



# ANNUAL REPORT

2010



Sindh Agricultural and Forestry  
Workers Coordinating Organization

# *Annual Report*

## *2010*

*July 2009 June 2010*



Sindh Agricultural and Forestry  
Workers Coordinating Organization  
(SAFWCO)

## CONTENTS

•	<b>FOREWORD</b>	<b>4</b>
•	<b>MESSAGE FROM THE CEO</b>	<b>5</b>
•	<b>SAFWCO: ORGANIZATION PROFILE</b>	<b>6</b>
•	<b>SOCIAL MOBILIZATION PROGRAM</b>	<b>7</b>
-	Achievement of Program	7
-	Community Organizations at the Grass Roots Level	8
-	Networking of Village Organizations and Forming Local Support Organizations (LSOs)	8
-	Savings Mobilization in Community Organizations (COs)	8
-	Organizing Farmers	8
-	Formation of Youth Development Councils (YDCs)	8
-	Community Inter-Village Visits	9
-	Preparation of CNICs and Registration at Voter's List	9
-	Capacity Building Packages for Communities	9
-	Celebration of International Women's Day	9
-	Managing Natural Resources	9
-	Table: Update on Social Mobilization Program	10
•	<b>CREDIT AND ENTERPRISE DEVELOPMENT (CED PROGRAM)</b>	<b>11</b>
-	Credit Operational Strategies	11
-	Portfolio Distribution	11
-	Detailed Progress of the Program	12
-	Global Award for Entrepreneurship 2009	13
-	Targeting Ultra Poor (TUP) Program	13
•	<b>EDUCATION DEVELOPMENT PROGRAM</b>	<b>14</b>
-	Acceleration of Girl's Education	14
-	Interim Support to Schools	15
-	Providing Quality Education Through Community Model Schools	15
-	SMC Training	16
-	Teacher Training	16
•	<b>COMMUNITY PHYSICAL INFRASTRUCTURE DEVELOPMENT PROGRAM</b>	<b>17</b>
-	Progress During July 2009 to June 2010	17
-	Details of Infrastructure Schemes Implemented	17
-	Solar Electrification Program in the Coastal Areas of Thatta	17

•	<b>HUMAN AND INSTITUTIONAL DEVELOPMENT (HID) PROGRAM</b>	<b>18</b>
-	Expanding Community Capacity	18
-	Staff Capacity Building	18
-	Ideas Session on Development Challenges Focusing Pakistan with Special Focus on Sindh	18
-	Trainings Organized During the July 2009 to June 2010	19
-	National Level Staff Exposure Visits	19
-	Human and Institutional Development Centre Provides Host Services	19
•	<b>THE HEALTH PROGRAM AT THE HEART OF SAFWCO</b>	<b>20</b>
-	Ensuring Quality Health Services Through Community Health Centres (CHCs)	20
-	Celebration of International AIDS and Hepatitis Day	21
-	Progress During the Year July 2009 to June 2010	21
•	<b>ENVIRONMENT CLIMATE RISK MANAGEMENT (ECRM) PROGRAM MANAGING DISASTER</b>	<b>22</b>
-	Enhancing Food Security and Resilience of Small Farmers in Sindh	22
-	Food Security through Efficient Agriculture Production of Small Farmers in Sindh	23
-	Drought Mitigation Measures in Drought Prone Areas of Achhro Thar, Khipro	24
-	Women’s Economic Empowerment	24
-	Orientation Workshop on Strengthening Awareness of Communities on Climate Change	24
-	District Level Workshops on Climate Change and Mitigation Adaptation	24
-	Educating Communities about Climate Change	25
-	Community Awareness Raising Sessions on Climate Change	25
-	Tree Plantation	25
-	Provided Relief Assistance to 1,100 Families of Coastal Areas	25
-	Non Food Item to Cyclone Phet Affected Families	25
-	Community Lead Total Sanitation (CLTS) Project in District Sanghar	26
-	Water and Sanitation Improvement in Slum Areas through Gender Mainstreaming and Empowerment of Local Authorities in District Hyderabad	26
-	Celebrating World Water Day	26
•	<b>MONITORING, EVALUATION AND RESEARCH – MER</b>	<b>27</b>
•	<b>ABBREVIATIONS</b>	<b>28</b>
•	<b>ANNUAL AUDIT REPORT</b>	<b>30</b>

## FOREWORD



The Sindh province is characterized by riverine, coastal and drought-prone areas and during the reporting period of July 2009 to June 2010, Safwco's interventions centered on poverty alleviation, food security and access to basic facilities of life for underprivileged communities.

Safwco has, with each passing year, successfully met the expectations of the communities it works with and this year, as with preceding years, witnessed an expansion in the organization's presence and growth in the program interventions as Safwco continued to offer integrated development programs consisting of social organization, micro-credit, community physical infrastructure, capacity development, natural resource management, health, education and disaster response and mitigation projects in its operational areas.

The organization has also developed institutionally in response to the opportunities and challenges that were faced in the reporting period and lessons learnt from the ongoing projects were incorporated into the processes and priorities at Safwco. These developments included refinement in systems as practices that were particularly efficacious were adopted to become part of the routine procedures at the organization. Similarly, global best practices and priorities were adopted particularly to meet the highest standards of transparency and accountability. Safwco's vision of achieving equitable and sustainable development is realized by the ongoing evolution of the institution.

Safwco's achievements are made possible by the financial and technical support of our donors and the cooperation of the communities we work with, government institutions and various associated departments. The Board of Directors would like to take this opportunity to extend its gratitude to Oxfam NOVIB, PPAF, Oxfam GB, UNICEF, CRS, UN-Habitat, ASF, WPF, Lakson Tobbaco for their support in helping Safwco achieve its vision of "sustainable communities achieving equitable economic, social, political and cultural development through indigenous community organization".

### **Parveen Naeem Shah**

Chairperson  
SAFWCO



## MESSAGE FROM THE CEO

The progress made by the organization towards translating its vision and mission during the year July 2009 to June 2010 has proved to be a definitive chapter in our history.

Under the core activity of social mobilization, formation of Community Organizations, Farmers' Groups and Organizations, and their clustering at village and then union council levels have remained central activities of the organization. Already established community organizations are continuing their journey of institutional development with the facilitation of Safwco and are initiating development initiatives for the betterment of their respective communities.

Access to quality education, health, and basic infrastructure facilities of communities has also remained central amongst the major interventions of organization. Communities are provided quality education through trained education staff and round the clock health services with laboratory facilities in rural areas have been made available in the Safwco operational areas. More than seventeen thousand girls who had no access to education are now enrolled in schools. More than three hundred physical infrastructure schemes of providing drinking and agriculture water, sanitation facilities and communications equipment have been installed, benefiting thousands of souls.

The Safwco Disaster Management Program responded to Cyclone Phet. Hundreds of people were evacuated to safer places under the rescue operation organized by the organization in the coastal areas of district Thatta and more than eleven hundred Cyclone Phet affected families were provided monthly food packages and non-food items.

Thus, hundreds of thousands of disadvantaged people have benefited from Safwco's interventions, through ongoing projects and shorter term disaster relief and recovery efforts. Safwco has also developed an increasing focus on the marginalized communities within the disadvantaged and as such our work on gender equity and women's empowerment has also expanded. Today, millions more are looking with anticipation towards Safwco for support to end their miseries and deprivations.

Although we, the staff at Safwco were the implementers of the various programs, it was the Safwco Board of Governors who gave us direction with their valuable guidance at every step, helping us in achieving the vision and mission of the organization.

No doubt the scale and depth that Safwco has achieved would not have been possible, if we were not supported financially and technically by our donors. The cooperation of other stakeholders including government departments, communities and other civil society organizations has also been invaluable in making these accomplishments possible. Therefore, we extend our cordial thanks to them all and hope for the same assistance and cooperation in future as well.

We will continue our struggle for disadvantaged communities so that they too can access basic human rights.

**Suleman G Abro**

CEO Safwco



## SAFWCO: Organizational Profile

Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO) is a non-government, not-for-profit, right-based organization working in Pakistan since 1982. It aims to 'become self-sustaining resourceful and specialized training and support institution accessible to marginalized, underprivileged and vulnerable communities for developing and promoting their capabilities, and attaining development with social justice.

### The Vision:

"Sustainable communities achieving equitable economic, social, political and cultural development through indigenous community organizations".

SAFWCO aims to become self-sustainable, resourceful, disciplined and specialized training and support institution accessible to underprivileged with a view to build capacities of community organizations and model development agents.

### Mission

SAFWCO's mission is to mobilize the poor under a common platform and sustainable development

### Objectives:

- Organize and build capacity of rural and urban communities (men, women and children) for undertaking sustainable development initiatives primarily on self-help basis.
- Engage communities, particularly women and children in the process of advocacy and networking for attaining their universal human rights-including right to food, education, health and safe drinking water.
- Achieve Gender Equality and Equity at all levels of policy development and program implementation through pro-active gender mainstreaming.

- Cooperate with national and international development organizations in their initiatives for poverty alleviation and people-focused development.
- Promote conservation of natural resources and integrating environment as a source of social and economic security in overall poverty alleviation initiatives.
- Contribute in emergency relief and rehabilitation operations and develop long-term Disaster Risk Reduction strategy with local communities.

### Areas of Operation:

SAFWCO works in eight districts (Sanghar, Matiari, Thatta, Nawab Shah, Dadu, Jamshoro, Mirpur Khas, Umerkot, Khairpur and Tando Allahyar) with an integrated approach, while it covers several districts of Sindh province through executing different projects.

### Offices and Staff:

SAFWCO has one Head Office at Hyderabad and 30 field units in its areas of operation. Some 560 professionals (Managements Executives, Engineers, Doctors, Field Experts, teachers and support) staff execute the organizational programs.

## SOCIAL MOBILIZATION (SM) PROGRAM



Change in society is only possible by mobilizing people. Individuals who, in the normal course of their lives, are unaware of their rights and lack the capacity to access those rights and privileges must be made conscious of their collective power. Individual, limited development projects have, in past, failed to bring about a concrete change in socio-economic conditions and the miseries of the unmobilized masses have remained unabated.

Social mobilization (SM) is a core program at Safwco. The conviction that organizing communities and building institutions at the grassroots level is the essential component of pervasive development has served as the guiding principle of Safwco's work. Community organization is then followed by creating linkages with other stakeholders through networking; thereby bringing positive change in the lives of the underprivileged in society.

The facilitation and technical support of Safwco experts on social mobilization, is focused towards creating common platforms for rural communities and giving them the tools to speak collectively. The power of numbers in Safwco's SM methodology has allowed many segments of society who would ordinarily be marginalized to stand together and break out of repressive social structures.

Communities are organized in small units internally, then at revenue village levels, and linked at the union council level to give them socio-political clout and a strong voice.

In keeping with modern development theories, the sustainable development of communities is contingent on the realization of intrinsic potential within and effective external linkages. While the Safwco social mobilization teams work to link the

communities, well-designed trainings and workshops are delivered by Human and Institutional Development teams to build the capacity of the communities.

Social mobilization is the primary step for Safwco to initiate its integrated development approach in the localities it serves. Upon mobilizing communities, Safwco invites other development programs to create and implement appropriate projects with the participation of the affected populations. This demand-driven approach ensures that the development activities taking place meet the needs of the people and have their full support.

The specific objectives of the Safwco Social Mobilization Program are to:

- Enable democratic and participatory action resulting in institutionalization of social justice as a basis of social and economic development;
- Make village organizations (VO) development-oriented, sustainable and responsive to local needs and priorities; and
- Highlight social development issues such as gender, governance and globalization and create forums for discussion and broad-based partnerships to evolve and develop around these issues.

### Achievements of Program

The reporting period July 2009 to June 2010 has witnessed many achievements in the Social Mobilization Program, such that the program has grown in scale and outreach, fundamental legal barriers to social participation for the communities were addressed and the depth of engagements within and across communities was enhanced.





### Community Organizations at the Grassroots Level

During the year July 2009 - June 2010, a total of 848 new community organizations (COs) were formed. Keeping concerns of women’s empowerment in focus, 51.6 percent of these COs were female and 48.4 were male. This took the total number of community organizations from 3,545 to 4,393. To aid effective participation, the community organizations are further clubbed together under the umbrella of Village Organizations that work at the village level to ensure a holistic approach to development activities. For this purpose, 214 VOs were established in more than two hundred villages.

### Networking of Village Organizations and Forming Local Support Organizations (LSOs)

Once the VOs are formed, they are clustered at the union council (UC) level as Local Support Organizations (LSOs). Presence as a unified body at the most basic political division gives the LSOs the scope to mobilize all the Village Organizations in the Union Council to work as a single entity working for the people of the area. In the reporting period, 10 Local Support Organizations were established in district Sanghar, which are undertaking cohesive self-help initiatives for the region.

### Savings Mobilization in Community Organizations (COs)

Savings mobilization is a fundamental component in the formation of the Community Organizations. The disparaging attitude of the past towards the poor has given way to the belief that poor people can save and can contribute towards their own well-being. Thus, during the formation of the CO, all the members of

the organization are motivated to start saving at this platform.

A monthly membership fee is set with the consensus of all the members, keeping in mind the incomes of the people and their ability to pay. The funds generated from the saving mechanism are utilized to pay for the expenses of the COs and as the community’s contribution towards works for the common good.

By the end of the reporting year, the savings of the COs had reached PKR 23.125 million.

### Organizing Farmers

The majority of the rural population in Pakistan engages in agricultural activities as their main source of income generation and livelihood. The Safwco Social Mobilization Program team has mobilized the farmer communities of Districts Thatta, Dadu, Sanghar, Hyderabad and Jamshoro with the specific objective to undertake initiatives to stabilize their incomes. The work with these communities has ranged from direct interventions in the fields of agriculture, horticulture and livestock production, to appropriate marketing of the products to ensure stable incomes.

In this reporting period, 183 Farmer Groups (FGs) and 249 Horticulture Groups (HGs) were formed in more than 300 villages. The focus of the HGs was largely, although not limited to making *Aachar Chili*, growing onions, drying rose petals for industry use, cultivating Bitter Gourd (*Karela*) and installing cream separators. Further, 70 horticulture and livestock FGs were facilitated by the program team to develop proposals to submit to the Agribusiness Support Fund (ASF). Under these proposals, they will be provided funding for the promotion of their respective horticulture and livestock products to increase productivity and improve quality thereby earning maximum profits.

### Formation of Youth Development Councils (YDCs)

The bulk of the Pakistani population consists of the youth and this while being one of our greatest assets is also one that is characterized by unrealized potential. Taking into consideration this fact, the organization has initiated programs to mainstream the youth. In this context, the youth from the rural areas are mobilized and Youth Development Councils (YDCs) are formed at the Union Council levels. During

the reported year, six YDCs have been constituted with the support of our field teams. The purpose of the YDCs is to work for youth development to mainstreaming them in community development. Various capacity building programs have also been organized on regular basis for the YDCs.

### **Community Inter-village visits**

In order to enhance the capacity of community organizations of rural areas, the Safwco HID has designed exposure visits. Under these visits, office bearers of newly established COs are facilitated to visit senior CO working on a self-help basis. Here, they learn from the experiences of the host organization and then shape their strategies to run their organization in an effective and efficient way for the development of their people. During the reported year, 467 persons (265 male and 202 female) took part in these exposure visits.

### **Village Organizations Conferences**

A VO Conference is an activity designed whereby all the VOs of adjoining and related areas of interventions are invited to attend the conference. Here, all of them present their past progress, current initiatives and future strategy through their representatives to address existing problems and undertake efforts for sustainable development on a self-help basis. In addition to this experience sharing, lessons, issues and constraints are shared for the learning of other VOs. As many as 28 VO conferences were arranged by HID with the support of the field teams. 1,036 (585 males and 451 females) VO members participated in the conferences held in the 28 villages of District Sanghar.

### **Preparation of CNICs and Registration at Voters list**

The social mobilization team is continuously holding mobilization meetings with communities regarding the preparation of CNICs and registration in the voter list. After mobilization and facilitation, 36,453 persons got their CNICs prepared and 2,595 registered in the voter list.

### **Capacity Building Packages for Communities**

In order to educate individuals about their rights as citizens of this country, the social mobilization team organizes capacity building events in rural areas which are traditionally deprived of any progressive



awareness raising activities. During the reported year 1,673 persons through these packages were made aware about their rights. The topics of the events organized range from Para Legal Awareness to *Nikahnamas* (Marital Contracts) and Gender Violence.

### **Celebration of International Women's Day**

International Women's Day was celebrated on 8<sup>th</sup> March at different field stations of Safwco. The main objective of the celebrations was to highlight the rights of women. Civil society members, community activists, media representatives and other community members participated in the events which were organized with the joint collaboration of COs, VOs and Union Development Councils in District Sanghar. More than 500 people largely women participated in the event.

### **Managing Natural Resources**

Under its natural resource management program, initiatives were undertaken to facilitate and provide possible support to farmer communities by educating them and providing other technical support to achieve maximum production. Services extended during the year included establishment of Farmers Consultation Centres, schools (Field education and Integrated Pest Management), vaccination of 4,781 heads of livestock and distribution of 14 Kitchen Gardening Kits. Soil sampling services were provided to more than 400 farmers and agriculture and livestock advisory and counseling services to more than 10,000 farmers, where they were educated about the modern best practices such as identification of certified seed, benefits of organic farming, integrated pest management, management of cereal crops, weed management crops, and proper doses & application of chemical fertilizer and irrigation water, to increase the crop production. In addition to this assets were transferred to 236 poor households worth PKR 2.4 million.

**Table: Update on Social Mobilization Program**

<b>Social Organization Program</b>	<b>Till June 2009</b>	<b>July-2009- June 2010</b>	<b>Cumulative till June 2010</b>
• Male COs	2341( Membership: 40,967)	410 (8,314)	2,751 (49,281)
• Female COs	1204(Membership: 20,764)	438(8,679)	1,642(29,443)
• Total COs	3545 (Membership: 61,731)	848(16,993)	4,393(78,724)
• Male Village Organizations	1005 (Membership: 37,927)	171(4,189)	1,176(42,116)
• Female VO	403 (Membership: 13,201)	43(820)	420(14,021)
• Total VDOs	1408 (Membership: 51,128)	214(5,009)	1,596 (56,137)
• VDOs registered as CCBs	53		53
• VDOs registered with CDD	65		65
• Area Development Councils/LSOs	24	10	34
• Youth Development Councils	16	6	22
• Watercourse Associations	71		71
• Water user groups	20	20	40
• Horticulture and Livestock groups	179	249	428
• Farmer Organizations/Groups	225	183	408
• Peasants and Workers Groups	9 (Membership: 502)		9
• SMCs	416	16	432
• CPI Committees	695	199	894
• CNICs Formed	56,754	36,453	64872
• Registration in voters' List	22,548	2,959	41468
• Capacity Building Packages	5,357	1673	3802
<b>Natural Resources Management</b>	<b>Till June 2009</b>	<b>July 2009 to June 2010</b>	<b>Cumulative</b>
• Assets Transferred	200	236	436
• Kitchen Gardening Kits	346	14	360
• Plantation in Villages	4,90,368	4153	494523
• Sapling grown at nursery	30,500		30500
• Farmers Consultation Centers	2	2	4
• Farmers Field Schools	5	5	10
• Integrated Pest Management Schools	2	2	4
• Community Centers	2		2
• Consult Meetings/ workshops	337		337
• Livestock Vaccination	381,420	4781	386201

## CREDIT AND ENTERPRISE DEVELOPMENT (CED) PROGRAM



Micro-credit initiatives are recognized all over the world as an effective tool for alleviating poverty. Credit and Enterprise Development (CED) program is one of the major initiatives of Safwco. Under this program, loans and other financial and technical services are provided to needy entrepreneurs who are otherwise excluded from access to conventional banking services. This program is mandated to undertake efforts for the economic empowerment of marginalized and deprived groups, especially the women of rural and semi-urban areas of Sindh, which also contributes to the social development of the entire community.

Safwco started this initiative with savings as the part of the social mobilization process in 1993-94. The savings groups were the pivots around which the women's organizations were formed and these organizations consolidated those savings; the need to increase household income emerged as a priority issue both as part of the development process and as the impediment to social development and mobility. Gradually, the provision of micro-credit was streamlined and Safwco initiated micro-credit interventions on a formal basis.

### Credit Operational Strategies

The CED Program at Safwco follows certain basic principles, which are that:

- Loans will be given to the needy poor that do not have access to formal financial institutions, for income generating purpose;
- Beneficiaries will be, at the very least, equitably spread across gender with 50 % of the loans being given to females and 50 % to males. Moreover, equity will be maintained also in the total amount

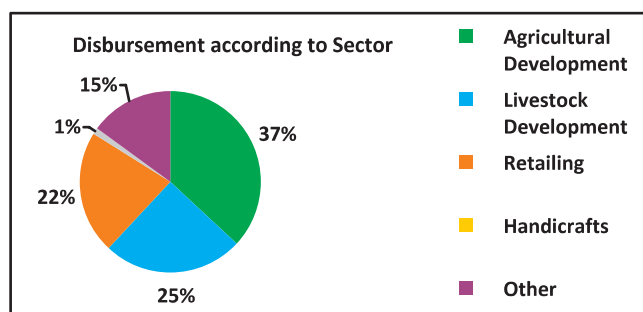
disbursed. However, where possible provision of financial services to women will be given more emphasis;

- Loans will be given by the microfinance branches located at various cities/tehsils established as per the decisions of the management;
- Loans will be disbursed keeping in mind the suggestions of the Credit Committees (CCs) of the Village Development Organizations (VDOs) in villages and Solidarity Groups in semi-urban / peri-urban areas.

### Portfolio Distribution

In the micro-credit program, the small loans lent to the poor for micro-enterprise development are given for the following purposes:

- Agriculture Development
  - Agri-inputs such as seeds, fertilizers, pesticides, etc.
  - Bullocks, implements, water, agri trading, etc.
- Retailing / Petty Cash Trading
  - Shops such as grocers, confectionaries, clothes, tire-punctures, electric supplies and services, crockery, medical stores, cabins, fruit/vegetable carts, fish-mongers, flour millers, restaurant/cafes and to service providers such as barbers, carpenters, dry cleaners, electricians, mechanics, etc.
- Livestock / Poultry Rearing
  - Goats rearing, buffalo rearing, other livestock trading, poultry farming
- Handicraft Development
  - Sewing, embroidery, potter
- Others
  - Donkey carts, etc.



During the year 2010, an amount of PKR 365.652 million was disbursed to 23,078 clients including 11,715 females (49.9 %) to whom an amount of PKR 174.183 million was loaned. These loans were disbursed specifically for agriculture development (37%), livestock development (25%), retailing and small shops (22%), handicraft development (1%), and other different income-generating businesses (15%).

The CED Program organizes trainings regularly for the capacity development of clients. It seeks the services of the Human and Institutional Development (HID) Center to impart financial literacy and business management skills to their clients. The trainings conducted in the reporting period have focused on accounting, skill development and business development.

The detailed program progress is given as under:

#### Detailed Progress of the Program

Loan Heads	Disbursement till June 30th, 2009	Disbursement during July 2009 to June 2010			Disbursement as on June 30 <sup>th</sup> , 2010
		Male	Female	Total	
Agriculture	161,163,000	70,886,000	24,082,000	94,968,000	256,131,000
Livestock	375,468,000	47,645,000	99,738,000	147,383,000	522,851,000
Retailers	216,079,000	42,533,000	21,926,000	64,459,000	280,538,000
Handicrafts	38,257,000	1,449,000	13,657,000	15,106,000	53,363,000
Others	94,769,500	28,956,000	14,780,000	43,736,000	138,505,500
LCHP & 1994 2000	8,873,183			-	8,873,183
<b>Total Pak Rs.</b>	<b>894,609,683</b>	<b>191,469,000</b>	<b>174,183,000</b>	<b>365,652,000</b>	<b>1,260,261,683</b>

Loan Heads	Clients Served till June 30th, 2009	Clients Served during July- 2009 to June, 2010			Disbursement as at June 30th, 2010
		Male	Female	Total	
Agriculture	10,289	3,270	1,105	4,375	14,664
Live Stock	32,864	3,374	6,747	10,121	42,985
Retailers	20,653	2,823	1,517	4,340	24,993
Handicrafts	4,022	105	1,115	1,220	5,242
Others	7,806	1,989	1,033	3,022	10,828
LCHP & 1994 2000	1,651			-	1,651
<b>Total</b>	<b>77,285</b>	<b>11,561</b>	<b>11,517</b>	<b>23,078</b>	<b>100,363</b>

## Global Award for Entrepreneurship 2009

The global entrepreneurship award was organized in Pakistan, as one of eight selected countries. Different organizations and Micro Finance Institutions (MFIs) were called upon to submit case studies of their clients to participate as contestants in the event. Accordingly, Safwco also submitted case studies of its most outstanding clients, namely Ms. Nazia, Mr. Nisar and Mr. Jatti Fakkir who all won the Global Entrepreneur Award for 2009.

### Targeting Ultra Poor (TUP) Program

Safwco has started a pilot project entitled Social Safety Net in District Thatta with support from CGAP and the World Bank, through the Pakistan Poverty Alleviation Fund. The purpose of this pilot project is to organize the ultra poor who are the most deprived segment of the population, lacking even the most basic necessities. The Safwco program aims to assist the targeted population through economic support, a special investment program in the form of a grant of asset/capital in kind and stipends, skill-development trainings and social services. After two years, the program intends to merge into the mainstream microfinance program.

The objectives of the Ultra Poor Program are to cause:

- Life skill development and technical capacity building through training;



- Improvement and strengthening of livelihood conditions of the ultra poor;
- Improvement of economic conditions of the participants and aiding in asset building; and
- Inclusion into the mainstream development activities of the microfinance program or other poverty alleviation program.

Under this program, assets (small livestock, cash for initiation of small businesses. etc.) and enterprise development trainings were provided to 400 poor people in the coastal areas of Kharro Chhan Taluka. Under the savings mobilization project beneficiaries have started saving and the amount has reached PKR 60,880. Skill building trainings were organized for the communities of the project areas where 190 poor men and women have developed their skills and are now involved in income-generating activities, and managing to meet their household expenditures.





## EDUCATION DEVELOPMENT PROGRAM

Education has a very important role in the development of an individual and as such is a fundamental building block in the economic, social and political adjustment of the individual in society. Education is essentially a prerequisite for an efficient and equitable development process. It opens the doors to greater opportunities and choices for individuals to improve their lives. At Safwco, we believe that with education, people develop their skills and attitudes that systemically help them modify their behavior according to social, economic and political demands. Undoubtedly, education adds to the value of human capital and leads to the development of nations. When compared with the other countries of the world, Pakistan is far behind with abysmally low literacy levels. Further a gender-wise breakup of the literacy ratio reveals that females who outnumber males proportionately more beset by the tribulations of illiteracy.

The Safwco Education Program aims at contributing significantly to the organization's vision by opening up opportunities for rural underprivileged people to become functionally literate and acquire primary education with an emphasis upon girls' education. The education development program has set the following objectives, to:

- Enhance literacy levels in rural areas by providing quality educational opportunities to underprivileged adults especially women through functional literacy program;
- Achieve education for all by establishing formal and non-formal educational institutions particularly in less developed areas with special focus on girls' education;
- Devise strategies for improving education

quality through parent and teacher motivation, training and research; and

- Promote quality education by establishing Community Model Schools in the rural areas of Sindh.

### Acceleration of Girls Education

With the support of UNICEF, Safwco implemented the project "Accelerating Girls' Education" in the Districts of Sanghar and Mirpurkhas. The salient objective of this project was to accelerate the girls' education by enrolling 30% out-of-school girls between the ages of 5 to 9 years in government primary schools and ensuring their retention for the maximum period of primary schooling. Strong collaboration with the local government, Education Department, Government of Sindh and the district, taluka, and union councils enabled a successful completion of the project.

Under this project, "Education for All" plans were prepared at the Union Council level with the mutual understanding and close coordination of Taluka and Union Council nazims, councilors, education officials, NGOs and civil society members.

The overall achievements of the project in the year 2010 include:

- 2,470 mobilization meetings were convened with parents for enrolment;
- 15 advocacy workshops (2 at the district level) were held on "Why girls' education is so important" in District Sanghar where more than 5,000 persons participated;
- Media campaigns were carried out for acceleration of girls' enrollment in schools in 55 UCs of Sanghar;

- 20 non-functional schools were reopened;
- Enrolment of school girls in the 5 to 9 age group was increased by 25,000 in District Sanghar;
- 30,000 retention kits for girls of class 1 in Government Girls Primary Schools were distributed in all the Talukas;
- 90.76 % retention of girls enrolled in schools was maintained;
- 40 Child Friendly Schools were established in the Government Girls Primary Schools in District Sanghar;
- 40 Early Child Education teachers were appointed to teach 1,396 children of pre primary classes in these schools;
- 100 teachers were appointed in 95 Government Girls Primary School in the district;
- 40 teachers were appointed in 40 Government Girls Primary Child Friendly Schools in District Sanghar;
- ECE were held in 20 Government Girls Primary Child Friendly Schools in District Sanghar;
- 40 School Improvement Plan (SIP) trainings, where 1,200 SMC members and teachers were trained, were organized.

### Interim Support to Schools

Additional support was also provided to schools in the project area, including:

- 339 mounted boards portraying health & hygiene awareness messages were distributed in schools;
- 20 cupboards were provided to 20 schools;
- 200 plastic mats were distributed in 100 schools;
- 60 wall clocks are given in 60 schools; and
- 227 Government Girls Primary Schools were painted.

### Providing Quality Education through Community Model Schools

Provision of quality education at all educational levels, especially at the primary level has become a major problem in Pakistan, especially in the rural areas. The quality of basic education is important not



only for preparing individuals for subsequent educational levels but also to equip them with requisite basic life skills. Quality education also ensures increased access and equality to all basic rights and thus, various international forums and declarations have pledged improvements in quality of education.

In order to strengthen the quality of education in rural areas, Safwco has been given the opportunity to establish Community Girls Model Primary Schools (CGMPS) in collaboration with the Pakistan Poverty Alleviation Fund (PPAF). The goal of this initiative is to empower less privileged communities through provision of quality formal education. Looking at the remarkable performance of the 10 schools established in Sanghar and Matiari, PPAF agreed to establish ten new model primary schools for girls in Sanghar and Thatta.

- The achievements of the project have been as under:
- More than 600 girls were enrolled in the newly established schools;
- Children were provided free of cost uniforms and books;
- Stationery was provided to 10 newly established and 10 already established schools;
- 350 community meetings were conducted for the progress of schools in targeted areas;
- 26 female teachers were appointed and trained for the newly established schools;
- Strong community participation was ensured in enrolling and running all schools;
- 10 buildings were taken on rent for the new schools;
- Renovation of rented buildings was carried out;





- Teaching aids such as charts and pictures were provided;
- Resources for one building were mobilized by the benefiting community; and
- 40 School Management Committees members are effectively playing their role in running schools.

### SMC Training

Parental participation is the most important part of the Community Model Schools which ensures the

sustainability of the schools and proper implementation of the community participation concept at the grassroots level. Therefore, the Safwco team realized that there should be a formal need-based education management course for SMC members. A one-day training workshop was organized for all three members from each school, where 30 SMC members were trained. During this training the reasons why girls' education is not taken seriously, the role of parents in quality education, leadership styles and record keeping modules were covered.

### Teacher Training

Teachers are considered amongst the most significant contributors in the overall development of the nation since they are engaged in nurturing the social, intellectual, moral and academic development of future generations. In this context, 48 teachers are provided trainings on teaching methodologies to improve the quality of education.



## COMMUNITY PHYSICAL INFRASTRUCTURE DEVELOPMENT PROGRAM



The Community Physical Infrastructure (CPI) Development Program at Safwco supports rural communities in addressing their prioritized physical infrastructure needs on a participatory basis. This empowers them socio-economically while creating a sense of ownership and belonging amongst the community members. Safwco commissions a baseline survey in the targeted areas and sets benchmarks for CPI interventions and then resources are activated accordingly.

Safwco has been implementing CPI program largely with the substantial support of the Pakistan Poverty Alleviation Fund (PPAF). In addition to this some schemes were initiated with the support of Catholic Relief Services (CRS) and Oxfam GB over the last five years.

The communities are required to meet 20 % of the total costs of the infrastructure through cash or in kind contributions, which is necessary to develop the sense of ownership among the beneficiaries and also guarantees proper utilization and maintenance of the infrastructure. Trainings are imparted to communities on operating and maintaining the infrastructure.

The CPI program is contingent on need identification by respective Village Development Organizations (VDOs) through the holding of Participatory Community Development Dialogues (PCDDs) and issuance of a formal request to the organization for need-based interventions. In the reporting period,

### Progress during July 2009 to June 2010

S#	Type of Scheme	Number of Schemes	Total Cost PKR	PPAF Share PKR	CO Share PKR	Beneficiaries	
						HH	Persons
1	DWSS	215	86,897,830	78,142,557	8,755,273	9,100	56,765
2	Road & Bridges	40	25,457,454	23,026,088	2,431,366	2,263	15,774
3	Sanitation	39	21,216,371	17,100,742	4,115,629	2,362	18,587
4	Irrigation	2	854,291	683,433	170,858	32	216
5	Solar Electrification	18	12,544,106	11,916,901	627,205	752	3,206
<b>Total</b>		<b>314</b>	<b>146,970,052</b>	<b>130,869,721</b>	<b>16,100,331</b>	<b>14,509</b>	<b>94,548</b>

314 infrastructure schemes worth more than PKR 146.97 million were implemented in more than 200 villages of Districts Sanghar, Matiari and Thatta.

### Details of infrastructure Schemes Implemented

Communities have identified various types of schemes to address the infrastructure needs, which include building or installing Drinking Water Supply Schemes (DWSS), hand pumps, link roads, bridges, sanitation systems, tube wells and electricity through solar electrification in the coastal areas of Sindh. Out of the total 314 infrastructure projects, 215 hand pumps, 40 roads and bridges, 39 drainage and other sanitation schemes, 2 irrigation and electricity through solar electrification projects were completed during the reported period.

### Solar Electrification Program in the Coastal Areas of Thatta

A large number of people living in coastal villages do not have electricity which is, by and large, available to other parts of the country. Taking into consideration this situation, the Safwco CPI Program with the support of Pakistan Poverty Alleviation Fund (PPAF) has initiated a solar electrification program in the coastal areas of District Thatta. Under this program, solar electrification schemes were installed in 18 villages, and more than 3,200 people are benefiting from the program. The total cost of the project was PKR 12.5 million with a 20 % community share.



## HUMAN AND INSTITUTIONAL DEVELOPMENT (HID) PROGRAM

The Human and Institutional Development (HID) Program is assigned the responsibility of capacity building of individuals to contribute towards bringing positive societal transformations and developing mechanisms to offer self-enhancement opportunities.

Safwco's objective is the development of societal groups at the grass root level. In this context, Safwco has been organizing capacity building programs for the past two decades and has, more recently, established well furnished training centres which offer capacity building programs to community activists, particularly professionals from a wide range of institutions working towards the socioeconomic development of the marginalized and less-privileged members of society. The HID Program works to build a professional cadre of civil society practitioners to strengthen civil society organizations, NGOs, CBOs and VDOs through the process of institutionalization and improves program performance through building staff capacities.

Thus, the HID Program offers training courses to four extended groups of stakeholders:

- CO/VO/LSO Partners,
- Entrepreneurs and Artisans,
- NGO/CBO Professional Staff (Internal and External), and
- Civil Society Representatives.

Capacity building of organizations, individuals and development professionals entails instilling within each category of persons skills and competencies and enabling them to direct their pursuit of development objectives to bring real and sustainable change. The change often begins within their attitudes and behaviors so that they become equipped to address local issues effectively.

### Expanding Community Capacity

During the reported year, the HID program organized 251 training events (151 for men and 100 for women) for communities, where 5,603 people (3,515 men and 2,088 women) were trained in a wide assortment of trainings including but not limited to Community Management Skill Training (CMST), Leadership, Book Keeping, Conflict Management, Local Resources Mobilization, State Citizen Relationship in Development Context, Livestock Rearing and Management, Kitchen Gardening, Advocacy and Networking, Health & Hygiene, Proposal Writing, Enterprise Development, Agriculture Extension Workers Services, Vegetables & Food Processing, and VO Annual Development Planning.

### Staff Capacity Building

Training and capacity building of program and project staff is a major priority at Safwco as this is essential for effective and efficient program implementation. Under its professional development program, 4 training events were organized. The thematic areas of the trainings were gender and development, basic healthcare for staff, subject-based teacher trainings and accounts management. In addition, Safwco staff was also nominated for external trainings. During the reporting period, 351 staff members (233 men and 118 women) were trained in relevant areas.

### Ideas Session on 'Development Challenges facing Pakistan with special focus on Sindh'

A workshop, titled the "Ideas Session" on "The Development Challenges Facing Pakistan with Special Focus on Sindh" was organized by the Human and Institutional Development (HID) Program at Hyderabad. The objective of the workshop was to

highlight the current challenges and issues related to development in the country, especially in the Sindh province, and sought ideas and suggestions from intellectuals, development thinkers, media personnel, development professionals, university professors, community members and other stakeholders to overcome these problems so that the miseries of people can be reduced. The chief guest at the Ideas session was Mr. Ijaz Ahmed Qureshi, who presented some key concerns and obstacles.



### *Trainings organized during the July 2009 to June 2010*

Activities	Cumulative till June 2010	July 2009 to June 2010	Cumulative till June 2010
<b>A. Community Trainings/Capacity Building Events</b>			
Male Trainings	664	151	815
Female Trainings	450	100	550
<b>Total</b>	<b>1,114</b>	<b>251</b>	<b>1,365</b>
Male Participants Community Trainings	17,426	3,515	20,941
Female Participants Community Trainings	10,468	2,088	12,556
<b>Total</b>	<b>27,894</b>	<b>5,603</b>	<b>33,497</b>
<b>B. Staff Capacity</b>			
Male	1,447	233	1,680
Female	792	118	910
<b>Total</b>	<b>2,239</b>	<b>351</b>	<b>2,590</b>

#### **National Level Staff Exposure visit**

##### **Credit and Enterprise staff Exposure visit**

An exposure visit was organized for the staff of the Credit and Enterprise Development (CED) Program. Under this program, 19 staff members visited PRSP, ASASAH and PMN to learn from their experiences.

##### **Social Mobilization Staff Exposure visit**

A staff exposure visit was organized by HID Centre, Safwco. Under this program, 19 staff members of the Social Mobilization Program were provided the opportunity to visit HRLC. The purpose of the visit was to add to the capacity of staff by facilitating an open exchange of opinions and experiences.

#### **Human and Institutional Development Center Provides Host Services**

The HID Program has established a full-fledged training facility which has two well-furnished training halls equipped with computer, multimedia, OHP and cameras. During 2010, the HID provided host services at the training center to Aurat Foundation, PPAF, Water Aid, Shirkatgah, AKESP, BDCC, CPCS, Shirkatgah, TRD, GRDO, UNICEF, Tony Blair Faith Foundation, Action Against Hunger, SRSP, AKU and DFP, AKF, AKPBS, LDDDB, SCOPE, MDC, SAP-Pakistan, Ibn-e-Sina, TRC, RDF, IIRE, BRDS, and WAF-Oxfam GB.



## THE HEALTH PROGRAM AT THE HEART OF SAFWCO

The health situation in Pakistan, especially in the rural areas, borders on tragic. A large proportion of the population is poverty stricken, while paucity of health facilities in many areas and lack of communication and access to cities where these facilities are available, add to the miseries of the rural people. Many of them, especially children and women, have high morbidity and mortality rates because of illnesses and epidemics which are preventable and curable. Moreover, despite this dire situation, very little is invested in the health sector. When compared with other countries around the world, where more than 10 % of the GDP is invested in health, here a meager 2 % of a not very large GDP is devoted to the health infrastructure and needs of 180 million people.

The need for health interventions is particularly acutely felt in Safwco's operational areas and Safwco has been undertaking efforts in healthcare for over a decade.

Safwco started its mobile health education program by effectively managing its own limited resources, but with the passage of time and support from donors, it has improved and expanded its services. The main objectives of the Health Program are to:

- Make people aware of health issues;
- Provide primary health care services in areas having no health facility;
- Decrease MMR and IMR through safe reproductive health care; and
- Prepare village volunteers as a paramedical force.

The Health Initiatives have also developed the capacity of community members and professional staff by providing formal and informal trainings to community volunteers, TBAs and health committee

members. The Program also began coordinating and established linkages with line departments including local government entities, the provincial health department and other civil society organizations.

### Ensuring Quality Health Services through Community Health Centers (CHC)

Safwco has established 10 new community health centers in addition to two already established CHCs in Districts Sanghar and Thatta, which are fully equipped with modern treatment and diagnostic equipment. The staff deployed at the centers includes Medical Officers, LHVs, qualified dispensers and lab technicians along with an outreach team consisting of a male health attendant, lady health workers and trained traditional birth attendants.

The twenty-four-hour availability of lady healthcare providers for pre and post-natal care is a fundamental component of the program. A well-equipped delivery room has been made available at all the centers in order to avoid any causality whereas the lab facility ensures proper and precise diagnoses of diseases so that effective treatment and medication can be administered. Availability of medicines at centers lessens the burden the cost of purchasing medicines for poor patients and also guarantees that genuine and proper medicines are available for them.

In order to enhance the capacity of program staff to dispense quality health services, regular training and orientation programs are conducted where the staff members are introduced to modern and often, latest development in the field of medical science. They are also familiarized with the appropriate methods and means to treat and mobilize the communities regarding health and hygiene conditions.

## Celebration of International AIDS and Hepatitis Day

To participate in the global campaign against AIDS, the Safwco Health Team organized a program to celebrate the “World Aids Day” at Chowdagi Shahdadpur, Sanghar, where 85 persons from the surrounding communities participated. The salient objective of celebrating such events is to disseminate firsthand information regarding HIV/AIDS and its preventive measures. “World Hepatitis Day” was celebrated at village Mua Chhora, taluka Shahdadpur where relevant awareness was imparted to 80 community members, social and political activists and the people from different walks of life.



## Progress During the year July 2009 to June 2010

S#	Activities	Beneficiaries/number
1	Male general patients [above 18]	2,561
2	Female general patients [ above 18 ]	4,899
3	Female children [0-18yrs]	2,207
4	Male children [0-18 yrs]	2,917
5	Antenatal cases	1,105
6	Postnatal cases	113
7	Safe deliveries	180
8	Laboratory tests	1,561
9	Vaccinations (Routine & T.T)	10,576
10	Staff Trainings	2
11	Handwashind Day	425
12	Mother & Child Health week Celebration	500
13	Hepatitis Week Celebration	200
14	CHC Established	10
15	Supported PPHI for the establishment of Laboratory	12
16	Supported PPHI-District Thatta in their two BHU's	2



## ENVIRONMENT AND CLIMATE RISK MANAGEMENT (ECRM) PROGRAM-MANAGING DISASTER

The past few decades have borne witness to an unparalleled population explosion, escalating environmental degradation and violent conflicts. Humans are increasingly vulnerable to disasters both those that are natural and climatic and those that are manmade. Such disasters have unfortunately the capacity to erase decade's worth of development and further entrench people in the mire of poverty and inequality. In Pakistan, although all the provinces are susceptible to natural disasters, this vulnerability is especially true for Sindh where intermittent droughts and floods are escalating.

Sindh is also, extremely vulnerable to environmental and climatic disasters as the means to cope with such incidents are limited due to financial constraints and lack of expertise. This results in a disproportionately large proportion of vulnerable populations being impacted by disasters such as recurring droughts, torrential rains and cyclones.

The Environment and Climate Risk Management (ECRM) Program at Safwco strives to enable people and institutions to rethink their development objectives in relation to their natural environment. It works on converting risks into opportunities by utilizing resources in a sustainable manner. The sensitization, realization and mainstreaming of environmental concerns while focusing on preparedness and mitigation rather than response and rehabilitation are the hallmark of the Safwco's philosophy vis-à-vis the development. This segment of Safwco's activities is subdivided into the following programs:

- A. **Livelihood Development Program**
- B. **Climate Change**
- C. **Disaster Risk Reduction**
- D. **Water and Sanitation**

The ECRM Unit facilitates communities in developing sustainable livelihoods, educates them regarding climatic changes that occur and their role in taking mitigating measures and to organize disaster risk reduction committees and help them to improve water and environmental sanitation.

### A. Livelihood Development Program

#### Enhancing Food Security and Resilience of Small Farmers in Sindh

Food security has become a burning issue across the world but most especially in countries like Pakistan which are characterized by an inability to provide stable supplies of staple foods to their populations while being potential conflict zones. The sudden surges in food prices have significantly added to the number of poor people, where people with large families and limited incomes and opportunities are already chained in the shackles of poverty. Despite the fact that Pakistan is an agrarian economy, very little effort is made to enhance the quality of life of the large numbers of people who rely on agriculture as their primary source of livelihood and income. In this context, Safwco is undertaking efforts to reduce the effects of the food crisis in Districts Dadu and Sanghar by implementing the project "Enhancing Food Security and Resilience of Small Farmers of Dadu and Sanghar Districts in Sindh".

Under this project, a baseline survey of the more severely affected project villages was carried out. Farmer communities were organized by initially carrying out 428 introductory sessions, where 9,152 (5,832 men and 3320 women) participated actively and showed the commitment to work for their own cause in an organized way. In these sessions, the

team shared project objectives, interventions, the philosophy of producer organization and the role the farmers' organizations can and have to play not only during the project life span, but also beyond. The communities subsequently agreed to the joint venture. In response to these sessions 158 (72 males and 70 Female and 16 mixed) Farmer Organizations (FOs) were formed in 120 villages with membership of more than 2,000 farmers.

Program teams in both the districts, Dadu and Sanghar, have held introductory and coordination meetings with DCOs, EDOs Agriculture, DOs Livestock, EDOs Health, DDOs, Superintendent Engineers Irrigation, MD Sindh Seed Corporation and ADs LGD to share program objectives and activities with them to seek government support. All the stakeholders who were approached have assured the FOs of their full support.

A needs assessment was carried out in 44 villages of Jatia and Manik Thahim, in the Union Council of Shahadpur Taluka, District Sanghar, for provision of inputs such as seeds, fertilizers and pesticides to the targeted farmers. Integrated Pest Management Schools were established in two villages in two UCs, where 50 farmers have learnt about controlling crop diseases. The purpose of these schools is to educate farmers to enable them to protect their crops from diseases and control pests in order to reap the maximum possible yields. Enhancing productivity ensures not only that those particular farmers are better able to withstand income shocks but also to enhance the level of food security of entire communities.

Under its safety nets development component, project staff also facilitated 222 poor people, largely women, to benefit from the Benazir Income Support Program. Creating linkages between existing programs and structures is part of the process of building solid support structures for the vulnerable, and forms an integral component of Safwco's activities.

For the capacity building of members of Farmers' Organizations, exposure visits and capacity building events were and are organized regularly, where 590 persons (359 males and 231 females) have already benefited from events.



In village Manik Khan Thahim, two women began to grow vegetables at the household level after being mobilized by the Safwco field team.

### **Food Security through Efficient Agriculture Production of Small Farmers in Sindh**

Safwco is implementing the project 'Food security through efficient agriculture production of small farmers in District Thatta'. The project is being implemented in 30 villages of the Thatta district. The baseline survey of the targeted villages was carried out by the project team and meetings with farmer communities and other concerned stakeholders are continuously taking place, where their support is sought for the successful implementation of project activities to achieve core objectives.

Regular mobilization meetings are held with farmer communities. 30 Farmers Groups (FG) were formed with a membership of 1,072 (600 males and 472 females). Further these FGs were clustered at the union council level to establish Farmers' Associations which have a larger mandate to work at the Union Council level. Over the course of the project nurseries are also to be established to facilitate the Farmers' Groups and in this regard agricultural experts have identified six sites for the nurseries in the program areas.

A media campaign was also initiated in the reporting period and monthly briefings regarding the project interventions have been given to local newspapers since project inception. 14 Schools have been identified in both Union Councils for awareness raising on ensuring food security in targeted villages.

Moreover, 313 women were selected for Kitchen Gardening Trainings after carrying out a Training Need Assessment (TNA). Promoting a culture of





kitchen gardening, may prove to be a sustainable form of subsistence farming that could address the obstacles posed by the limited mobility of women in many regions while increasing the food security of poorer households.

In all the various aspects of the projects undertaken to minimize food insecurity, close coordination with all concerned stakeholders is strongly emphasized. To this end, related district officials especially are engaged with regularly.

The role of the youth is also not ignored, as 527 youth activists were identified in the target villages who were willing to invest their time in undergoing professional trainings and then contributing to the development of their village.

### **Drought Mitigation Measures in Drought Prone Areas of Achhro Thar, Khipro**

With the support of CRS, Safwco has been undertaking drought mitigation measures in desert areas of Sanghar. Under this project during the reported year, 8 hand pumps were installed to provide clean drinking water to communities of 6 villages. 160 bio-sand filter plants were installed in program villages to filter drinking water. Small grants were also arranged during 2009-2010 to provide tools such as sewing machines to poor women in the following quarter.

Health and hygiene sessions were conducted in 20 villages, where 1,194 persons especially women and children are educated about safe hygiene practices such as boiling drinking water, washing hands before and after defecation, washing vegetables well before cooking, etc. In addition to this, volunteer operators of sand filter plans and members of water user groups were trained to operate and maintain water schemes installed in the targeted villages.

A training event was organized for agro-forestry workers with the support of the district agriculture department with the express purpose of adopting best practices in accordance with the conditions to increase productivity.

### **Women's Economic Empowerment**

Safwco, with the financial support of Oxfam EC, provided agro inputs and livestock to 90 women of which 46 were from District Dadu and 44 from Jamshoro. The purpose of providing this assistance was to empower the rural women. This package included 3 goats, 50 kg of wheat seed, 1 bag of DAP per acre, 2 urea bags and tools and seeds for kitchen gardening for each beneficiary. When calculated the total monetary value of the package came to PKR 23,700 per woman.

### **B. Climate Change**

#### **Orientation Workshop on 'Strengthening Awareness of Communities on Climate Change'**

An orientation workshop was organized for the staff of the project "Strengthening Awareness of Communities on Climate Change", supported by Oxfam GB, at the Human and Institutional Development (HID) Center at Hyderabad. The purpose of the seminar was to brief the Safwco project staff, TRDP LHDP and SEEWA Pak regarding the goals, objectives and activities of the project and educate them regarding the process of its implementation. Mr. Mohammed Memon, General Manager, Environment Climate and Risk Management (ECRM), Safwco, was the resource person for the workshop.

#### **District Level Workshops on Climate Change and Mitigation Adaptation**

Safwco, with the support of Oxfam GB, under the project 'Strengthening Awareness of Communities on Climate Change' organized 5 district level workshops titled "Climate Change and Mitigation Adaptation in Sanghar, Nawabshah, Matiari, Hyderabad, Thatta, Jamshoro and Tando Allahyar Districts of Sindh. The objective of organizing the events was to highlight the negative impacts of the climate change on lives and livelihoods of people and to educate the communities to take environment friendly initiatives in their

respective areas to reduce those externalities. More than 700 people benefitted from the workshops.

### Educating Communities about Climate Change

Global warming and climate change is, according to scientists, a major threat looming before mankind with potentially horrific aftereffects. The excessive emissions of carbon dioxide and other toxic gases which are a byproduct of most typical economic activity contribute substantively towards the imbalance caused in the ecosystem and are leading to changes in climatic conditions and patterns.

In order to encourage the participation of communities in undertaking efforts to reduce emissions and take environment friendly initiatives, Safwco with the support of Oxfam GB, has implemented the project 'Strengthening Awareness of Communities on Climate Change' in 71 Union Councils in the Sanghar, Nawabshah, Matiari, Hyderabad, Thatta, Jamshoro and Tando Allahyar Districts.

The stated objective of the project was to educate the communities about the patterns and conditions of climate change, the impacts these conditions will have on the livelihood options of the people and to advocate with the concerned government departments and policy makers to take necessary measures to reduce the impact of climate change especially on the poor and vulnerable groups in Pakistan. So far, 1,000 climate change awareness sessions have been conducted in the project areas, where 12,136 persons were educated about climatic changes and their impact.

The detailed progress of the project is given under.

#### Community Awareness Raising Sessions on Climate Change

Sr.	District	UCs covered	Sessions Conducted	Participants		Total
				Male	Female	
1	Sangher	49	550	4733	2369	7,102
2	Jamshoro	5	100	457	885	1,342
3	Matiari	5	110	894	297	1,191
4	Thatta	3	120	923	201	1,124
5	Nawabshah	5	65	599	209	808
6	Tando Allahyar	4	55	460	109	569
	<b>Total</b>	<b>71</b>	<b>1,000</b>	<b>8,066</b>	<b>4,070</b>	<b>12,136</b>

### Tree Plantation

Safwco, with the support of Lakson Tobacco, has



launched a project titled, "Forestation of Kotri Taluka of District Jamshoro." The objective of such plantation is to provide shade to traffic, both vehicular and pedestrian, as well as to improve the effects of environmental degradation. The plantation will also serve to provide effective windbreaks. Under this project, 4,000 trees have been planted over five kilometers on either side of the Kotri Highway and 155 trees were planted in 5 villages of District Sanghar, landscaping the area beautifully.

### C. Disaster Risk Reduction

#### Provided Relief Assistance to 1,100 Families of Coastal Areas

The Cyclone Phet severely hit communities and damaged infrastructure along the coastal belt of Pakistan. A large number of people were displaced and a rapid needs assessment was conducted as part of the emergency response by Safwco. The assessment was followed by a flash appeal to humanitarian organizations for their support. Oxfam NOVIB extended support to Safwco under the project, 'Humanitarian Assistance to Cyclone Phet Affected families of Sindh'. Under this project, Safwco was able to provide 1,100 relief packages containing a staple food package sufficient for one month and non-food items to the worst hit families in the coastal areas of District Thatta.

#### Non Food Item to Cyclone Phet Affected Families

Save the Children Pakistan also responded immediately to the call for aid to support the Phet-affectedees. They provided non-food items to meet the urgent needs of the 500 worst affected households in the Union Council of Kharro Chhan. Save the Children Pakistan's immediate aid contributed significantly to ease the suffering of the community as they provided



them with a package containing plastic sheets, jerry-cans, jugs and glasses, handy local water containers (*lotas*) and a water bucket with lid.

#### D. Water and Sanitation

##### Community Lead Total Sanitation (CLTS) Project in District Sanghar

Unavailability of sanitation facilities and lack of education regarding hygiene issues causes diarrhea and other diseases that affect large numbers of the population, especially women and children. In order to address this problem, Safwco is running the Community Lead Total Sanitation (CLTS) project at three Union Councils of Taluka Khipro, District Sanghar.

The project team under this initiative has organized 6 training events, where 30 teachers, 50 Lady Health Workers, 60 community activists and 10 Taluka Municipal Officer (TMOs) were trained to promote CLTS in project areas. In these trainings participants learnt how to play an effective role in educating the communities about health, hygiene and sanitation practices to avoid diseases, especially diarrhea, that are caused by poor hygiene and sanitation. 4 training events were organized for local masons on building cost effective latrines. 3 public latrines and 30 household pit latrines were constructed for demonstration purpose in the targeted villages.

The project staff conducted a preliminary Knowledge Attitude and Practice (KAP) survey of 120 villages in 3 Union Councils of Taluka Khipro. In order to raise the awareness of communities regarding sound hygiene and sanitation practice the team held 120 PRA sessions with communities and 75 with children in schools where 1,510 children were educated about health and hygiene practices.

##### Water and Sanitation Improvement in Slum Areas

#### through Gender Mainstreaming and Empowerment of Local Authorities in District Hyderabad

Safwco, with the support of UN Habitat, is implementing the project, "Improving the Living Standard of Communities Residing in the Slum Areas in Hyderabad" with a focus on educating communities of slum areas about health and hygiene issues caused by congestion, improper water and sanitation supply mechanisms, and lack of hygiene education. The project team has undertaken meetings extensively with the target groups and all concerned stakeholders involved so that they can all play their respective roles in addressing these issues.

Under these project mobilization meetings, consultative workshops were and are regularly held with and trainings organized for officials of local authorities and elected representatives such as WASA, TMA, HAD, PHED, concerned officials, elected representatives and communities. Focus Groups Discussions (FDGs), interviews, mobilization meetings, health and hygiene and PRA sessions with children, mothers, fathers and other community members have been taking place, where they are educated regarding personal and domestic hygiene, food hygiene, and environmental hygiene.

Training sessions were conducted with 110 adult girls to impart them with knowledge regarding their menstrual cycle and personal hygiene to avoid potentially preventable diseases.

In addition to this, Child Health Clubs were formed in 8 schools in the project areas. Thus, during the reported period, 4,212 persons, especially women and children, were educated about health and hygiene under the project.

##### Celebrating World Water Day

World Water Day was celebrated with great enthusiasm in Hyderabad District. The WATSAN Team organized programs in this context to educate communities regarding the judicious consumption of water and problems caused by consuming and using contaminated water were also discussed.

A rally was also organized at the Press Club in Hyderabad. People demanded that authorities need to take notice of the contaminated water being consumed by the people of the Sheedi Goth and Thaker Colonies, Hyderabad, and provide them with safe drinking water.

## MONITORING, EVALUATION AND RESEARCH - MER



The Monitoring, Evaluation and Research (MER) Unit serves as the backbone for quality assurance of Safwco programs. It provides an effective means of learning from past experiences, improving upon service delivery, efficient planning and allocation of resources, and demonstrating results as a part of accountability to key stakeholders. The major aim of the Unit is to improve program efficiency in implementation while appropriately managing financial aspects. The MER Unit is also responsible for conducting different research studies in the program areas of the organization or at wider provincial level as needed. It conducts multi-disciplinary studies on poverty alleviation, socio-economic development and institutional reforms.

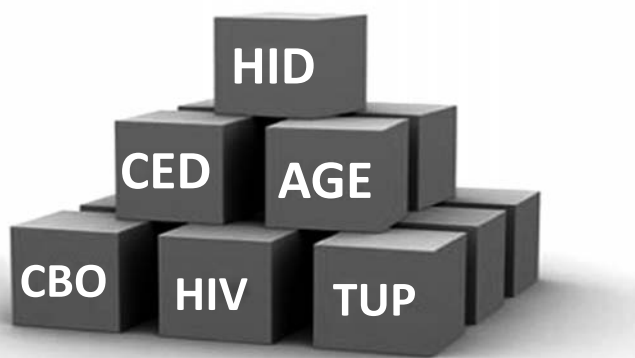
The main objectives of result-oriented monitoring and evaluation are to:

- Enhance organizational and development learning;
- Ensure informed decision-making; and
- Support substantive accountability and repositioning.

During the reported year 2009-2010, the MER Unit carried out monitoring of the following projects:

- Social Mobilization of Rural Communities supported by PPAF at Sanghar;
- Developing the Sustainable Community Models supported by NOVIB at District Sanghar;
- Food security through Efficient Agricultural Production of Small Farmers in Pakistan supported by NOVIB at Thatta;
- Enhancing Food Security and Resilience of Small Farmers, supported by Oxfam at Dadu and Sanghar;
- Community Health Projects supported by PPAF at Thatta and Sanghar;
- Establishing Community Model Schools for Coastal Communities supported by PPAF at Thatta;
- CPI Conventional Phase X supported by PPAF in District Sanghar;

- Improving the Living Standard of Communities residing in the Slum Areas by UN-Habitat in Hyderabad;
- Empowering Girls - Transforming Communities supported by World Population Fund;
- Sindh Coastal Areas Development (SCAD) supported by PPAF at Thatta;
- Targeting Ultra Poor (TUP) supported by PPAF at Thatta;
- Improving Livelihood Security of Vulnerable Communities supported by CRS in the drought-prone areas of Khipro, District Sanghar;
- Development of Sustainable Livelihood Initiatives supported by Oxfam EC in disaster-prone areas of Thano Bola Khan, District Jamshoro;
- Providing Quality Education to Girls through Community Model Primary Schools supported by PPAF at the Sanghar and Matiari Districts;
- Providing Quality Health Services through Community Health Centers (CHCs) supported by PPAF at Shahdadpur District, Sanghar;
- Acceleration of Girls Education (AGE) supported by UNICEF in District Sanghar;
- Community Led Total Sanitation (CLTS) at Sanghar supported by UNICEF;
- Strengthening Democracy and Governance in Pakistan supported by SAP Pakistan;
- Forestation project in Kotri District, Jamshoro, supported by Lakson Tobacco;
- Solar Chili Drying Project in Umerkot, Dadu and Jamshoro Districts supported by Agribusiness Support Fund (ASF);
- Horticulture Promotion Project supported by Agribusiness Support Fund (ASF) in Sanghar;
- Humanitarian Response to Cyclone Phet Affected People of District Thatta supported by NOVIB;
- Non-Food Item (NFI) to Cyclone Phet Affected Communities supported by Save the Children



## ABBREVIATIONS

AGE	Acceleration of Girl's Education
ASF	Agribusiness Support Fund
BoG	Board of Governors
CB	Capacity Building
CBDM	Community Based Disaster Management
CBED	Capacity Building and Enterprise Development
CBO	Community Based Organization
CCB	Community Citizen Board
CDD	Community Development Department
CED	Credit and Enterprise Development
CEO	Chief Executive Officer
CHC	Community Health Centre
CHP	Community Hygiene Promotion
CHW	Community Health Worker
CLTS	Community Led Total Sanitation
CNIC	Computerized National Identity Card
CO	Community Organization
CPI	Community Physical Infrastructure
CPCS	Centre for Peace and Civil Society
CRS	Catholic Relief Services
DDMA	District Disaster Management Authority
DRR	Disaster Risk Reduction
EC	European Commission
ECRM	Environment Climate and Risk Management
GB	Great Britain
GJTMA	Gender Justice Through Musalihat Anjuman
HID	Human and Institutional Development

HIV	Human Immunodeficiency Virus
LHDP	Laar Humanitraian Development Program
LSO	Local Supprot Organization
MER	Monitoring Evaluation and Research
NGO	Non Governmental Organization
ODF	Open Field Defecation
OIC	Oxfam International Consortium
OPD	Out Door Patient
PDI	Participatory Development Initiatives
PFF	Pakistan Fisher Folk Forum
PMN	Pakistan Micro Finance Network
PPAF	Pakistan Poverty Alleviation Fund
PSDW	Pakistan Safe Drinking Water
PWG	Peasants and Workers Groups
SAP	South Asian Partnership
SAFWCO	Sindh Agricultrual and Forestry Workers Coordinating Organization
SDGP	Strengthening Democratic Governance in Pakistan
SMC	School Management Committee
TRDP	Thardeep Rural Development Program
TT	Tetnus
TUP	Targeting Utra Poor
UNDP	United Nations International Children’s Emergency Fund
USAID	United States Agency for International Development
VDO	Village Development Organization
WES	Water and Environmental Sanitation



## ANNUAL AUDIT REPORT



Grant Thornton

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### AUDITOR'S REPORT TO THE BOARD OF GOVERNORS

We have audited the annexed consolidated balance sheet of **Sindh Agricultural & Forestry Workers Coordinating Organization** (the Group) as at June 30, 2010 and the related consolidated statement of income and expenditure, consolidated cash flow statement, and consolidated statement of changes in accumulated fund together with the notes forming part thereof (here-in-after referred to as the financial statements) for the year then ended.

It is the responsibility of the Board of Governors to establish and maintain a system of internal control, and prepare and present the consolidated financial statements in conformity with the approved accounting standards as applicable in Pakistan. Our responsibility is to express an opinion on these consolidated financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting policies used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for opinion.

In our opinion the consolidated financial statements present fairly in all material respects the financial position of the Group as at June 30, 2010 and of its consolidated surplus, consolidated cash flows and consolidated statement of changes in accumulated fund for the year then ended, in accordance with the approved accounting standards as applicable in Pakistan.

Date: 15 JAN 2011  
Karachi

*Anjum Asim Shahid Rahman*  
Anjum Asim Shahid Rahman  
Chartered Accountants  
Muhammad Shaukat Naseeb

Chartered Accountants  
Member of Grant Thornton International

SINDH AGRICULTURAL & FORESTRY WORKERS COORDINATING ORGANIZATION (SAFWCO)  
 CONSOLIDATED BALANCE SHEET  
 AS AT JUNE 30, 2010

	Note	2010 ----- Rupees -----	2009 (Restated)
<b>ASSETS</b>			
<b>Current assets</b>			
Cash and bank balances	4	70,573,601	32,743,749
Micro credit loans to customers - net	5	221,919,914	205,830,923
Grant receivable	6	91,276,451	27,726,535
Accrued service charges		4,723,054	-
Advances, deposits, prepayments and other receivables	7	12,991,729	8,133,241
		<u>401,484,749</u>	<u>274,434,448</u>
<b>Non-current assets</b>			
Fixed assets-tangible	8	35,846,397	23,866,626
Fixed assets-intangible	9	105,500	211,000
		<u>35,951,897</u>	<u>24,077,626</u>
		<u>437,436,646</u>	<u>298,512,074</u>
<b>LIABILITIES AND ACCUMULATED FUND</b>			
<b>Current liabilities</b>			
Loan from PPAF	10	206,210,168	176,473,680
Emergency Fund	11	7,029,108	4,492,025
Accrued markup on loan from PPAF		4,270,820	-
Accrued and other liabilities	12	67,418,279	27,028,375
Deferred grant for operations	13	40,541,148	23,415,472
		<u>325,469,523</u>	<u>231,409,552</u>
<b>Non-current liabilities</b>			
Deferred grant for fixed assets	14	27,657,121	16,448,170
<b>Accumulated surplus</b>		<u>84,310,002</u>	<u>50,654,352</u>
		<u>437,436,646</u>	<u>298,512,074</u>
<b>Contingencies and commitments</b>	15		

The annexed notes from 1 to 26 form an integral part of these consolidated financial statements.

  
 Chief Executive Officer

  
 Member Governing Body

  
 Financial Controller



SINDH AGRICULTURAL & FORESTRY WORKERS COORDINATING ORGANIZATION (SAFWCO)  
 CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT  
 FOR THE YEAR ENDED JUNE 30, 2010

	Note	2010 ----- Rupees -----	2009 (Restated) -----
<b>INCOME</b>			
Service charges earned	16	70,114,745	51,571,497
Service charges expense	17	(21,214,310)	(9,133,819)
<b>Net service charges income</b>		<b>48,900,435</b>	<b>42,437,678</b>
Charge to loan loss reserve	5.4	(5,628,313)	(2,620,751)
Loans directly written off	5.4	(1,161,577)	(3,043,870)
<b>Net service charges income after provision</b>		<b>42,110,545</b>	<b>36,773,057</b>
Other income	18	35,326,744	13,913,590
		<b>77,437,289</b>	<b>50,686,647</b>
<b>EXPENDITURE</b>			
General and administrative expenses	19	110,452,183	102,604,746
Programme and project expenses	20	300,603,638	74,465,552
Other expenses	21	7,922,763	2,948,146
		<b>418,978,584</b>	<b>180,018,444</b>
<b>Net operating deficit</b>		<b>(341,541,295)</b>	<b>(129,331,797)</b>
Grant income	22	373,947,887	138,761,955
<b>Net surplus for the year</b>		<b>32,406,592</b>	<b>9,430,158</b>

The annexed notes from 1 to 26 form an integral part of these consolidated financial statements.



Chief Executive Officer



Member Governing Body



Financial Controller

**SINDH AGRICULTURAL & FORESTRY WORKERS COORDINATING ORGANIZATION (SAFWCO)  
CONSOLIDATED CASH FLOW STATEMENT  
FOR THE YEAR ENDED JUNE 30, 2010**

	2010	2009
	----- Rupees -----	
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Net surplus for the year	32,406,592	9,430,158
<i>Adjustment for:</i>		
Depreciation	4,654,741	2,733,295
Amortization	105,500	105,500
Charge to loan loss reserve	5,628,313	2,620,751
Loans directly written off	1,161,577	3,043,870
Service charges	21,214,310	9,133,819
	<u>65,171,033</u>	<u>27,067,393</u>
<b>(Increase) / decrease in operating assets</b>		
Micro credit loans to customers - net	(22,878,881)	(73,998,226)
Accrued service charges	(4,723,054)	-
Grant Receivable	(63,549,916)	(22,437,598)
Advances, deposits and prepayments	(4,858,488)	894,947
	<u>(96,010,339)</u>	<u>(95,540,877)</u>
<b>Increase / (decrease) in operating liabilities</b>		
Emergency Fund	2,537,083	2,361,498
Accrued and other liabilities	40,389,904	13,242,524
Deferred grant for operations	17,125,676	10,846,449
	<u>60,052,663</u>	<u>26,450,471</u>
Service charges paid	(16,943,490)	(9,133,819)
<b>Net cash generated from / (used in) operating activities</b>	<u>12,269,867</u>	<u>(51,156,832)</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of fixed assets-tangible	(19,002,964)	(9,366,300)
Adjustment pertaining to closed projects	2,368,452	-
Deferred grant for fixed assets	11,208,951	6,532,883
<b>Net cash used in investing activities</b>	<u>(5,425,561)</u>	<u>(2,833,417)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Loan from PPAF	29,736,488	50,814,647
Fund balance pertaining to closed projects	791,665	-
Unrestricted funds received from SAFWCO	127,268	-
Others	330,125	-
<b>Net cash generated from financing activities</b>	<u>30,985,546</u>	<u>50,814,647</u>
<b>Net increase / (decrease) in cash and cash equivalents</b>	37,829,852	(3,175,602)
Cash and cash equivalents at the beginning of the year	32,743,749	35,919,351
<b>Cash and cash equivalents at the end of the year</b>	<u>70,573,601</u>	<u>32,743,749</u>

The annexed notes from 1 to 26 form an integral part of these consolidated financial statements.

  
Chief Executive Officer

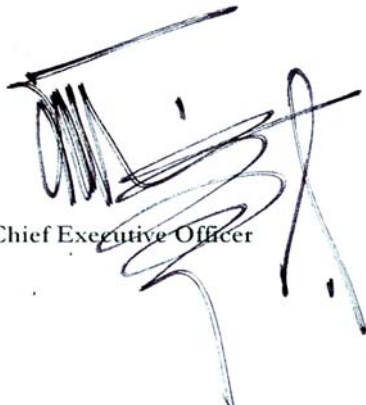
  
Member Governing Body

  
Financial Controller

SINDH AGRICULTURAL & FORESTRY WORKERS COORDINATING ORGANIZATION (SAFWCO)  
 CONSOLIDATED STATEMENT OF CHANGES IN ACCUMULATED FUNDS  
 FOR THE YEAR ENDED JUNE 30, 2010

	--- Rupees ---
Balance as at June 30, 2008	40,985,009
Net surplus for the year (Restated)	9,430,158
<b>Balance as at June 30, 2009</b>	<u>50,654,352</u>
SAFWCO contribution	127,268
Others	330,125
Fund balance pertaining to closed projects	791,665
Net surplus for the year	<u>32,406,592</u>
	<u>33,655,650</u>
<b>Balance as at June 30, 2010</b>	<u><u>84,310,002</u></u>

The annexed notes from 1 to 26 form an integral part of these consolidated financial statements.



Chief Executive Officer



Member Governing Body



Financial Controller



# Safwco

Sindh Agricultural and  
Forestry  
Workers  
Coordinating Organization

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