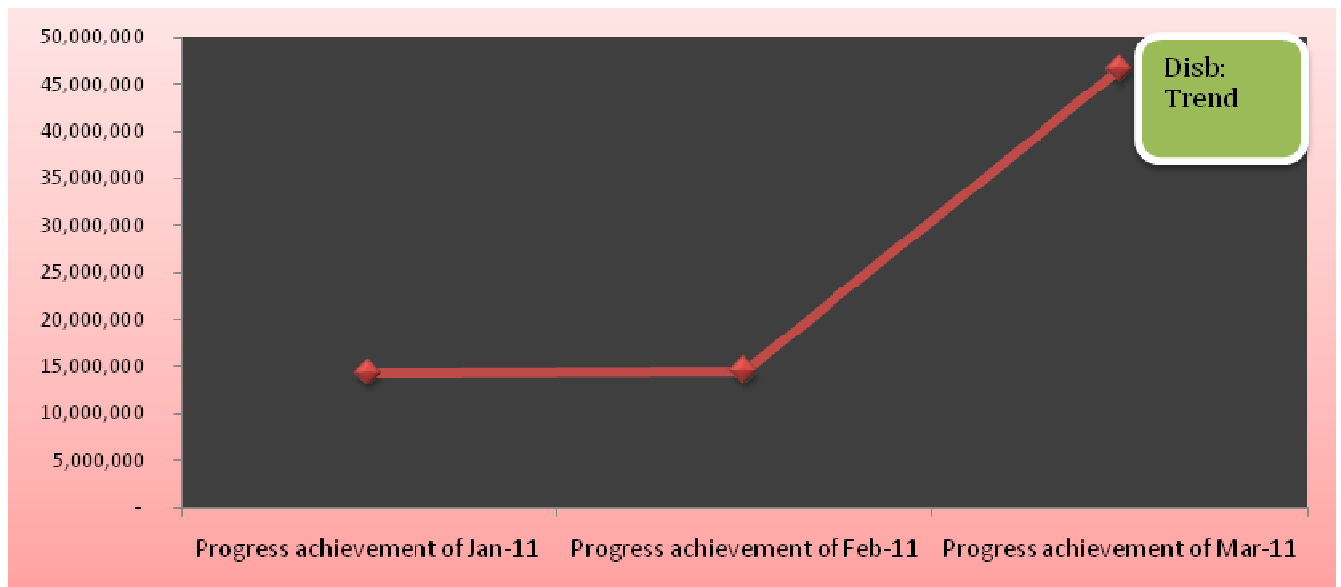
- As of Mar-11, VRP re-hab activities are ongoing in 33 flood affected villages.
- 138 houses have been completed & 3,567 houses are on different construction levels.
- 75.47million has been disbursed among 2447 beneficiaries in 1st & 2nd Phase.
- 3,928 latrines have been constructed & 622 hand pumps have been installed as of Mar-11.
- 29 sanitation schemes have been surveyed and on two schemes work has been initiated



S.No	Name of District	NO: of Houses list finalized	Physical Progress					Total houses initiated
			Excavation	DPC Level	Lintel Level	Roof Level	Roof Laid	
1	Kandhkot	1,882	75	812	126	320	78	1,411
2	Jacobabad	1,828	160	636	190	210	54	1,250
3	Shikarpur	1,394	53	566	65	216	6	906
Total		5,104	288	2,014	381	746	138	3,567

VRP Low cost Housing Financial Disbursement to Beneficiary						
District	11-Jan	11-Feb	11-Mar			Cumulative
	1st Installment	1st Installment	1st Installment	2nd Installment	Total	
KKT	8,880,000	5,880,000	11,100,000	8,035,000	19,135,000	3,895,000
JCB	2,970,000	3,900,000	11,310,000	735,000	12,045,000	18,915,000
SHP	2,490,000	4,800,000	9,600,000	5,775,000	15,375,000	22,665,000
Total	14,340,000	14,580,000	32,010,000	14,545,000	46,555,000	75,475,000

Cheque wise Summary Details						
District	11-Jan	11-Feb	11-Mar			Cumulative
	1st Installment	1st Installment	1st Installment	2nd Installment	3rd Installment	
KKT	296	196	370	230	600	1,092
JCB	99	130	377	21	398	627
SHP	83	160	320	165	485	728
Total	478	486	1067	416	1483	2,447



Latrines & Hand pumps Report

S.No	Name of District	Hand Pump-1	Latrines-1
1	Kandhkot	180	1,465
2	Jacobabad	186	1,774
3	Shikarpur	256	689
Total		622	3,928

622 Hand pumps have been installed at Kashmore, Jacobabad & Shikarpur for the completion of complete two room houses. 1465 latrines have been constructed at Kashmore, Jacobabad & Shikarpur to meet hygiene facilities, the funds of Latrine & Hand pumps were shared by different donors.i.e UNICEF, USAID, DFID etc.

WORK PLAN OF REHABILITATION PROGRAMME

S. No	Activity	Dec-10	Quarter-1			Q-1 (Total)	Quarter-II
			Jan-11	Feb-11	Mar-11		Apr-11
Low Cost House							
1	Establishment of Unit						
2	Dialogue with Community (No: of Villages).	3	7	14	15	36	5
3	Lay out for Houses.	200	1,400	2,000	2,400	5,800	1,000
4	Construction work initiated	200	1,400	2,000	2,400	5,800	1,000
5	Work completed up-to Plinth Level	200	1,400	2,000	2,400	5,800	1,000
6	Work completed up-to Roof level	0	200	1,400	2,000	3,600	2,400
7	Roof material laid	0	0	200	1,400	1,600	2,000
8	Low Cost House Completed	0	0	200	1,400	1,600	2,000
Sanitation Schemes							
9	Survey of Schemes	1	3	7	14	24	18
10	No: of Schemes initiated	0	1	3	7	11	14
11	No: of Schemes Completed	0	0	0	4	4	7

Education Component

Examining the vast survey in the targeted Union Councils to access the state of enrollment in public schools, it was eye opened figure came out that majority of school age going children were not studying in the schools but working in the agricultural fields, or passing their time in streets without any cause. It was aimed to focusing specifically upon those children who are out of school in their school going age, verification of Sindh Education Micro Information System (SEMIS) data and address the certain issues in the closed Government primary schools to allow improvement in enrollment especially of the girl child and out of school children; and to ensure a decrease in dropouts besides enhancing the teaching capacity of the teachers for delivery of modern quality education through trainings. Keeping the fact that poverty can't be eradicated without enhance the education especially in project targeted districts i.e.; Shikarpur & Kashmore at Kandhkot. The issues being addressed by the project including:

- 1. Functionalizing the non-functional schools preferably Girls primary schools:**

This has been aimed that improvements in closed school buildings; adding missing facilities; rationalization availability of school; adding local (on priority basis female) teachers; upgrading teacher's capacity and strengthening the stakes of the parents through setting up functional and forming as well empowered School Management Committees, including their capacity building in 300 schools @ Rs: 650,000/- per school for two years in Shikarpur & Kashmore @ Kandhkot Districts.

- 2. Establishing Second Shift Primary Schools for Girl Child Primary/Middle Education:**

Those villages where Government Girls Primary School is not established or sanctioned, set up and run around 100 second shift girls' primary schools in



existing boys' primary school buildings as evening shift. This has helped to the girls of the villages and enhanced the girls' education in low cost measures with high output. The estimate cost of second shift schools is Rs: 10,000/= per month per school for two years.

- 3. Establishing Early Childhood Education Centers (ECEC):**

Establish 100 centers for imparting early childhood education in existing school buildings by the community. The aim was carried out from the famous educationalist Maria Montessori which had given a revolutionary theory of natural learning to the early age children. . The philosophy of the centre is to tame up the pre- school going age children and prepared them for primary

education through their own natural interests.

The cost to be incurred on running each center will be Rs: 10,000/- per month per school/center.

The progress of Education Component of UCBPRP is as of **March, 2011**, **42** Girls Primary Schools and **60** Boys Primary Schools have been functionalized in which **3786** Girls and **2466** Boys are enrolled. This figure is increasing day by day and the enrollment of students is growing in ample and optimal results.

In the project, there are **24** Second Shift Girls Primary Schools established where **1522** girls are enrolled so far.

9 Early Childhood Centers have been established in project districts and its enrollment are (**Boys 138 & Girls 101**), Total **239**, i.e. over all enrollment morning, 2nd shift and ECEC is **8013 students**), where national & international delegations are visiting and praising the efforts carried out by the project team.

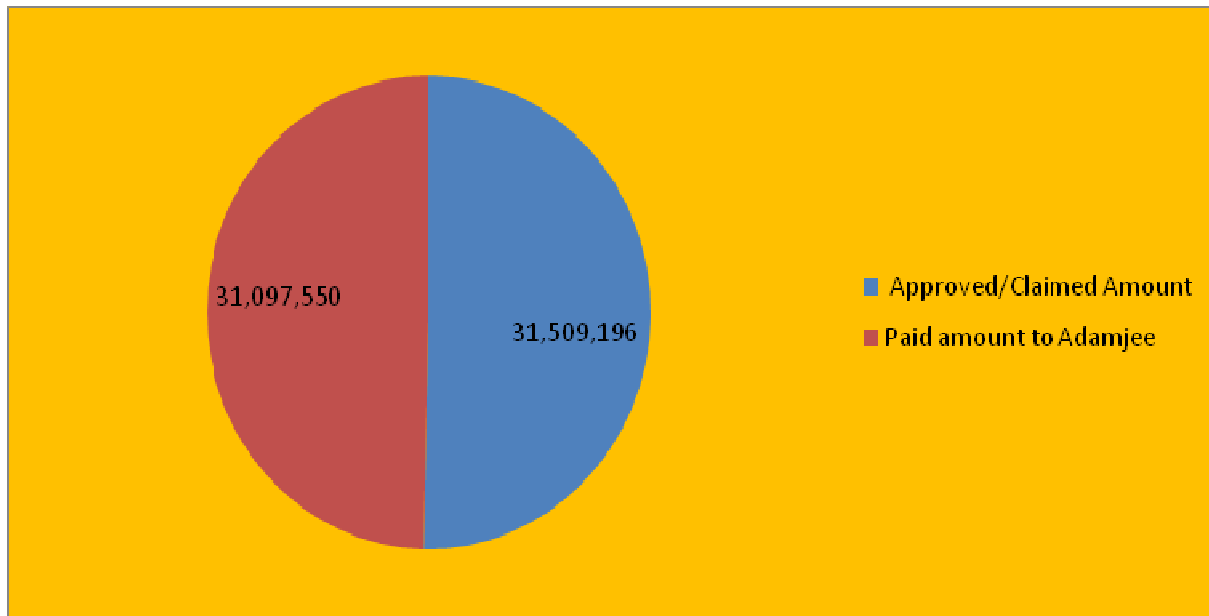
Education Component of UCBPRP, SHIKARPUR & KANDHKOT				
Enrollment Status as of March, 2011				
No. of Morning Schools	No. of Teacher	Enrollment		
		Boys	Girls	Total
102	159	2466	3786	6252
No. of 2nd Shift School for Girls	No. of Teacher	Enrollment		
		Boys	Girls	Total
24	36	-	1522	1522
No. of ECEC	No. of Teacher	Enrollment		
		Boys	Girls	Total
9	9	138	101	239
135	204	2604	5409	8013

Micro Health Insurance

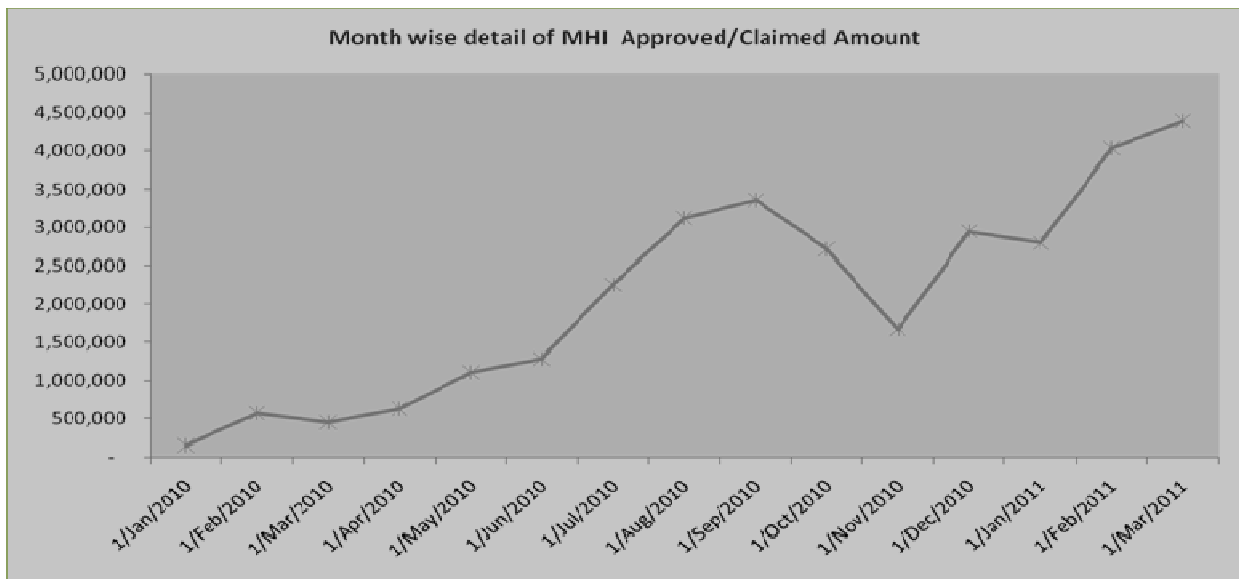
Micro health insurance Facility is withdrawn from CO members for the next year. On the other hand the amount which was claimed is 31,097,550 out of 31 million and it stands at 100% of total cost.

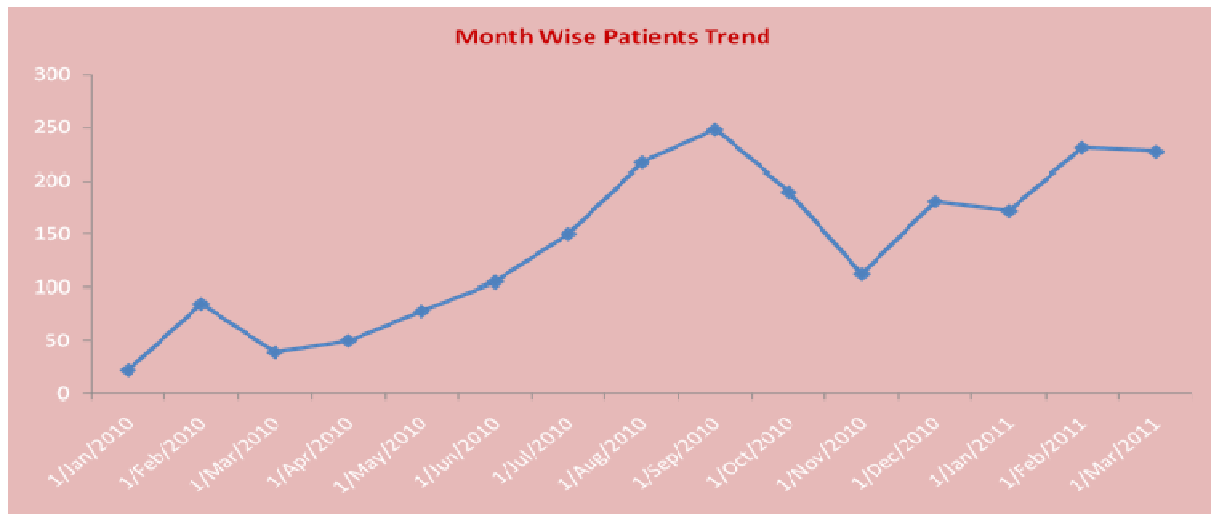


MHI progress as of March, 2011 (District Shikarpur & Kashmore)					
GoS Micro Health Insurance Policy	As of June-10	Achievement Jul-Dec-2010	Achievement Jan-Feb 2011	Achievement of March, 11	Cumulative Achievement as of March, 11
HHs Insured	43,000	13,541	-	-	56,541
Insured Beneficiaries	258,000	81,246	-	-	339,246
Total Premium Amount Paid to AIC	31,097,550	-	-	-	31,097,550
Amount Received from AIC	4,105,061	16,191,063	6,822,072	4,391,000	31,509,196
No of Patients Treated	396	1,081	403	227	2107



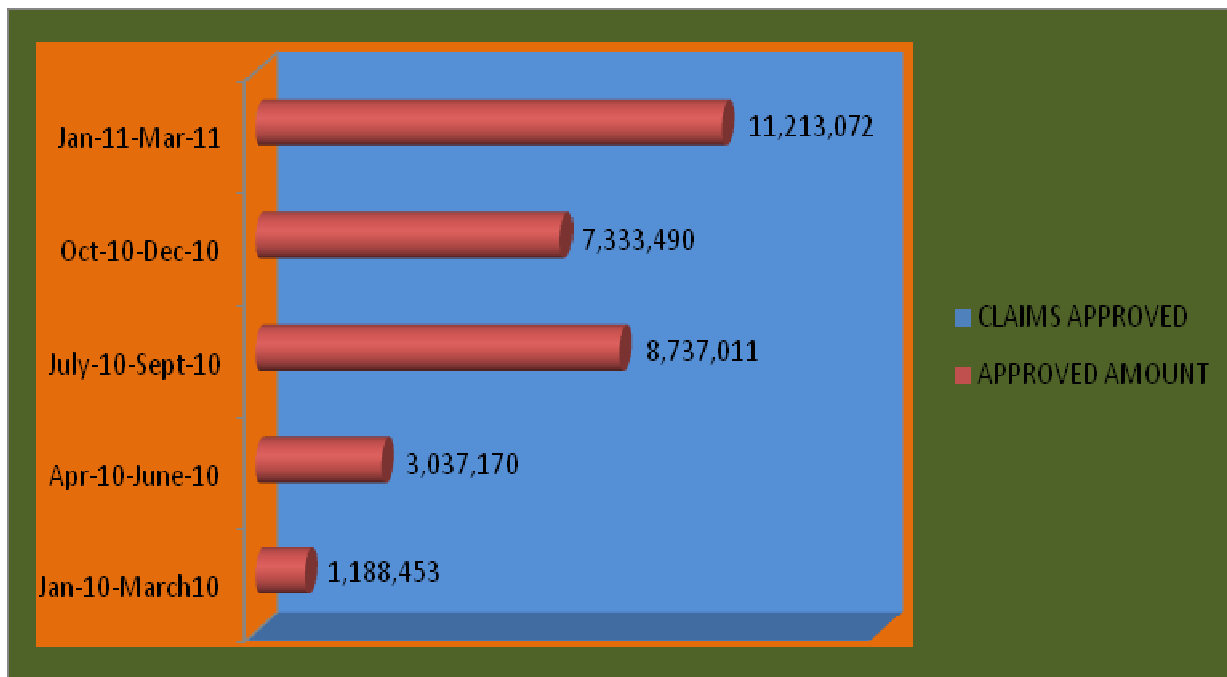
Month wise detail of MHI		
Month Wise	No: of Patients Treated	Approved/Claimed Amount
Jan-2010	22	154,868
Feb-2010	85	574,132
Mar-2010	39	459,453
Apr-2010	50	632,428
May-2010	78	1,116,784
Jun-2010	105	1,287,958
Jul-2010	150	2,255,331
Aug-2010	217	3,119,563
Sep-2010	248	3,362,117
Oct-2010	190	2,717,019
Nov-2010	112	1,667,985
Dec-2010	181	2,948,486
Jan-2011	172	2,794,072
Feb-2011	231	4,028,000
Mar-2011	227	4,391,000
Total	2,107	31,509,196





Quarter wise No. of Claims and Approved Amount

QUARTER WISE	CLAIMS APPROVED	APPROVED AMOUNT
Jan-10-March10	146	1,188,453
Apr-10-June-10	233	3,037,170
July-10-Sept-10	615	8,737,011
Oct-10-Dec-10	483	7,333,490
Jan-11-Mar-11	630	11,213,072
Total	2,107	31,509,196



Case Studies

Hope Still Glints in the Eyes of Affectees

The heavy rains in different parts of the country have wrought havoc in lives of people especially in Sindh. While thousands families displaced due to flood. The bridges were washed away at various places; communication channels had been lost; crops had been destroyed and the livelihoods were badly affected. Keeping in view the havoc situation of disaster thousand of masses of Shikarpur, Kashmore @ Kandkot & Jacobabd migrated to safe areas.

The geography of district Sukkur is very favorable for migrants, who migrated from above mentioned districts to different areas of Sukkur, majority of masses were settled in transient camps established at government primary, higher secondary & degree collages of Sukkur & Shikarpur. Union Council Based Poverty Reduction Programme (UCBPRP) is being implemented by SRSO in two districts; Shikarpur and Kashmore-Kandhkot. Vocational Trainings Component is one of the major activities in UCBPRP programme. Before the Flood SRSO had been trained more than 5,000 women in different trades. After giving vocational trainings to women SRSO is made different Women Business Groups to provide them business opportunities and created linkages with market. A strategy was developed after flood by SRSO to found out those women who have been got vocational trainings and available in the different camps to provide them few business opportunities in the camps, where they can easily earn money for their livelihood. They also used to work in business groups in their respective Union Councils, but after migration they took refuge at transitory relief camps. Working in BGs helped them increase their income now that their conventional way of earning along with earning by utilizing their acquired skills have gone begging due to flood. The majority of women and children faced psychological trauma and still they are in state of shock over their losses. Before and after the Flood SRSO remained very close to the



flood affectees and carried out different activities, hence SRSO easily found out those women, who were already the members of Business Groups and had been trained in vocational trainings, simultaneously, SRSO believes on the conceptual package of Social Mobilization, therefore, women were also the members of Cos. Team approached those women in different camps. SRSO team collected one order of 3,000 switching suits from district government Sukkur. Two thousand suits were stitched by different BDGs & one thousand suits were stitched in different camps in Shikarpur from those women's who have their sewing machine and got skill enhancement training from SRSO under UCBPRP. The trained participants were engaged for one week in stitching the suits. One thousand suits were distributed in 10 women's who have settled in GPS Kazi Khalifa relief camp at Shikarpur. Throughout this suits switching activity the women's have earned PKR 55000. The majority of women shared that during this activity we were all are engaged in work and it feels so homely, above all we are making money to re-establish ourselves. In any emergency or natural calamity these types of activities would be very productive & remain helpful to engaging women in their daily activities to reduce the risk of psychological trauma.

Empowering people with disabilities through vocational Skills

In a village in Bhirkan, Shikarpur, a young woman explained her heart wrenching story of the incident that led her to disability during childhood and her strength to rise up to the challenges faced in a rural society. Kausar, who met with an accident at an early age ended up with joined fingers and her hands became ineffective. In a district like Shikarpur, mosquitoes are usually active at dawn and dusk, due to its harsh climate but there are also mosquitoes that seek hosts during the day as well. Hence, a smoke is used almost twice a day as safe and natural repellent for mosquitoes. One day, while Kausar, during her infancy, was asleep in her temporary cradle which was hanging from her mother's bed. The same mosquito repelling smoke material fell on to her hands accidentally. The flesh between her fingers melted, which made fused her fingers together. She was rendered disabled by the incident and could not use her fingers independently. After this incident, her own father shunned her due to the disability. Due to her father's despicable behavior towards her being disabled, her grandparents took her along to their place and started bringing her up. Living her life in her grandparents' home, she dealt with her disability positively by receiving a specialized skills training through SRSO Vocational Training Programme under Union Council Based poverty Reduction Programme in Districts of Kandhkot and Shikarpur. She selected for the



vocational training in the traditional embroidery and obtained one month's extensive training. After getting training she started work hard to eradicate the monetary constraints. Kausar now daily prepares the Traditional covers of Pillows, Bed sheets etc; and earns Rs.300/ per day. This proved to be a vital aspect in helping her to start working and get financially independent. Consequently, Kausar could get the medical assistance she had always needed but didn't have access to because of the monetary constraints of her family. She is saving money for the surgery of her hands, so that she redeems herself from disability. Now as a happy and independent woman, Kausar is thankful for the skills that she received, which helped her to finally take charge of her life and get back the use of her hands that she had lost in her infancy. She continues to work on traditional embroidery with full enthusiasm and saves money purposefully.

Majeeds & Her House

Majeed khatoon is 35 years old. She is audacious and belongs from poor family. She lives in Village Qiyas Bahayo, District Kashmir. God gifted her one son and two daughters. The livelihood of the family depend on the earnings of her husband; Mohammad Rafique; who works as a daily laborer on the agricultural fields of the landlord and earns Rs.80/ per day. The family was living in one room hut often went without a meal during the day. They had no assets or decent clothes to wear and as well had no savings before flood. With her becoming a CO member of SRSO in (April, 2009) of she found a new resolve work towards improving her situation, and combat her family's sufferings to enable her and the family members to strive for improving their quality of life. Meanwhile, flood entered into her village at midnight and destroyed everything because Village; Qiyas Bhayo is in the front of Tori Bandh, hence Majeeda faced the pre & post flooding disaster situation. Majeeda in the midnight migrated to Sadiqabad. Her whole family did face lot of problems, which is unexplainable!

She expresses the situation of returning home with tears in her eyes, when she came back and saw there was no any physical infrastructure of one hut house due to furious water pressure. She has been lost all hopes and there was no anybody, whole console her family. She has started to live under the shade of tree; nevertheless, Majeeda was also committed to re-build a shelter. Meanwhile, Government of Sindh announced Village Re-habilitation Programme, which is being implemented by Sindh Rural Support



Organization. SRSO started the assessment of all Community Organization's members for two room house. Majeeda khatoon was already the active member of CO; Sahar and she is also one those beneficiaries, who has been selected for the re-construction of their house. Although, Majeeda has also arranged some money to contribute in the construction of two room house. Her patience wins all barriers & success grasp out in her hands, now she has own shelter and after the routine meetings of Village Organization, all members has decided to create income generating sources and Majeeda has decided to make cultural rilies to generate income to support her husband for their livelihood. Now Majeeda is in new two rooms house and very aggressive to earn and save the money by making of rilies.

Rags to Riches

Some transformations are vivid they turn dreams into reality. Sabiullah is 20 years old young man. He belongs to a family who falls in low poverty ranking from a village named Nosharo Abro. His family eked a difficult living doing odd jobs. He attended school

selected after a practical test and an interview. This gave him a new direction. He has trained 7 batches so far and 8th one is ongoing. His talent did not go unnoticed and he was nominated for job placement abroad by UC Based Poverty Reduction Programme. Under it he will work in Qatar as an Electrician for



at daytime and evening he worked at his uncle's electrician and wiring shop. He managed to do his Bachelors in science but unfortunately wasn't able to find himself a suitable job due to lack of skills. SRSO announced variety of skill development courses under the UC based poverty Reduction Programme. Sabiullah enrolled himself in Building electrician course. His performance in the course was outstanding. His resource person made him the monitor at the course to guide his course mates. It was one month certificate program held at Vocational, Technical and Educational Center (VTEC) in Sukkur.

VTEC is an initiative of N-IRM. National Institute Re is one of Pakistan's foremost training institutes in the non-profit sector and SRSO outsourced N-IRM for the vocational training component, which is the important activity of Union Council Based Poverty Reduction Programme. After completion of his course he returned to his village. He remained in touch with his resource person. He was a bit upset as he was not able to practice his learning at his village. Sabiullah expressed his frustration to his resource person, who in solution to his request to asked him to join as an intern at VTEC. It changed his entire life. Sabiullah really worked hard. About a month later vacancy for a resource Person was announced at VTEC. He applied for the position and fortunately got

two years. Sabiullah's family is very happy on his success. It has been quite a journey for this brave young man. But this doesn't end here; he has plans to move forward and wants to become a successful person in his profession. He wants others to learn, work and excel.

Disability and Satisfaction

The effects of disability have the largest influence on women's sense of well-being. The type of disability is negatively associated with the quality of their relationships. Nevertheless, a number of factors have a positive impact on women's life satisfaction scores, like; employment pays significant improvement in women's feelings about their health and daily activities. Living with a spouse and children are also positively associated with higher satisfaction on both the relationship and health indices. A Women, who possess a positive endeavor towards work also feel better about their daily activities, Ghulam Zuhra is one of those women.

Ghulam Zuhra is 50 year old woman living in Goth Hotti, Union Council Bhirkhan, and District Shikarpur. She got married with Irshad in the age of 17 years, who works on daily wages and is disable by one hand. He can earn daily Rs.50/-. God has gifted her five children, three daughters and two sons. Unfortunately, in the early age Polio attacked on Rashda and Babra. Rashida is 20 years old now and Babra is now 17 years old, due to non-availability of basic health facilities in the remote rural areas as well as poverty. They could not get any medical facility; finally, both girls missed their one leg. When both sisters became young the social, cultural even moral problems with this family increased by the relatives and neighbors. Irshad is also disable by one hand and his daughter's disability became ban of their lives. Ghulam Zuhra was a cross to bear for the whole family, due to disability of young daughters; hence the problems day by day became more crucial. Meanwhile, Ghulam Zuhra requested her relatives for the marriage of Rashada and Babra but she only got disappointment from the relatives. Nobody was ready to console her family, they became more deprive. The response of the society was very negative and attitude of her relatives was menacing towards this family.

In August, 2009 SRSO started activities in Bhirkhan Union Council, the Poverty Band of Ghulam Zuhra was 0-11, and she became the member of VO Hotti. She was afraid that how she would be able to do anything as a CO member. In the scheduled meeting of CO; it was decided by the VO members that Ghulam Zuhra was able to take Community Investment Fund. The amount of CIF were Rs.1,2000/-. Ghulam Zuhra did refuse to take CIF, as she belonged to a poor family, she never took out the

loan from any one; realizing that she would not be able to re-pay it easily. However in the Month of September, 2009 during one of Ghulam Zura's VO meetings, she along with other members learnt about CIF in the three days training of CO. Having learnt about CIF's procedures and flexibility in terms of providing loans easily and with a repayment plan developed according to her requirements, Ghulam Zuhra started to think about CIF how she could do with a loan. An idea came across her mind to consult with family members and other fellow members.

Her member fellow told that poor women in the surroundings villages were already taking CIF loan and were gaining a lot of benefits. Her younger daughter Rashida was also quite committed to do anything, who also agreed her for getting loan. Due to disability Rashida was always thinking over herself disability and attitudes of relatives;

hence, she would like to learn something for creating any source of income. Rashida told her mother to take a loan and get a new sewing machine. In next Zuhra's next CO meeting, she along with other hopeful candidates filled out a resolution for obtaining CIF and also filled out the Micro Investment Plan for the usage of CIF. Zuhra obtained Rs.12000/- without any interest. Here it is necessary to explain the importance of the UCBPRP model, This model consists on the connected interventions which are interlink with each other; like Vocational



Trainings are being given to the siblings of CO members. Simultaneously, CIF is also being given to the CO members, so for CO members can easily invest after getting vocational trainings. Ghulam Zuhra got CIF meanwhile, her daughter Rashida had been trained in the embroidery trade; which make very easy and possible to invest CIF. Ghulam Zuhra took decision to invest CIF in two businesses; one she bought a sewing machine and other amount she did invest in donkey cart for her husband. Rashida started to sew the cloths. Now Rashda has also trained in embroidery her younger sister; Babra. Two suits per is being sewed by both sister and earns Rs.300/ per day, their monthly income is Rs.6000/ besides this their father; who is without an arm earns daily Rs.150/ by donkey cart. Therefore, their business is going well and Rashda was able to repay her CIF amount to VO a week before her re-payment date; all made possible from the profit that they obtained from their businesses.

This family is too much happy now and Ghulam Zuhra proudly states that because of CIF and Vocational Training, she has been able to arrange the marriage of Rashda and Babra. She told future seems hopeful now. Rashida and Babra expressed that they are not disable now and they are now able to establish a training centre for Vocational Training. Ghulam Zuhra now is major active player/member of LSO Mehran.



Box Stories



Gudi is 40 years old women. She has seven children, four sons and three daughters. Gudi belongs from Village Jogi, Union Council Chak, District Shikarpur. After the Social Mobilization of SRSO-UCBPRP, She became the member of CO; Willyat Shah. After that she got CIF Rs.8000/ and opened a shop and started to earn daily Rs.150/. At present she had returned Rs. 5000/ to VO. Before this shop she was begging. Simultaneously, her children are also School going now. She seems very determined to earn money.



Amina is 08 Years children, her mother name is Hajani, Amina belongs from Village Esso Khan Tanweri Union Council Sehwan, Chak District UCBPRP Shikarpur. she is our insurance member, Amina was burnt from chest and backside and her disease was very dangerous, she was operated at Hira Medical Centre Sukkur and her treatment expenses were Rs: 90,161/= now she is well



Rasheeda D/O Ghous Bux her age is 2 years. She is belongs from Village Ghous Bux Union Council Colony One, Kashmore District Kashmore @ Kandhkot. She is our GoS Insurance Member; Rasheeda was operated at Awais Medicare Centre Kashmore for Retention of Urine disease. It was also dangerous for children and felling hard pain. Her treatment expenses were Rs: 17,000 /=-, her mother was said SRSO & GoS Health insurance saved my children's life for free of cost on Panel Hospital. Rasheeda is now felling well.



Fareeda is a member of CO; Gul-Hassan and is chronically poor (PSC 16). She has 4 children. Her husband became paralysed and could no longer earn an income. As a result, she and her family were kicked out of her in-law's house. Fareedan got Rs.10,000, CIF with which Fareedan was able to open a shop supplying snacks in Maso Khan Machi. With a stock of Rs. 10,000, Fareedan was able to earn a profit of Rs. 100- Rs. 150 per day.

Visits

Date: 5th March, 2011
Venue: Village Qiyas Bhayo, District Kashmore-Kandhkot

Guests:

Dr. Kaiser Bengali	Advisor to CM Sindh
Dr. Shereen Mustafa	PC-SGRRP/UCBPRP
Dr. Sono Khangharani	CEO-SRSO
Dr. Ghulam Rasool	Team Leader-UCBPRP
Eng. Sikandar Sanam	Team Leader-Rehabilitation
Others	Media Delegation

One days field visit was hosted by the UCBPRP team, above delegation visited to monitor and peer review the actual progress of the Rehabilitation project. In the village; Qiyas Bhayo the work is being done over the houses. A detail presentation was given to them regarding the physical work status of two room houses. They met with the VO members/beneficiaries. Amna and Ruksana shared their difficult time of flood when Tori band was breached. The delegation

visited the houses to see the quality of work. Dr. Kaiser Bangali said to the beneficiaries that you all participate in the work with Government of Sindh to keep clean the houses and drains. Dr. Sono Khangharani briefed the delegation regarding the interior design and quality of houses.

Dr. Bangali told that not only Government of Sindh provides you the houses and sanitation schemes but Government is also going to plan to provide the better business opportunities, education and basic health services in every village. He said that efforts of SRSO are highly appreciating in the struggle of poverty reduction.

He talked with media delegation and said that Chief Minister of Sindh gives the priority to the rehabilitation of villages besides this, the roads, schools, hospitals and gas and electricity will be provided in every village.

Dr. Shereen Mustafa visited the school and met with the students to check the quality of education which is being provided in the school and also met with poor women. After that they visited a filter water plant which was given to flood affectees after flood by Government of Sindh, implemented by SRSO.

