

**EVALUATION OF THE COMMUNITY DEVELOPMENT WORK AT
REHRI CARRIED OUT BY THE COASTAL ECOSYSTEM UNIT, IUCN**

by
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Abbreviations

ADB	Asian Development Bank
ADP	Annual Development Plan
CCD	Coastal Community Development
CDO	Community Development Officer
CDP	Community Development Programme
DC	District Council
EPZ	Export Promotion Zone
GOP	Government of Pakistan
KDA	Karachi Development Authority
KESC	Karachi Electric Supply Corporation
KMC	Karachi Metropolitan Corporation
KWSB	Karachi Water and Sewerage Board
LHV	Lady Health Visitor
MCH	Mother and Child Health
MSS	Mahigeer Samaji Sangat
NGO	Non Governmental Organisation
NIO	National Institute of Oceanography
NRSP	National Rural Support Programme
OPP	Orangi Pilot Project
PA	Project Area
PHED	Public Health Engineering Department
SKAA	Sindh Katchi Abadi Authority
TOR	Terms of Reference
UC	Union Council
URC	Urban Resource Centre

Local Terms

Anjuman-e-Falah-o-Bahbood	:	social welfare organisation
Anjuman-e-Samaji Bahbood	:	organisation for social advancement
begar	:	unpaid labour
Bhainse	:	buffalo
Ghee	:	clarified butter
goth	:	small rural settlement/village
imam	:	mosque incharge/cleric
katcha	:	temporary/unbaked
katchi abadi	:	squatter settlement
kekar	:	a type tree
Khalasi	:	boat-hand
mukhtarkar	:	a middle level revenue officer. Incharge of a <u>tehsil</u> or sub-district.
nallah	:	natural drain
panchayat	:	council of clan elders, usually 5 in number
para	:	neighbourhood
roti	:	bread
sulimani chai	:	tea without milk
tali	:	a form of acasia
tikri jaal	:	a form of fishing net
wado	:	carpenter

EVALUATION OF THE COMMUNITY DEVELOPMENT WORK AT
REHRI CARRIED OUT BY THE COASTAL ECOSYSTEM UNIT, IUCN

A. INTRODUCTION

1. The Korangi Ecosystem Project

1.1 Background

The Indus delta region is said to contain the largest expanse of arid land mangroves in the world. They are dependent on the river Indus for their fresh water requirements. These mangroves are under stress due to a massive reduction in the flows of fresh water, silt and nutrients down the Indus because of the development of dams and perennial irrigation systems; over cutting for fuel-wood and fodder; over browsing by camels; and pollution from the expanding domestic and industrial areas of Karachi. In addition, a major port (Port Qasim), is sited some 30 km from the sea on one of the main Indus creeks and industrial development is beginning in the hinterland around it.

The Korangi Ecosystem Project was set up in 1987 by the IUCN to develop a management plan for the Korangi and Phitti creeks, which are adjacent to Karachi, as a model for sustainable management in the Indus delta as a whole.

1.2 Discription

Phase - 1 of the project consisted of three major studies for the Korangi and Phitti creeks. These studies consisted of a rapid assessment of industrial wastes entering the creeks; a marine

pollution survey; and a baseline survey of social and public health conditions in the villages and settlements along the creeks. The social and public health survey established that over 50 percent of the villagers were dependent on the fishing industry for their livelihood, and a much higher percentage used mangroves as fuel for cooking and fodder for their animals. In addition, the survey also established the attitudes of the villagers to health and education and to the region's natural resources.

Phase - 2 of the project is currently being implemented. It draws on the studies and surveys carried out for Phase - 1 and consists of the following components.

- a) Developing a sustainable Coastal Management Plan for the two creeks.
- b) Mangrove Forestry with the involvement of the Sindh Forestry Department.
- c) Back-up studies designed to improve IUCN's knowledge and understanding of the mangrove ecosystem. IUCN has involved the National Institute of Oceanography (NIO) and the Botany and Geology Departments of the University of Karachi in these studies.
- d) Coastal Community Development (CCD): Realising that no sustainable ecosystem management is possible without the

support and involvement of the population that is dependent on it, the IUCN decided to develop a community development programme in the Project Area (PA) in 1992. The coastal villages in the PA have a population of over 100 thousand which consume 18 thousand tones of mangroves firewood each year. In addition, at certain times in the year over 16 thousand camels are herded into the mangroves for grazing. Rehri village, which has a population of about 35 thousand, was chosen as the pilot area for the CCD programme. An office was opened in the village and two activists (a man and a woman, Younus and Rugaia) both members of the Mahigeer Samaji Sangat (MSS), a local social welfare NGO, were appointed as Community Development Officers (CDO). Shirkatgah was asked by the IUCN's Coastal Ecosystem Unit to take on the responsibility for developing and operating the programme.

2. Scope of the Present Evaluation

This report is essentially an evaluation of social and economic conditions, trends and dynamics in the coastal settlements, with Rehri as a case study; an evaluation of the community development work done so far by Shirkatgah in Rehri and work being carried out by other NGO's and agencies in the village; and recommendations for the Community Development Programme for the future. The Terms of Reference (TOR) for this report are given in Appendix 1.

3. Methodology for the Evaluation

This evaluation is based on

- a) information present in the surveys and reports prepared by the INCU and other agencies on the subject and/or related issues (for a list of reports and documents consulted see Appendix 2);
- b) observations made during field visits to Rehri and other coastal areas of the Korangi creek; and
- c) detailed interviews with fishermen, middlemen, boat makers, estate agents, contractors, school teachers, hotel owners, housewives, entrepreneurs, representatives of NGOs working in the coastal areas, various international agencies, representatives of local government etc. (for Places Visited, Persons Met, see Appendix 3).

B. REHRI: BACKGROUND AND CONTEXT

4. History and Demography

Rehri village is supposed to be four hundred years old. Its original inhabitants are the Moros, descendants of Moro, the hero of Shah Abdul Latif's Sur Ghatto. The story of the Sur is centered round the creeks of what is today Karachi and its heroes and villains are local fishermen. The Moros are divided into four sub-clans, each sub-clan being a descendant of one of Moro's four sons. The sub-clans are Kasmani or the descendants of Kasim; Musami or the descendants of Musa; Panjwani or the

descendants of Panju, Varyani or the descendants of Variial; and Siarani or the descendants of Siar. The Moro's live in the area of the village nearest to the creek and each sub-clan has its own neighbourhood. A small percentage of the Khaskheli clan are also old inhabitants of the area. They claim that they helped the Moro's in establishing the village. Intermarriage between the various sub-clans of the Moro's and between them and the old Khaskhelis is common.

After the commissioning of the Kotri barrage in 1958, fresh water disappeared from many areas of the Indus delta due to which water for drinking and agricultural purposes was no longer available. A large number of residents of the affected areas migrated. Some of them came and settled on the fringes of Rehri village and for administrative and census purposes are considered as part of the village. The migrants consisted for the most part of Khashkheli, Jat and Dabla clans. Each clan has its own neighbourhood and has tried unsuccessfully to maintain its traditional social and political structure. The migrant Khashkhelis do not live in the same neighbourhood as their older clan members and have their separate neighbourhood. Marriages between the older and more recent residents of Rehri village, or between the different migrant clans themselves, are rare and are discouraged by the clan elders. The Jat tribe especially does not intermarry with others.

Although there are no official statistics or surveys regarding the numbers in each clan, the residents of Rehri are generally

agreed that the population break-up is as follows.

-	Moros	:	50 percent	:	original inhabitants
-	Khashkhelis	:	8 percent	:	old inhabitants
-	Khashkhelis	:	12 percent	:	migrated after 1958
-	Jats	:	15 percent	:	migrated after 1958
-	Dablas	:	6 percent	:	migrated after 1958
-	Others (Shaikh, Malkai)	:	9 percent	:	
	Total	:	100 percent		

5. The Old Social Economy

5.1 A Subsistence Economy

Before the advent of the fisheries department and the development of fishing into an "industry" in the early sixties, the social economy of Rehri and most other fishing villages on the Korangi creek, was a subsistence one. Most extended families owned small non-mechanized boats, seldom ventured into the open seas, and sold their produce directly to retailers at the Karachi fish markets in the old city. Some, after the city expanded, became roving fish vendors. Fish was taken to the markets by camel carts, and after 1962 by the circular railway.

Almost all families also owned animals before 1960. These took care of the milk requirements of the family and their fodder needs were met by mangrove leaves, grazing on the village community lands, and by exchanging fish for fodder with the farmers of the Landhi-Malir oasis. Food for the most part

consisted of dairy products, fish and rice. Rice was either purchased from the city markets or came by boat from the agricultural areas of the Indus delta. Very often the evening meal consisted of sulimani tea and roti. Ghee, locally prepared, was used for cooking. Clothes, shoes, tobacco and alcohol were the only items always purchased by cash. The older generation in Rehri feels that because of this austerity a family in the "old days" used less than half the mangrove timber it uses today as fuel.

Almost all families in the old set up had a uniform social status. A couple of wealthy households did emerge in the fifties as a result of their participation in the smuggling activities of the well known Baba and Bhit Island smuggling gangs. The more important members of these households have since left the village and their remaining members, because of their comparative affluence, are considered today as the village "elders".

5.2 Social Organisation

All personal and property disputes and matters in the village were settled by the clan panchayats whose decisions were binding on all members. Failure to accept or act on the decisions made one an outcast and in some cases he could no longer live in the village. Inter-clan disputes and issues related to the village as a whole, were settled through a consensus of clan elders whose deliberations were helped by the Jamote or the village elder. The Jamote also represented the village in all its dealings with

government administrative and development agencies. Jamote literally means a representative of the Jam or overlord and although originally a Jamote was an appointee of the ruler only for a period of time, this title and function became hereditary over time. Thus, for all practical purposes the average Rehri resident had very little control on the factors that shaped his life and almost no possibility of participating in decision making in development related activity.

The village had substantial community lands, over 300 acres according to some estimates. These were used for grazing purposes and according to the older generation they were fairly fertile due to the custom of blocking rain water run-off by building small stone check dams in the dry stream beds. These dams were also built and maintained by the village communities. This work was organised by the elders of the various clans who also controlled encroachment on the community lands and decided on their utilisation.

5.3 Water Supply

From well before partition (no one in the village knows exactly when) to the time a piped water main was installed for the village in 1973, water supply for the village came from a large reservoir. This reservoir was created by building a stone and concrete dam in the gorge of a large dry stream in the rocks adjacent to the village. During the rainy season the reservoir was filled with water which lasted throughout the year and was

used exclusively for domestic purposes and watering animals. In periods of drought the water did run out. When this happened wells were dug in the stream just below the reservoir. The village residents claim that this water was excellent for drinking purposes and was sufficient for their needs.

The building of the dams, the operation and maintenance of the system, and the distribution of water was all arranged through begar by the clan elders.

5.4 Sanitation

There was no sanitation system in the village before the early seventies. All residents, male and female, went out in the bushes to excrete and urinate. Since there was no habitation around the village and the population density in the village was low, this was not inconvenient. Washing of clothes and larger domestic pots and pans, and bathing of children and men was usually done at the controlled outlets to the reservoir. Waste water was disposed off in soak ways in the street which did not overflow due to the small quantities of water involved.

5.5 Education and Health

There were no schools or health facilities in Rehri before 1958. A few families did send their children to stay with their relatives in the city to study but by and large the entire village was illiterate. Similarly, there were no health facilities either and if one fell seriously ill he/she was taken

to a KMC dispensary or the Civil Hospital in the city but according to the older generation, "seldom came back alive".

6. The Process of Change

6.1 From a Subsistence to a Cash Economy

The subsistence economy and the relationships, culture and institutions that sustained it, were already under attack because of the demographic and cultural changes Karachi experienced after partition. However, they underwent a rapid transition after 1958 with the building of the Landhi-Korangi industrial and residential estates and the establishment of the Fisheries Department during the same period.

The Landhi-Korangi industrial and residential estates were built between 1959 and 1964. In the initial stages of their construction Rehri residents worked on the building sites as construction labour. Thus for the first time a fairly large number of villagers worked for a long period of time for daily wages. However, their contractors and much of the skilled labour they employed were from the north of the country and soon they started to employ migrants from their own areas as building site labour whom they found to be more punctual and efficient. By the mid sixties the coastal villagers had been elbowed out of the building sites. The same fate awaited the villagers in other trades. There were four taxi drivers from Rehri who worked in Karachi in 1960. However, the taxi owners were from the north. Soon they were replaced by relatives and fellow villagers of the

owners. Obtaining credit for the purchase of taxis did occur to some Rehri residents but such credit again was not available to them as the money lenders in the transport trade favoured their own communities.

In the early sixties the Fisheries Department was set up with FAO assistance. It established a credit line and technical support for the mechanization of fishing craft and the introduction and use of new varieties of nets. This intervention coincided with the development of the poultry industry in Pakistan in general, and Karachi in particular. The poultry industry depended heavily on fish feed and the fish feed factory owners also offered loans for mechanization of boats and the purchase of nets. These two factors changed fishing activity from a subsistence to a commercial activity.

Given the relationship of mistrust and hostility between the working classes and the state sector in Pakistan, and the complicated and sophisticated procedures and conditions for acquiring a loan, the credit line established for the fishing industry could not be utilised directly by the fisherman. Middlemen emerged to utilise these loans and facilities, establish marketing systems, and giving loans to small fishermen for the mechanization of their boats, purchase of nets and financing of their fishing trips. In return the fishermen had to sell their produce to the middleman, or the agent appointed by him, at 30 to 60 percent of its market value. In the process most fishermen have become no more than bonded labour to the

middlemen. The same system operates in the fish feed industry where the industrialists give loans to middlemen to disburse and manage.

The development of commercial fishing also resulted in the expansion of the Karachi fish harbour in the sixties and the introduction of trawlers for deep sea fishing. This activity created a large number of jobs as boat hands for the local fishing communities.

6.2 The Impact of Migrant Communities

In the early sixties a number of Rehri residents went to work at the Karachi fish harbour. A couple of better connected and wealthier residents of Rehri also acquired loans directly from the fisheries department for the purchase of trawlers. However, by the late 60's the Mianwali middlemen came to dominate the Karachi fish harbour and increasingly employed their relatives and fellow villagers at the expense of local fishermen. In the absence of jobs the local fishermen had to depend increasingly on loans from middlemen to survive in the commercial market. By the late seventies no Rehri resident was operating a trawler and almost all Rehri boat owners were in debt.

The seventies also saw the growth of large informal settlements of migrants along the Korangi creek. Many of the migrants (especially those from Bangladesh, Burma and the upper Indus valley) had fishing experience. These were recruited by the

middlemen, supplied with nets and boats, given protection from the police where necessary, and made to work for them. Being migrants, they worked longer hours for less wages and their insecurity made them easier to deal with than the locals.

The local middlemen and influential have also supported the migrant communities at the expense of their fellow villagers, both for economic and political reasons. They feel that if they can keep the local population economically and socially backward they can continue to dominate it politically.

Unlike the local villagers the migrant settlements are dynamic. Houses are being built; real estate agencies are actively selling illegally subdivided land; a large number of people work on building sites and as industrial labour; and there are informal small scale industries such as carpet weaving, looms for the manufacture of yarn, lathe machines etc. These activities and their diverse nature will bring about major social and economic improvements in these settlements in the not too distant future; make them more receptive to new ideas' and integrate them with the political, social and economic life of Karachi.

6.3 The Impact of the Political Process

In spite of the many disadvantages that the Rehri residents suffer from, the settlement is certainly not stagnating. Participation in four national and provincial elections in the last two decades and in four local body elections have made an impact. The

village has acquired a water supply and a sewage system (even if they do not work) and schools and health facilities. In addition, city based NGOs are active in the village. The residents have tried to form social welfare groups and women are acquiring education inspite of opposition from their elders.

7. The Repercussions of Change

The changes that have taken place have had major repercussions on the social, economic and cultural aspects of life in Rehri. With the emergence of middlemen as the major providers of livelihood the old system of panchayat and collective action through the power exercised by the clan elders has come to an end. The Jamote system survives inasmuch as he continues to represent the community in most of its dealings with state agencies. However, without support from operational panchayats and accepted clan elders he can hardly claim to represent the community. Although clan elders are still approached to settle property and personal matters, their decisions are often rejected by the community which then seeks the intervention of the police and/or legal redress.

The middlemen who have emerged as a major power in the village are interested only in reaping the economic benefits of their activity and their social involvement is limited to financing and organising collective action for fishing purposes. Some of these middlemen are also politically ambitious and contest and win local body elections, usually to the union council. In this

position they are able to act as benefactors to the local population.

Due to the political and social disadvantages and the crisis of leadership the Rehri population suffers from, it has withdrawn from competing with the migrant populations and from developing social and economic links with other groups and entrepreneurs in its vicinity or in the city of Karachi. However, the recently educated members of the community are trying to get themselves government jobs and lobby with the district council for benefits for their village.

There have also been cultural changes. Eating habits reflect the influence of city dwellers. Marriage ceremonies also reflect city culture. There are eight mosques, all with local imams for a population of 35 thousand whereas before 1974 there was only one. The people, specially the younger generation, are far more religious than they were two decades ago. All this is the result of the growing influence of the city's political culture.

There are also attitudinal changes. The younger generation, especially the educated lot, wish to free themselves from the political and economic control of middlemen and the Jamote. The primary school teachers in the village are at the forefront of this effort which so far is limited to voicing their concerns. In addition, the community wants piped water supply and sewage systems and education and health facilities.

The number of animals in the village has declined and milk produced by the village is no longer sufficient for its need. This is partly due to the increase in population and partly due to the lack of cash available with the villagers for the purchase of animals. A fairly large quantity of milk is imported from the neighbouring Bhainse Colony or sold by locals who have an excess of it to their neighbours.

Due to a change of eating habits and an increase of population, the quantity of mangrove timber used as fuel has increased considerably. The long trips that fishermen now undertake at sea in their mechanized boats makes it easier for them to bring back mangrove timber.

The most important change, however, that has taken place is the emergence of a few educated women. This is leading to a desire in the younger generation of women to acquire education and will help in the establishment and staffing of government and private schools. This in turn will have a major impact on the sociology of the village. At present there is only one local female teacher in the government school and the entire female medical and para-medical staff working in Rehri is non local.

The linking of the village by road with Karachi and the plying of public transport recently will also have an impact. Already about 1,500 persons leave the village every day for Karachi as compared to 200 a year ago before the transport services commenced. In addition, a few women have started working as domestics in

Karachi as a result of the transport system.

8. Present Socio-Economic Conditions

8.1 Different Levels of Development Among Different Clans

Different clans in Rehri have a different level of development. The Moros are only involved in fishing and related activity. Very few of them are educated or have an interest in education. However, because of their long residence near Karachi their awareness levels are higher than those of the Dablas and Jats who have migrated from the Indus delta. Being older residents, they also feel more secure than most of the other clans.

The Dablas are the most backward of the clans in Rehri. Even in the Thatta district, from where they have migrated, they are considered "low caste". They belong to a culture of poverty and deprivation and do not aspire to improving their economic status by seeking employment in other sectors. According to the Dablas interviewed, their community is almost entirely illiterate and only 15 percent own boats.

The Khashkhelis and the Shaikhs have links with their clan organisations outside Rehri. Members of their clan are engaged in commerce, trade and agriculture in many urban and rural areas of Sindh. This gives them a bigger vision, better and more sophisticated organisational links outside of the village, and more ambitious aspirations. Thus, much of the limited commercial activity in the village is run by them and they are by far the

most educated members of the village. Almost all the school teachers and the educated women belong these clans. The pressure for change as such also comes from the Khashkheli youth.

8.2 The Loan Mafia

Almost all families who own boats in Rehri are in debt to middlemen and almost all Khalasis are in debt to boat-owners. The debt of the boat-owners varies from to Rs 15 thousand to Rs 600 thousand and of the Khalasi to the boat-owners from Rs 2 thousand to Rs 10 thousand. Khalasis borrow this money for use in periods when fishing activity is banned or is slack. They do not seek other employment during such periods. Because of the loan they take they have to work at lower wages for the boat-owners. In addition, there are a few boat-owners who do not have a debt on their boats but borrow money from middlemen so as to finance their fishing trips and meet their domestic and personal expenses during the period when fishing activity is suspended. Such loans vary between Rs 15 thousand to Rs 20 thousand for the operation of larger mechanized boats.

Although there are no figures available for the number of boats in Rehri, there is general consensus among the village residents that 30 percent of the residents own boats. The largest number of boats are 20 to 30 feet long and are known as tikri jaal boats. Residents feel that 4 to 6 percent of the total boats are free of credit and no more 1 to 2 percent of the mechanized boats are free of credit.

There are about 15 middlemen in Rehri. All these middlemen are really sub-contractors to larger middlemen in Ibrahim Hyderi and to Sabu Khan of Lad Basti and are in debt to them. In collaboration with the main middleman they seek to control the local bodies (district and union councils) and put up their candidates for elections. They also participate in the settlement process in the new informal settlements along the coast and help settle Bengali and Burmese migrants seasonally in the mangrove marshes and in the process prevent the locals from fishing in certain key locations. Thus they act against the interests of the village population even though they represent it politically.

Many of the persons interviewed were not bothered that they were in debt and happily accepted that they would have to borrow more. Ismail Dabla, who owes Seth Niko of Ibrahim Hyderi Rs 175 thousand said that he will leave this debt to his son and he will deal with it after he dies.

8.3 The Services Sector

The services sector in Rehri is almost entirely managed by outsiders. The small contractors and building component manufacturing yards in the village are owned by Pathans. The masons and unskilled labour employed by them are also non locals. In addition, there are 40 to 50 vegetable and fruit vendors who serve the village. They are also from the north of the country and live in the informal settlements that have sprung up in the

Landhi-Korangi area. The provisions and general stores and chemist shops are owned by Hindu Banias from the Badin and Tharparkar districts. One of these shops has been there since before partition. These provision and general stores also give people provision on credit and recover their dues with interest. Similarly, tailors and cobblers (except for one tailor) are not from the village.

However, boat making is done by the village residents themselves and so is the mechanical maintenance of the boat engines. It is estimated that 20 percent of the families in the village have wados or boat makers in them. These boat makers produce about 15 to 20 boats per year and when they are unemployed they work as khalasis for boat-owners. However, they do not use their carpentry skills for furniture making or other related work. In addition, there are a number of Rehri families (mostly Khashkhehis) who are involved in producing, collecting and/or selling milk to individual households and tea shops. Most of this activity is managed by women and every neighbourhood has four to five women who are engaged in this activity. The Rehri population does not keep buffaloes but cows. They feel that buffaloes require too much care, fodder and fresh water. A number of tea shops in Rehri are owned by outsiders and these use buffalo milk which they import from Bhainse Colony and in this transaction the local population is not involved in anyway. About 20 members of the local population also involved in the transportation, wholesaling and distribution of ice but there is no ice factory in Rehri. Ice is imported from the Landhi

industrial area.

An other activity in which the local population is involved is transportation. There are about 20 Suzukis and pick ups in the village. Most of them are owned by members of the Khashkheli and Baloch clans. These vehicles have been purchased through loans from Pathan money-lenders in Landhi. They are used to transport fish and prawns to the fisheries in Karachi and Ibrahim Hyderi. They used to carry fish to the intermediate Sindh cities but since the last few years this activity has declined due to civic strife in the province. In addition, they are also hired by the local population for going to Karachi, Ibrahim Hyderi and other localities. This, however, is now less common since the mini-bus services began a few months back. The mini-buses are not owned by the locals and the pick up owners complain that since the mini-buses started plying they have lost a lot of business.

8.4 Village Community Lands

Till recently, with the permission of the clan elders, a local or a non-local could acquire a piece of the village community land for building his house. However, this has now become more difficult. Under the Goth-Abad-Scheme of the government of Sindh, titles are registered for those in possession of homes or vacant land. The villagers claim that clandestinely the Jamotes and councillors have had most of the vacant community lands registered in their names. The MSS has filed complaints with the mukhtarkar regarding this illegal occupation. In addition, the

MSS has made a colony of 300 plots on community land so as to save it from the Jamote and councillors. This land has been given to village residents who are living in high density areas in the settlement. However, the scheme has not been officially approved (the MSS says that this is because of an understanding between the Jamote, councillors and the mukhtarkar) and the allottees do not have the money to build on their plots.

8.5 NGOs and Social Organisations

A few attempts have been made by the local population for setting up community based organisations. The Jat clan of the Khalifa Para has established the Anjuman-e-Falah-o-Bahhood. The organisation has not grown beyond financing marriage and death ceremonies, trying to pressurize the union council (UC) for civil amenities and helping send a few children to school. In addition, there is the Anjuman-e-Samaji Behhood of the Malkai community. It is now inactive and also limited its activities to supporting marriage and death ceremonies. Both these organisations were run by the elders of their community and were imbued with the spirit of charity.

The MSS was founded in 1990, and unlike the other organisations its founder members were young school teachers working in the local government run educational institutions. They belonged to the Khashkheli and Shaikh clans but wanted the organisation to be a village based and not a clan based organisation. Educated girls of the village also became members of the organisation.

The membership of the organisation is 75 of which about one-third are educated women. The emphasis of the MSS has been on education, especially of women, and the development of political and social awareness among the young. MSS has collaborated with various NGOs who have been active in Rehri in the recent past. These NGOs include BUSTI, the IUCN and Ghaffar Biloo's Mother and Child (MCH) Clinic. The motivation for the formation of the organisation came from Ghaffar Biloo's team which has been working in Rehri for the last five to six years.

8.6 Education and Health

Out of a population of 35 thousand there are only 20 matriculates in Rehri. Four of these are women. In addition, about 600 boys and 200 girls are attending school, that is less than 5 percent of the school age going population. There are three government primary schools for boys and one lower middle school. The education system and its administration is extremely poor and since there is no pressure from the local population for its improvement, it continues to deteriorate. Parents complain that in addition to school fees and expenses on books, the headmasters frequently ask children for money. Parents also complain that schools are inappropriate since they need their children to help them in their work in those hours. In addition, when boys become older they go for long fishing trips with their male relatives and as such can not attend school regularly. They feel that some sort of education should be provided to boys during the two to three months period when fishing activity is suspended.

In addition to the government schools there are also NGO operated home schools and adult education centres. These are discussed in Section D of the report.

Although there is a union council dispensary and a district council rural health centre, families complain that their members suffer routinely from dysentery, respiratory problems, eczema and malaria. Typhoid is not uncommon. All these diseases are related to poor and insufficient water quality and quantity and the absence of sanitation. In addition, the creek water with which the residents constantly come in touch with is now heavily polluted with sewage and industrial effluents. There is no solid waste collection system either and fishing and related activity generates a considerable amount of waste, both organic and inorganic. This increases the incidents of disease.

8.7 Major Expenses of the Residents

On the basis of the interviews carried out at Rehri it is estimated that an average household in the village spends about Rs 200 per month on water; Rs 150 on fuel; Rs 300 to 400 on milk; and Rs 150 on medicines. In addition, the principal working member in a household loses at an average about four working days in a month due to illness. These costs, along with two and a half months of unemployment due to the suspension of fishing activities, are a major cause for the population being in debt, apart from the fact that they cannot sell their catch at market prices due to their being in debt. It is thus a vicious circle.

8.8 Camel Breeding in the Mangroves

Camel breeding is carried out by the Jats and the centre of this activity in the neighbourhood of Rehri is the village of Chashma-Goth where the Jats of the Faqirani clan are involved in this activity. According to the Jats interviewed, the camel population is increasing. They claim that the only income from camel breeding comes from the sale of two to three male camels per year. Each male camel fetches a price of Rs 1200 to Rs 1500. The camel breeders pay the forest department staff gratification amounting to one-third of their earnings so as to permit them to graze the camels in the mangroves. In addition, the Jats have to carry water in boats to the camels every day while they are grazing in the marshes. This water has to be purchased from tankers. The Jats claim that they would willingly give up their profession provided an alternative source of income could be made available to them. The sale of camel's milk could be a possible source of income for them. However, in their tradition the sale of camel's milk is suppose to bring bad luck.

8.9 Drugs and the Power Structure

Drugs (hashish and heroine) are common in Rehri. Almost all the persons interviewed have claimed that the drug peddlers are the employees of the middlemen and that the councillors are involved in this business. They further claim that the drug trade in Rehri has the protection of the police. Much of the money generated by this trade goes into the financing of middlemen credit activity.

9. Political Structure

Rehri village is part of the Ibrahim Hyderi UC which is one of the eleven councils in the area that constitutes the Karachi District Council (DC) which represents the rural areas of the city. The Ibrahim Hyderi UC has 38 members, 6 of them from Rehri village. It is important to note that one of the councillors of the Ibrahim Hyderi UC is a Burmese. The annual budget of the UC is around Rs 20 million and is generated from octroi (mainly on fish) and from the Thermal Power Station.

The UC budgets have not been utilised for development work in Rehri for the last four years. However, councillors have handed out Rs 500 per month, or on an ad-hoc basis to "sick and needy" residents of the village, most of whom it is claimed are their relatives and friends. The people who have been interviewed do not trust their councillors and have only voted for them as there was really not much to choose between them and others who had stood for election.

The DC of Karachi is an extremely wealthy organisation. Its total revenue, including capital income, has increased from Rs 40 million in 1986-87 to about Rs 67 million in 1990-91. About 30 percent of its expenditures are on administration and operation and maintenance and the rest on development. Its development schemes are badly conceived, of very poor quality, excessively high cost and are built without adequate engineering and supervisory inputs. Most of them consist of dispensaries, school

buildings, sewage and water schemes that do not function due to bad design and construction or are sometimes not even commissioned, and road pavings. However, through its work some roads in Rehri have been paved and a number of neighbourhoods have acquired underground water tanks where they can store water for domestic use. Both the UC and the DC are controlled by middlemen and by the Jamotes.

In addition to the UC and DC involvement in development related works, the Public Health Engineering Department (PHED), Sindh, is responsible for developing water supply and sanitation for the rural areas of Karachi. The PHED is a sophisticated engineering department and does not work in collaboration with communities or with the UCs and DCs. However, its schemes, after a two year period, are handed over to the DC or UC for maintenance and operation. The PHED has developed water and sewage system for Rehri and these are detailed in paragraph 10.

It is the responsibility of the Karachi Water and Sewerage Board (KWSB) to allocate water for the rural areas of Karachi from its bulk supply. This allocation for Rehri is about 150 thousand gallons per day.

10. Infrastructure and Support Systems

10.1 Water

In 1973 the Karachi Development Authority (KDA) provided Rehri village with a water main. People collected water from the main

and the few stand posts that were linked to it. As a result of this supply the Rehri residents abandoned their old water source. Between 1973 and 1977 the supply was adequate after which the line was taken over by the Export Promotion Zone (EPZ), through which it passed, and the people of Rehri faced major water problems. In the mid eighties a water supply system was developed for Rehri by the PHED under prime minister Junejo's Five Point Programme. This system consisted of a new line for the village from the Bhainse Colony pumping station. In addition, two storage tanks, each of 250 thousand gallons were constructed on the high ground near the village and a gravity fed distribution network was developed for the settlement. This network served about 60 percent of the village.

The system has not worked because the water meant for Rehri is illegally tapped by the cattle yards and residents of Bhainse Colony with the result that the Rehri residents do not get more than 80 thousand gallons per week from the system. This is far from adequate. In addition, the distribution network leaks and the water does not reach certain areas of the settlement at all such as the Dabla para. To make up for the shortfall individuals purchase water tankers which cost between Rs 200 to Rs 250 and share this cost with their neighbours, or sell water to them at Rs 1 per canister. Usually the purchased water is stored in the neighbourhood underground tanks built by the DC.

In 1979 water started to pour out of the rock formations in the north east part of the village. The water of this "spring" is

constantly increasing in volume and the discharge at present is 1750 gallons per hour. This water is unfit for human consumption and is chemically very hard. However, it can be consumed by animals and can be used for growing certain varieties of plants. The only way that it can be made potable is through osmosis. The source of this spring is perhaps from the leakages of the sewerage and water pipelines in Bhainse Colony and/or the effluents from Sindh Alkalais.

This spring water is used only by residents who live next to the spring, but only for washing, bathing and watering animals. Most residents do not like using this water because of its hardness and brackishness. Many women interviewed said that they would not pay even 25 paisas per canister for it.

10.2 Sanitation

Fifty percent of the homes in Rehri were provided with an underground sewage system under the prime minister Five Point Programme in the mid eighties. However, very few houses have constructed sanitary latrines to link themselves to the sewage line. The sewage lines run parallel to each other and discharge raw sewage directly into the sea. During high tides they are inundated by sea water. Because of a shortage of water for flushing purposes most of the lines are now choked. Only the ones which have the spring water flushing them seem to work. In addition to these problems, people are reclaiming land from the creek with the result that the sewage outlets are either being

blocked or discharging into unpaved open nullahs which are increasing in length.

In the areas where sanitation facilities do not work or do not exist, people still excrete in the open or build simple latrines in areas which are subject to flooding at high tide so that the excreta can be washed away.

Waste water generated by cooking and washing activities is usually disposed off in a ditch in the house itself or is thrown out onto the street by the women of the house. This water is considerable as an average family in Rehri uses a minimum of 10 to 15 canisters of water per day.

10.3 Electricity

Seven out of ten neighbourhoods in Rehri have electricity. However, not more than 30 percent of the residents of these neighbourhoods have a direct electric connection. Most households purchase electricity from their neighbours who have a connection and pay Rs 100 per month for lighting two 40 watt bulbs. This is an exorbitant cost. The reason why people do not have their own meters is that they can not afford the KESC connection charges.

10.4 Fuel

Almost all households use mangrove timber as cooking fuel because it is easily and cheaply available and because they say that it

burns longer and better than tali or kekar and the food cooked on it tastes better. The residents and housewives interviewed had a preference for gas and would be happy to pay for it even if it costs 10 to 15 percent more than what they spend on fuel today. However, gas cylinders are not easily available and even if they were, the vast majority of Rehri households would not be able to afford the initial deposit required for the purchase of the cylinder.

10.5 Korangi Fish Harbour

The residents were asked about the benefits of the Korangi fish harbour to them. They feel that only those fishermen who can sell their produce in the open market and are not bound to middlemen will benefit from the harbour as they will no longer have to go to Ibrahim Hyderi, which is far away, to sell their catch. Since almost all fishermen are in debt to middlemen, residents feel that the fish harbour will not be beneficial.

Fishermen are also of the opinion that the large boats that will operate from the fish harbour will not employ them since they will be owned by non local who will prefer to employ people from their own areas. In addition, the fishermen also feel that the local entrepreneurs, if they do decide to use the fish harbour facilities, will prefer to employ Bengali and Burmese fishermen and boat-hands rather than Rehri residents.

10.6 Roads and Street Paving

A few roads and streets in the older neighbourhoods of the village have been paved either by the DC as part of its ADP or the PHED under the prime minister's Five Point Programme. In most of the settlements, however, access ways and streets are katcha. There are no parks and playgrounds in the neighbourhoods either and the existing open spaces are used as garbage dumps. However, the settlement is connected to Ibrahim Hyderi, Landhi-Korangi and the city of Karachi by motorable roads.

C. THE SCENARIO FOR THE FUTURE IF THE TRENDS PERSIST

11. Repercussions of the Socio-Economic Trends

The majority of the clans in Rehri are being marginalized out of the lucrative fishing activity. In addition, they are not becoming involved in other economic activities that are available in the city. They do not possess the means or the skills to develop alternative sources of income and their culture and traditional social organisation does not help them in developing aspirations for education and commerce. Collectively these factors make them an easy target for exploitation. This also weakens their position in all lobbying efforts with the government and in their relationships with the political power structure. The debt burden makes matters worse. Many such marginalized communities exist in Karachi, mostly consisting of the original inhabitants of the old goths. These goths are now surrounded by large informal settlements of recent origin.

Examples of this marginalisation can be found in Orangi, Baldia, Mauripur and Drigh Colony. In these cases the marginalized communities (except for Mauripur) are agricultural ones.

The more enterprising clans, who have larger links, such as the Khashkheli and Shaikhs, will acquire education. Most of their educated members will seek government jobs, initially as school teachers and later as clerical staff in the district and provincial administration. The first generation of the educated youth will try to work for the betterment of the village community as a whole and will struggle and organise themselves for it. However, when their children start growing up, many of them will give up this activity and some of them will leave the settlement and go and settle in middle class areas. With the second generation of educated persons, class differences between them and the village residents will be consolidated and the better educated member of the more developed clans will stop identifying themselves with Rehri and its inhabitants.

Unless and until support systems for the development of skills and entrepreneurship are created, almost all trade, commerce and small scale industrial activity related to fishing and/or development as a whole, will pass into the hands of the migrant communities in the neighbouring informal settlements.

These conditions will guarantee that the political representatives of the village will continue to be from among the middlemen. It is possible that some of the educated youngmen may

be elected as councillors during some major political movement. However, they will in time be co-opted by their more powerful colleagues.

In the conditions described above effective collective action will not be possible, and if the nature and scale of NGO intervention remains what it is today, it will not change the situation appreciably. This is discussed in Section D of this report. In the absence of effective collective action and an equitable relationship with political power, it is also unlikely that UC and DC civic and social sector schemes will improve in quality or in their maintenance and operation.

It is likely that women from Rehri village will start working as domestic help in the richer areas of the city or for the better off residents of the neighbouring settlements. This is a common activity of women in old goths where the marginalisation process has taken place.

12. Repercussions of Physical Growth Trends

12.1 Repercussions for the Korangi Coastal Belt

Visits to the migrant settlements along the coast such as Irkanabad, Ittehad Colony, Ali Akber Shah demonstrate that they are growing at a phenomenal rate. Real estate agents and the Sindh Katchi Abadi Authority, estimate the growth at 8 to 9 percent per year. If this is true, then in a ten year period the entire Korangi coastal belt will become urbanized. These

settlements will differ from Rehri inasmuch as they will contain a large number of white collar workers, skilled workmen, shopkeepers and entrepreneurs. As such they will have considerable political power due to which they will be able to pressurize the administration to providing them with water and other civic amenities. However, it is unlikely that a sewage system for these settlements will be developed and in the absence of a sewage system and treatment plants for it, increasingly large quantities of untreated sewage will flow into the Korangi creek. This will pollute the creek and create major environmental problems for the residents living along it and for the marine life that lives and breeds in it. It is also unlikely that an effective solid waste collection and management system will be developed for this area and unless industrial pollution can be controlled, it will add to the environmental problems of the creek and the coastal population.

In the coming decade a number of sewage farms, using raw sewage will develop in and around the coastal belt, especially after the development of an increased water supply system. The development of these farms in the vicinity of large settlements will create a number of environmental and health hazards in addition to producing vegetables and fruits that will, for health reasons, be inedible. Such farms have already started to take shape such as Hyder Baloch's farm just adjacent to Rehri.

12.2 Repercussions on Rehri

With the development of increased water supply and the absence of sanitation and sewage treatment plants, the water front at Rehri will be polluted and will have a foul odour, especially at low tide. People will continue to reclaim land from the sea by using solid waste as infill. This will further pollute the atmosphere. The acidity of the sewage will attack the timber of boats in the creek and damage them. This process has already begun in those areas where boats are kept near the existing sewage outlets.

The wealthier Rehri residents will improve their homes and the community lands will be sold to outsiders. This sale will either be made to developers or to individual purchasers. In either case, the real beneficiaries will be the political leaders and middlemen of Rehri village who will organise these transactions.

D. AN EVALUATION OF NGO INTERVENTIONS IN REHRI

13. IUCN's Coastal Community Development and Related Work

13.1 Studies and Surveys

The IUCN has carried out a number of studies and surveys on the environmental, social and economic issues of the coastal areas and its settlements, including a Natural Resources Use Survey. A list of these studies and publications are given in Appendix 2.

Comments: The IUCN studies and surveys are very detailed and of a very high quality. They clearly establish environmental,

social and economic conditions in the coastal regions. However, they do not establish the processes that are responsible for shaping these conditions and nor do they identify the different roles different actors are playing in these processes and their relationship with each other. Some of the comments and recommendations of the reports need to be reconsidered. For example, it is stated that in the absence of water supply a social forestry programme cannot be developed. However, Rehri residents dispose off large quantity of waste water every day which can be used for this purpose. Alternatively the use of spring water for this purpose, at least for areas around the spring, can be considered. Again, it is recommended that gas cylinders, if available, should be given to the residents at subsidized rates. There is no justification to subsidize gas for Rehri residents if it is not being subsidized as a part of government policy for other low income groups in other areas as well. And then, who will bear the cost of this subsidy, why and for how long ? The crucial question relates to the initial deposit for the purchase of the cylinder bottle which has not been addressed.

13.2 Mangrove Forestry

In collaboration with the Sindh Forest Department the IUCN has helped in planting 750 acres of mangrove forests. The IUCN provides logistic support, labour payments, operational costs of running a nursery, cost of acquiring plants and erecting fencing around the planted areas. The District Forest Officer who works on the project and the other range officers are the employees of

the government of Pakistan.

Comments: The planting of 750 acres of mangroves is a considerable achievement especially since it has also introduced old extinct species. However, this activity has no community participation aspect to it and all the residents interviewed for this evaluation were unaware of its importance and scope. As such it may not be sustainable.

13.3 Mangrove Honey, Perfume, Fungicide and Tourism

In association with the Pak Honey Bee Society the IUCN is working on the development of a mangrove honey project whereby the local population will keep bees in the mangroves during their flowering season which is from April to August. Part of this season coincides with the period when fishing activity is suspended. A test trial for this activity was carried in out 1992 where three sites were identified and local persons hired to look after the hives and as guards. The IUCN has borne the cost of logistics and related expenses. The Honey Bee Society feels that after the flowering season in the mangroves is over, the hives can be shifted to other locations in Sindh where flowering of plants is taking place. All this needs organisation and management.

In addition to the honey bee experiment, the IUCN is working with the HEJ Institute of Chemistry at the University of Karachi for developing perfume from mangrove flowers and fungicide from mangrove bark. A dialogue has also taken place with Adventure

Travels for the development of eco-tourism in the area.

Comments: The Honey Bee Society of Pakistan is a well established organisation and is in the process of expanding its activities to make them commercially more lucrative. Now that the IUCN has introduced it to the potential of the Korangi creek for honey production, it should not give any financial support to the project. If the project is economically feasible the Honey Bee Society will pursue it. However, the IUCN's Coastal Community Development (CCD) Unit should see to it that the local population should benefit from the employment generated by this activity. In addition, the CCD unit should help the Honey Bee Society in identifying community members who can carry out this activity and give the Honey Bee Society the use of its premises for holding meetings with the residents and imparting training to them, but no more !

Perfume and fungicide production and eco-tourism components have so far not been developed and as such it is difficult to comment on them. However, the role of the CCD unit in this cannot be more than ensuring that the economic benefits of this activity should go to the local residents. Given the anarchic social conditions in Rehri, it will not be possible to form cooperatives to exploit the results of this research and any attempts to do so will result in failure. The most that can be expected is that the CCD unit may succeed in establishing a more equitable relationship between the entrepreneurs involved in this work and the local population.

13.4 The Community Development Office at Rehri

The IUCN has established an office of the CCD unit at Rehri and employed Younus and Rugaia (both Khashkhelees) as Community Development Officers (CDOs). The CDOs are really extension agents and social organisers. As such they are intermediaries between the IUCN staff, researchers and the local population. This role they have been fulfilling. However, so far no programme has been initiated that requires major collective action for development purposes. Most of the work that Rugaia and Younus have been doing is promoting stoves, supplying materials to women for embroidery purposes and collecting the completed pieces for marketing by Shirkatgah, and looking after IUCN visitors and visiting staff. In addition, they have been helping people in filling out forms for ID cards, birth certificates, electric connections and writing letters and petitions on their behalf to local government functionaries. The CDOs also write their diaries and are supposed to document the work they do.

Comments: The establishment of the office has had a major impact on the residents of Rehri. They have owned the office and use it as a place for gathering and discussion. In addition, they are able to get their forms, letters etc. filled and written without having to run after councillors and notables. This in itself is an achievement.

Both Younus and Rugaia are an excellent choice. They are of

above average awareness for Rehri and have a vision, even if unclear, for a better future. However, they need a clear programme and adequate training to carry it through. They need to learn how to quantify, analyse and document. The dairies and documentation that they have been producing so far need to be discussed with them regularly and critically. In addition, a proper format for them needs to be developed. This will perhaps be the most important part of their training apart from the transferring of a clear vision of development for their village and community. The CDOs must also be free from looking after visitors, arranging logistics or food for them, since it has been seen that involvement in such activity has an adverse effect on development programmes and develops attitudes and behaviour patterns in the staff that conflict with programme aims and objectives.

By employing Younus and Ruqaiya, the IUCN has freed them from carrying a livelihood and they can now do full time and in a more organised manner what they were doing part time earlier.

13.5 Fuel Conservation Stoves

The CCD unit has introduced fuel conservation stoves to the residents of Rehri. Initially mud stoves were introduced and 20 to 25 numbers were constructed. The exact number constructed is not known and there is no report as to who the adopters were and of their social and economic background. All that is known is that they have been rejected by the residents for a variety of

technical reasons. The CCD unit then introduced steel stoves. The procedure followed is that a stove is given to a potential adopter for a period of 15 to 20 days. If he/she finds it useful he/she then places an order and returns the stove. So far 50 to 60 orders have been placed.

Comments: The people who have been using the stoves are very satisfied with them and do not find their cost, which is Rs 80 to Rs 100, excessive. Although they have not been able to quantify it, they agree that the stoves use less fuel and produce higher temperatures. In addition, they use smaller pieces of timber which are easier to collect and cheaper to buy. However, none of the people interviewed, who had not used the stoves, knew about their existence. In addition, the stoves are being manufactured outside Rehri and people have to wait for acquiring them.

The CCD unit needs to hold a number of meetings in individual neighbourhoods to explain the stoves and their benefits. People who are using the stoves should be made to explain the benefits of the stove to the participants of the meeting. It may be a good idea to appoint a person in each neighbourhood to follow up on the meeting and take orders. After a substantial number of stoves have been adopted, the CCD unit should look into the possibility of giving credit to an entrepreneur in Rehri to make and market stoves on a commercial basis. The CCD unit can then withdraw from the programme.

13.6 First Aid Post

A first aid post has been set up by the IUCN at the jetty for helping fisherman and boat-hands if they have been injured or bruised at sea. The IUCN is spending Rs 2,500 per month on the first aid post. The residents who know about the post are very appreciative of it. However, since they have no involvement in it themselves they do not seem to own this facility. A large number of persons interviewed did not know of its existence.

Comments: A first aid post is a useful service. However, it does not involve the people of Rehri in its operation, management and/or funding and as such it will always be seen as a gift or charity. The IUCN should look into the possibility of handing this over to the people of Rehri who should at least part-finance it. This may not be possible since it will not be easy at present to build an organisation for collective action around the first aid post as the people do not see it as a necessity. May be when organisations around other issues emerge this issue could be taken up then.

13.7 Embroidery Work by Women

The CCD unit has been identifying women who can do embroidery in Rehri and in Chashma Goth. Shirkatgah supplies these women with cloth and thread for embroidery purposes. The finished product is collected by the CCD unit and given to Shirkatgah who then markets it. In the last five months ten women have done embroidery work and have earned a total of Rs 2 thousand.

Comments: The work Shirkatgah is doing is not an easy one. It requires an immense amount of patience, time and marketing skills. It is remarkable that they have been able to do the amount of work they have done in so short a period of time. Most efforts of this kind fail to reach a large number of women, suffer from marketing problems if the supply is substantial, and are seldom commercially viable. In addition, to expand and make an impact, this work will require credit and subsidies to begin with and constant monitoring. This will take up a large part of the time of the CCD unit at the expense of other easier and more viable programmes. May be the possibility of inducting a middleman who is already involved in the stitching and embroidery business into the programme should be considered. The CCD unit could either identify women who can do stitching work and own machines for the middleman, or find a Rehri based intermediary between the women and the middleman.

13.8 Musical Programme

The IUCN's CCD unit has held two musical programmes in which the local population has participated. The programmes have aimed at raising the awareness of the local population with regard to the need for the sustainable use of natural resources, especially mangroves. The local population has participated in the performances and they were well attended. Most of the people questioned regarding these performances were critical of them, although this may simply be a coincidence. Some on the other hand were very supportive of the programmes and wanted them to

continue. The people in the Dabla and Jat paras complained that they were outsiders to the whole affair and it was entirely a Khashkheli and Moro undertaking. They were not even aware of the contents of the programme or the reasons behind it.

Comments: Musical programmes can be a very effective way of mobilising and educating people. However, without a supporting development oriented participatory project such activities will only end up in being considered by the local population as entertainment. This will harm the image of the programme and of the CDOs as well. The CDOs fully understand these concerns.

14. SCOPE's Initiative regarding the Water Issue

SCOPE has set up a filtration plant for the spring water. In addition, SCOPE has developed proposals for the study of drinking water supply and drainage improvement options for the coastal villages. The options suggested include the use of spring water for domestic purposes and a study of drainage options for the villages along the coast.

Comments: The filtration plant set up by SCOPE can only filter 1,000 gallons of water per day which is a drop in the water requirements of the village. In addition, this filtration plant has cost Rs 250 thousand or Rs 25 per gallon to develop, which is to say the least, exorbitant. In addition, the water has not been made potable as a result of filtration. Similarly, there is no need to study the tapping of surface and subsoil water sources

for a water supply system for Rehri. The village has properly developed water reservoirs and pumping and distribution systems. The systems need to be extended and repaired to serve the whole village and the reservoirs need to be guaranteed an adequate amount of water from the KWSB bulk supply. This can be done through cooperative action and technical support. Proposals for doing this form part of Section E of the report. Regarding sanitation as well, there is no likelihood that an integrated sewage and drainage plan will be developed and implemented for the Korangi coastal areas by the development authorities. Even if a plan is developed, conditions will have changed considerably due to inputs into the sanitation and drainage systems by communities and developers, by the time implementation takes place. As such the plan will be redundant. Most fringe areas of Karachi are experiencing these problems today. It is also unlikely that if an integrated plan is developed its enormous construction cost will be borne by "donors" or NGOs. The solution lies in developing small decentralised sewage system and oxidation ponds for different settlements and having them funded by the ADPs of the local councils and development authorities. This is further discussed in Section E of the report.

15. BUSTI's Intervention

BUSTI, a Karachi based NGO has been active in Rehri. It operates a sanitation programme and a home school programme in the village. Under the sanitation programme BUSTI provides those residents who are willing to construct a soakpit for excreta and

foul water disposal, a WC pan, two bags of cement, ten feet of pipe and steel bars for the soakpit slab. In addition, BUSTI provides technical assistance for the construction of the pits.

Under its home school programme BUSTI trained thirty women of various neighbourhoods for opening and operating home schools. In addition, it gave the trained women teaching aids, blackboard, chalk and rugs for the students to sit on. Thirty schools were opened but only eight have survive and in these too the number of students have fallen and continues to fall. In Ruqaia's school there were thirty three women students of which only fifteen still attend and out of the forty children only eight still come to school.

Comments: Soakpits cannot be successful in those areas of Rehri where the subsoil water is only a few feet below ground level, which is so in almost the entire settlement. In addition, soakpits cannot be successful in densely populated areas such as the older parts of the settlement. This effort is a waste of BUSTI's money and the efforts of the individual household who opt for the soakpit. In addition, soakpits do not overcome the problem of waste water disposal and do not promote collective action.

Wherever home schools have been introduced without supporting community development programmes that organise and motivate people, they have been unsuccessful and have closed down. Normally they close down because of pressure from the conservative sections of society that object to women's'

education or to unmarried women working for cash. The Rehri home schools have faced similar problems. It must also be understood that home schools are not an alternative to proper schools. Proper schools can be promoted by supporting entrepreneurs willing to go into this business or by developing neighbourhood societies. Again awareness raising and motivation and mobilisation around programmes of collective action would have to precede such an involvement.

16. Dr. Ghaffar Biloo's MCH Clinic

Dr. Ghaffar Biloo has been working in Rehri for the last five to six years. He was instrumental in motivating the younger Rehri residents into organising the MSS. His MCH clinic consists of a visit by doctors from the Civil Hospital, Karachi, every Thursday. They examine women and child patients, prescribe medicines and refer serious cases to Civil Hospital. In addition, MCH clinic has also trained twenty women from Rehri in diagnosing certain diseases and in prescribing medicines for them. These women were trained at Civil Hospital and their board and lodging for that period was borne by the MCH clinic.

Comments: Dr. Biloo's work is very valuable. However, it is curative in nature whereas most of the diseases that Rehri residents suffer from can be prevented by awareness raising, hygiene, better nutrition and reasonable water supply and sewage systems.

17. World Bank Shelter Project and First Women Bank's Intervention

The World Bank's Shelter Project is working through the First Women Bank and BUSTI in providing loans to women for a house building programme. BUSTI with MSS assistance has identified fifty women to whom loans of Rs 14 thousand to Rs 25 thousand will be given by the Bank. These women will have to save Rs 400 in two months before they are eligible for the loan. In addition, BUSTI has developed house plans for the Banks' clients (for the terms and conditions of the loan see Appendix 4).

Comments: The First Women Bank will be investing Rs one million for the construction of fifty houses in Rehri. What Rehri requires is the development of a programme for design and technical support for house improvements. The programme would consist of improving ventilation and lighting in the homes, building sanitary latrines and developing better roofing systems. These could be introduced through the existing building component manufacturing yards. Credit for house building should be limited to very small sums and the repayment period should not be of more than six months. However, the programme has begun and it is most unlikely that after these fifty loans have been disbursed there will be more loans in the pipelines and that will be the end of that !

18. People's Perception of NGO Interventions

Apart from the politically active and the better educated and

comparatively affluent residents of Rehri, no one is concerned or even aware of the various NGO interventions in the village. None of them has made any impact on the social or economic life of the village as a whole. A number of persons interviewed did not even know of the existence of the MSS and others thought of it as a Khashkheli organisation. However, everyone has noticed that city people and "white" men and women come and go to the village. These peoples were of the opinion that the visitors were going to bring a lot of money which would pay for the establishment of water supply, health facilities and latrines. They were apprehensive that the MSS would pocket much of this money and mess up things.

The reason for these perceptions is that none of the NGOs has undertaken a major and sustained mobilisation and motivation programme built around a vision for a better future with which the people of Rehri, or of any of its individual neighbourhoods, can identify and collectively participate in.

E. CONCLUSIONS AND RECOMMENDATIONS

19. Conclusions

19.1 The Rehri Community is a Disadvantaged One

Because of its lack of education, skills, representative organisation and its conflicts of interests with the politically powerful groups in the village, the Rehri community suffers from a number of disadvantages. These factors prevent the development,

operation and maintenance of appropriate water and sewage systems by the local government for the village; make it difficult for the community to participate in alternative economic activity that the city offers, or in developing their fishing activity further independently. The dependence on middlemen loans for survival in an increasingly competitive market further deprives the community of options. The solution to these problems lies in the creation of grass-root institutions for collective action. This collective action can only be organised around development programmes which are a priority with the community and which they can finance and manage and hence have an interest in maintaining them.

19.2 The Debt Burden

For all fishing activity boat-owners have to depend on loans from middlemen and in return have to sell their produce to them at very low prices. If those members of the community who "own" boats could acquire loans for fishing activity from other sources, they would be able to earn enough to survive without further loans. In addition, if the incomes of households who own or do not own boats could be increased, they would perhaps have the possibility of surviving the two and a half to three month period, when fishing is suspended, without borrowing.

19.3 Increasing Incomes

Incomes of households can be increased in two ways. One, by effecting savings; and two, by finding alternative sources of

income. These can be achieved by

- a) having an adequate municipal piped water supply system so that residents do not have to pay the large sums they spend at present on acquiring water;
- b) being free of disease and thus saving on medical expenses and from losing money by absence from work. This can be achieved by developing a sanitation system, practicing preventive health techniques, family planning and following nutritional advice;
- c) saving on purchase of bad and adulterated milk. This can be done by keeping a milk producing animal at home. A loan for this activity will be required;
- d) having fruit trees, such as coconuts, in adequate numbers in the home and selling their produce; planting tree lots that can be a source of fuel and sale; and
- e) making commercial use of skills that women (and men) of the village possess and developing marketable skills in the village population.

The above cannot be achieved without a proper understanding of local social dynamics; technical research leading to solutions that are compatible with the sociology and economic of Rehri; the extension of these solutions; and the creation of community

organisations that are capable of receiving the extension packages and acting on them.

However, these programmes cannot be undertaken in one go and priorities will have to be set in collaboration with the community or those neighbourhoods which are more receptive. These inputs, to be successful, should not result in parallel programmes but should be a part of a larger whole with clear aims and objectives and linkages between them. No time-tables can be set for the programme and it will have to develop at the pace at which the community accepts the CCD unit's inputs and responds to them.

19.4 The Needs of the Larger Environment

The programmes outlined in paragraph 19.3 above will have a positive impact on the physical environment of Rehri and if replicated in other settlements it will also have a positive impact on the Korangi eco-system. Controlling industrial pollution of the eco-system is beyond the capacity and capability of such a project. However, if communities develop an awareness of issues, the means to express their concerns about them, and the power to pressurize relevant agencies concerning them, this aspect can also be taken care of in the long run.

19.5 Manpower Requirements for Developing and Operating the Programme

The IUCN studies and surveys of the coastal areas and the work that the CCD unit has done so far has given the unit a good understanding of the issues and problems that the Rehri communities are beset with. In addition, they have a good team of social organisers who belong to the Rehri communities. What is required is

- a) a full-time programme director who can develop and operate the programme;
- b) technical and social research to develop extension packages. This can be done by individual consultants or by NGOs who are engaged in doing similar work;
- c) training of the CDOs (and other staff that might be recruited by the project) for organising people; promoting, monitoring, documenting and evaluating the different components of the programme; understanding and dealing with local administration; and in developing new initiatives that might be required by field conditions. This training can also be imparted at relevant NGO projects; and
- d) training of local activists, neighbourhood leaders and representatives, and the development of skills in the community for carrying out the programmes. This training can also be imparted at relevant NGO projects.

20. Recommendations

20.1 Organisation for Collective Action

The most urgent need for promoting participatory development in Rehri is the development of a programme which involves collective action by a number of small cohesive groups or neighbourhoods. This action can be built around a water supply and/or sanitation programme. Recommendations for developing these and other programmes are given in the sub-paragraphs below.

20.2 Water Programme

The water programme will consist of two components. First the MSS and other groups, whom the CCD unit will have to identify, will have to pressurize the PHED and KWSB into guaranteeing that the village will be supplied the water that is allocated to it. The MSS has already done some work in this direction and the CCD unit must build on it (for the work done by the MSS see Appendix 5). A concrete proposal, detailing the costs involved, must be put before the concerned authorities and must develop a strategy for preventing theft from the pipeline meant for Rehri. If theft cannot be prevented then an alternative route for the pipeline must be identified and the cost involved in laying it must be worked out. Such an alternative has been identified by the MSS and is only one thousand feet in length. This alternative line should be funded by the PHED, or if that is not possible, then by some donor agency. The CCD unit will have to seek technical advice and support of individual consultants or relevant NGOs for

carrying out this work. The CCD unit must not do the lobbying for this work itself but motivate the local population to organise itself to do it.

Once water has been restored and is available in sufficient quantities, motivation meetings must be held in neighbourhoods and/or lanes, whichever is more feasible. In these meetings the health and economic benefits for water must be explained and people encouraged to form an organisation at lane or neighbourhood level to extend the water line into their areas. The CCD unit must provide the people with plans, estimates of labour and material involved, tools for construction and give them advice on construction and top supervision to the construction work. The people will carry out this work at their own cost and as such at their own pace. Since they will make financial, labour and managerial investments in the work they will maintain it and also involve themselves in the maintenance and operation of the PHED water reservoir and supply line.

20.3 Sanitation Programme

The sanitation programme will follow the same pattern as the water programme and in localities where piped water is already present, it can begin immediately. It will also have two components. One, the CCD unit will have to develop a proposal for a trunk line that links the existing sewage outlets (that flow into the sea) and to which the future neighbourhood and/or lane sewers can connect. This trunk sewer should terminate at an

oxidation pond from where a windmill (there is lot of wind in Rehri) can pump the treated effluent out. The effluent can either be pumped directly into the creek or can be pumped to the village community lands where it can be used for agricultural purposes. The lands can be leased out to someone from the village who can also take the responsibility of operating and maintaining the trunk sewer line and oxidation pond at his own cost, and in exchange acquire the treated water and manure from the oxidation ponds free of cost.

The designs and the costs of the above scheme should be worked out and sources of funds identified for it. If they are government funds then the development work will be done as per government procedures and by government contractors. In this case, costs will be high. If donor funds are involved the scheme should not cost more than Rs 1.6 million. In this case also the scheme will have to be constructed by contractors and its construction supervised and managed by the local population.

The CCD unit will have to seek the advice and/or support of individual consultants or NGOs who are involved in this type of work for working out appropriate designs and estimates. At some stage it will need to employ a technical person who can draw up estimates, carry out simple surveys and make plans.

Once the construction of the trunk sewer and oxidation pond is in an advanced stage, the CCD unit can motivate people at lane or neighbourhood level into organising themselves for financing and

constructing sanitary latrines in their homes and their lane level sewage lines. The CCD unit will provide the residents with plans, estimates, physical survey benchmarks, estimates of labour and material involved in the construction of their latrines and lane level sewers, construction tools, and top supervision of construction. The people will provide the finances, materials of construction, labour and undertake to return the tools after use.

20.4 Health Programme

In those lanes and neighbourhoods where water and sanitation work has been completed, the CCD unit can begin a preventive health programme. For the purposes of this programme a Lady Health Visitor (LHV) will have to be employed and the part-time services of a lady doctor acquired. An assistant to the LHV can also be acquired by training a local educated woman. The women of the lane or neighbourhood that has built its sanitation system should form an organisation and elect, select or nominate their representative. The representative will arrange meetings of the women on a weekly basis and the CCD health staff will advise them on the causes and prevention of diseases, nutrition, hygiene and family planning. At a suitable time in the development of this small neighbourhood group, family planning supplies can be given on credit to the representative who can then sell them to the group members and repay the CCD unit.

20.5 Social Forestry Programme

Trees in the home: The social forestry programme can be introduced as a part of the health programme. Lane and/or neighbourhood women during their health education meeting can also be explained the benefits of planting different type of trees and the manner in which they should be planted and looked after. A nursery should be established in the village and the plants sold to the group members. There should be no subsidy in this sale. However, this programme should be introduced only to those groups which have worked collectively on their water and/or sewage systems and responded positively to the health programme.

Trees in public spaces and community lands: This programme should wait until the above programmes develop and mature and the and the community can involve itself in collective action. The use of spring water for this activity should also be studied.

20.6 Animals for Milk Programme

The animals for milk programme can also be introduced by the health programme. However, it will require separate staff. In lanes and/or neighbourhoods where the health programme has taken route credit should be offered to women for the purchase of animals. In addition, trees that can provide fodder for the animals should also be introduced. The possible sources of credit for this activity are given in Section F below.

20.7 Credit for Promotion of Fishing Activity

Various sources of credit are available for helping fishermen for running their businesses, purchasing nets, mechanizing their boats etc. Technical assistance is also available along with these credit sources. However, these credit sources cannot be used for repaying loans taken from middlemen. They can be given to fishermen who are free from debt. The CCD unit should enter into a dialogue with the organisations that give this credit. However, before making this into a programme the CCD unit will have to carry out a study on the nature, scale, procedures and processes of the middleman loan market and the current situation in Rehri regarding this issue. Without a clear understanding of the issue directions for the use of credit cannot be identified and this programme cannot succeed.

20.8 Other Programmes

Programmes such as the Shirkatgah's khaddi/embroidery programme and the stoves programme should consider the comments related to them which have been made in Section D of this report. A house improvement programme, loans for family enterprises and technical support to them, and an education programme can be developed at a much later stage and only after the initial programmes have been successful or if the residents press for them.

20.9 Drugs and Lands

The CCD unit must not involve itself in any drug prevention

programme or in land supply. These are issues that are dominated by powerful vested interests backed by political power and the police involvement in them may lead to the termination of the project.

20.10 Manpower and Training Requirements for the CCD Unit

For the time being the CCD unit requires a project director, who should be an experienced community development professional who can give shape to the programme outlined in the paragraphs above. The professional should be aware of participatory development processes and relevant projects in Pakistan. He should also be aware of the manner in which local government operates and should be able to promote his project with NGOs, donor agencies and government departments.

No other staff needs to be employed at this stage. However, Younus and Ruqaiya need to be trained at relevant NGO projects which have done similar work so that they can relate to the programme being proposed. In addition, the IUCN's Coastal Ecosystem Unit should also receive similar orientation. Additional staff can be employed as the programme progresses and should consist of locals unless there is really no other option. If adequately trained locals are not available, suitable persons should be identified and given training. For instance, for the water and sanitation programmes local persons can be trained as surveyors and plumbers.

The most important part of training for the staff members, especially the CDOs, will be a critical review of their work and their documentation of it. This can be done at weekly meetings of the staff, which the project director should hold and conduct. The meeting should not only educate the staff members on their specific field of work but should relate the work they are doing to larger political, social and environmental issues. They must be made to see their work in the larger urban and national context.

In addition to staff training community members and neighbourhood and/or clan activists will have to be taken to projects which have programmes similar to the ones being proposed so that they can see for themselves that they work. This will give them an opportunity to meet people similar to themselves who have participated and benefited from these programmes. Certain members of the community will also need training and orientation so that they can discuss the programme with their community and involve it in its implementation.

The success of the programme depends entirely on the competence of the project director and the amount of autonomy he enjoys from bureaucratic red tapism and "ideological" pressures.

F. PROJECTS AND INSTITUTIONS WHO CAN SUPPORT THE PROPOSED PROGRAMME

21. Orangi Pilot Project (OPP)

The OPP has been operating a sanitation, health and social forestry programme, very much on the lines recommended in Section E above. In addition, the OPP is replicating its work in Lahore, Sukkur, Larkana, Shikarpur and Hyderabad. This replication work is being carried out by the World Bank, UNICEF and the Youth Commission for Human Rights. For these replication programmes the OPP is consultant to the agencies who are promoting them. The OPP can become consultant to the CCD unit of the IUCN and help in preparing plans and estimates for water supply and sewage and help train the CDOs, other CCD unit staff members, and the local population for this work and for the health programme. The OPP is also involved in a very successful rural development programme for Dildar Goth near Karachi. This programme consists of forestry and raising animals for milk.

Discussions on the subject can be held with the OPP and an orientation presentation of the OPP's programmes and methodology can be arranged for the senior IUCN staff before a decision is taken on this matter. A short list of relevant OPP literature on its programme and methodology is given in Appendix 6.

22. Water Aid

Water Aid is a London based NGO. It provides both funds and technical advice for the development of water sources and

distribution systems for Third World countries. Water Aids also uses a lot of innovative technology, although in the case of Rehri this will not be required. The contact person and address of Water Aid is given below:

Mr. David Collett
Director
Water Aid
1 Queen Anne's Gate
London SW1H 9BT

Tel: 071 233 4800
Fax: 071 233 3161

23. ORIX Leasing Pakistan Limited

Orix Leasing Pakistan Limited is a Japanese company that has been working in Pakistan for some time. It has a credit line from the World Bank from which it gives credit of Rs 25 thousand to Rs 100 thousand, to those artisans, professionals and businessmen who have been working in their fields successfully for a minimum of three years. The loan is given to improve and expand the business being carried out and increase employment. The mandate of the company permits it to give credit for the development of the fishing industry and to small fishermen as well. No collateral is required for the loan. The contact person for the company is its consultant and his name and address is given below.

Mr. Ghulam Kibria
5-E, 7th Central Street, Phase II
Defence Housing Authority
Karachi

Tel: 54 2501
54 6383

24. National Rural Support Programme (NRSP)

The mandate of the NRSP includes providing technical and financial support for projects (including infrastructure development) such as the coastal community development programme of the IUCN. Once an outline of an integrated programme has been developed the IUCN's Coastal Ecosystem Unit could enter into discussions with the NRSP.

Terms of Reference of Arif Hasan

Evaluation of the Community Development Work
Cost at Rehri Carried Out by the Coastal
Ecosystem Unit, IUCN

1. To study all the available reports and materials produced by or in association with the Coastal Ecosystem Unit on the scope of the project and the community development work in Rehri.
2. To hold discussions with all persons associated with the project especially Dr. Pervaiz Naim, Ms. Zeba Ali, Ms. Rashida Dohad, those in Shirkatgah and the field staff in Rehri Younus and Ruquaia, and to observe the work carried out to date.
3. To visit the coastal villages at Rehri, Ibrahim Hyderi, Chashma Goth and Lad Basti and to assess their needs, opportunities, strength and weaknesses, through discussions with the people and local community organisations.
4. To prepare a report evaluating the IUCN involvement in community development in Rehri and to give suggestions for its future form, strategies and directions including IUCN possible employment of a community development coordinator.
5. To suggest links with other community development organisations, including training programmes for IUCN staff and collaborations within the community.

List of Reports and Documents Consulted

A. IUCN Reports, Surveys and Other Related Documents

1. Rapid Assessment of Industrial Pollution in Korangi/Phitti Creek, Karachi, Pakistan: IUCN, 1987.
2. Marine Pollution Baseline Survey in the Korangi/Phitti Creek, Karachi, Pakistan: IUCN, 1987.
3. Socio-Economic and Public Health Survey of Korangi/Phitti Creeks, Karachi: IUCN, 1987.
4. Population Dynamics, Environmental Changes and Development Processes in Developing Countries: A Case Study from the Coastal Area of Pakistan: IUCN, 1992.
5. Natural Resources Use Survey of Korangi/Phitti Creek: IUCN, 1992.
6. Sustainable Management of Mangroves in the Indus Delta: IUCN, 1992.
7. Sea Level Rise - Possible Impacts on the Indus Delta, Pakistan: IUCN, 1992.
8. Progress Report: Korangi Community Development Project, June-December 1992.
9. Fodder, Wood Extraction and Fishing on Sustainable Basis: IUCN, 1993.
10. Water on Wheels: Donkey Carts for Rehri: IUCN, 1993.
11. Community Development: A Non-Sociologist's Recipe: IUCN.
12. Outline of Community Development and Social Forestry Initiatives for Coastal Villages Along Korangi Creek: IUCN.
13. Monthly Report (in Urdu) of the CDOs of the IUCN Field Office: November, 1992.

B. Other Reports

14. Present Status of Marine Environment of Karachi - A review of Existing Data and Literature Search: NIO, Karachi, 1989.
15. Coastal Environmental Management Plan for Pakistan: NIO / UNESCAP, 1989.

16. Pakistan Fisheries Sector: ADB, 1988.
17. Development Co-operation Pakistan: UNDP, 1989.
18. Report of the National Commission on Agriculture: GOP, 1988.
19. Evaluation Report of the Karachi Coastal Management and Planning Programme: UNDP/KDA Master Plan Department, 1991.
20. Karachi Master Plan 1986-2000: Strengthening the Planning Process: UNDP/UNCHS, 1988.
21. Proposal for a Study of Drinking Water Supply and Drainage Improvement Options for Coastal Villages: SCOPE, undated.
22. Proposal for Effluent Monitoring and Source Identification Between Ibrahim Hyderi and Lad Basti: SCOPE, undated.

Places Visited, People Met

Date	Place	Met with
04.4.93	IUCN office	Dr. Pervaiz Naim and IUCN staff and Shirkatgah members involved in the project
07.4.93	Rehri: IUCN field office	1. Younus 2. Ruqala
11.4.93	Rehri: interviews	3. Mohd. Sumar: old <u>bedi</u> smuggler 4. MolChand: Hindu Bania, owner of provision store 5. Faryab Gul: vegetable and fruit vendor 6. Haji Ismail: fisherman 7. Mohd. Rasool: Khalasi
08.5.93	Arif Hasan's office	8. Asim Shah of the Honey Been Society
18.5.93	Rehri: interviews	9. Abdul Razzak: BUSTI engineer working in Rehri 10. Jumma Khan: "thallawala" 11. Sher Mohammad Khashkheli: old fisherman now a khalasi 12. TekChand: Hindu Bania; owns shop in Dabla area 13. Soomar Dabla: Dabla married to a Moro; catches only crabs. 14. Mohd. Siddique: old fisherman 15. Ismail Dabla: migrant from Ketī Bunder

Date	Place	Met with
20.5.93	Rehri: interviews	16. Fatima: owns a "bara" of 11 cows.
		17. Rahim: operating a "tal"
		18. Mohd. Kasim, school teacher
		19. Mohd. Yousef, school teacher
		20. Rugaia regarding the home schools
		21. Amina: trained at Civil Hospital as part of Dr. Biloo's MCH Clinic
		22. Suleman: caretaker of field office detailed interview
21.5.93	Chasma Goth and Rehri: Interviews	23. Omar Mahigir: middleman, resident of Rehri
		24. Haji Siddique: agent of a Landhi based ice manufacturing factory
		25. Ismail Khashkheli: fisher man
		26. Rugaia: collects milk and sells it
		27. Allah Bux: Khashkheli migrant from Thatta
		28. Jummar: owner of Ashraf Hotel in Rehri
		29. Qadir Bux: transporter
		30. Abdus Samad: mini-bus operator
22.5.93	Chasma Goth and Rehri: interviews	31. Sharifan: runs her own home school
		32. Hawadadi: housewife, migrant from Thatta

Date	Place	Met with
		33. Isaq Jaat: camel herder
		34. Ahmed: head of the Malkai community
		35. Mohd. Hussain: owner of <u>katra</u> net boat in debt of Rs 600 thousand to an Ibrahim Hyderi middlemen
23.5.93	DC office, Karachi	Visits made by Anis Danish of the URC to collect DC and UN details regarding their budget and programmes. Budget details and maps and plans of DC schemes for Rehri acquired.
24.5.93	DC office, Karachi	
25.5.93	UC office, Ibrahim Hyderi	
27.5.93	100 Quarters, Bengali Quarters, Ali Akbar Shah Goth, Lad Basti, Ibrahim Hyderi; a survey of physical conditions	
30.5.93	IUCN office	36. Peter John Menell
01.6.93	Bengali Quarters, Irkanabad, Ali Akbar Shah Goth, Ibrahim Hyderi	37. Nur Mohammad: estate agent
		38. Taj Mohammad: middleman
		39. Sanaullah Khan: "thalla-wala"
		40. Gul Khan: transporter
16.6.93	Arif Hasan's office	41. Ghulam Kibria, World Bank consultant, currently dealing with Orix leasing Company on behalf of the Bank
15.7.93	Arif Hasan's office	42. Fazal Noor, planner, World Bank Shelter Project, Karachi.

**Terms and Conditions of the First Women Bank's
House Building Loan Under the World Bank Shelter Project**

PROJECT DESCRIPTION

1 Goals and Objectives

The main goal of the project is to improve the housing conditions of low income rural communities through the mobilization of savings and provision of credit for housing improvement. To this end, a savings and loan scheme is to be developed and tested which links the housing credit demands of low income communities to the formal banking system through the intermediary of NGOs. The pilot project aims to demonstrate the potential commercial viability of scheme as a basis for an expanded programme.

The objectives of the project are to:

1. Mobilize the savings potential of low income communities for housing improvement
2. Develop the capacity of NGO to act as an intermediary between rural communities and the banking system
3. Increase the capacity of the residents to manage the improvement of their own housing conditions, in particular, enhance the role of women in this process
4. Establish effective mechanisms and procedures for loan recovery
5. Evaluate the financial and commercial viability of the scheme as a basis for future expansion.

2 Expected Results

The programme aims at attracting the savings of low income households to formal financial institutions and, after mobilizing savings, providing short and medium term credits at market rates for home improvement and expansion.

The expected results consist of:

- * Disbursement of approximately 100 housing loans at market rate.
- * Improved institutional capacity of FWB in terms of trained credit officers and availability of community motivators.
- * Improved capacity of NGO staff in technicalities of maintaining accounts and arrangements for deposits and recovery
- * Savings mobilization and its channeling into the financial sector.
- * Development of group savings and lending instruments which are appropriate for low income households.
- * Extent of demand for credit, willingness and ability to repay the credit.
- * Improvement in housing conditions
- * Demonstration of the financial and commercial viability of the scheme.
- * Improvement in income generating capability of rural women.

3 Project Partners

There are four main project partners:

1. First Women Bank (FWB); is responsible for disbursing approximately 100 housing loans to qualified borrowers over the course of the pilot project. More specifically they are responsible for the following:
 - * recruitment and training of mobile credit officers and deployment of senior staff to carry out the services.
 - * develop the system and procedures for management, administration and control of savings and loan mechanisms.
 - * educate potential borrowers in maintaining savings bank account, filing loan applications, loan disbursements and repayments.
 - * accept the Gothabad issued sanad, other right to occupy documents, and membership of a group savings scheme and individual's savings as collateral for loan.
 - * coordinate with NGOs in recruitment and training of community motivators in banking procedures for the programme and provide support facilities as necessary.
2. Intermediary Organization/NGOs; are responsible for providing services in the field of community organization in developing a demonstration project in selected villages which should be cost effective and replicable to other villages in the province. SWOCC and BUSTI are the two NGO partners working with FWB on this project. Their major responsibilities include the following:
 - * acting as a facilitator for the Rural Housing Savings and Credit Programme;
 - * appointment and training of community motivators exclusively for the pilot project;
 - * organize public meetings in the pilot villages to introduce the programme to the community;
 - * identify and select contact office in each pilot area (to be used as a common meeting place for weekly and fortnightly meetings) with the consent of the community;
 - * facilitate the process of group formation and selection of borrowers;
 - * coordinate with mobile credit officers (FWB staff) in educating the community on savings and lending aspects, proper utilization of loans and in recoveries;
 - * assisting villagers with arrangements for disbursing loans and collecting repayments from borrowers;

- * provide monthly update on the progress of community motivation process, its problems and level of awareness achieved during the weekly meetings to FWB.

3. Goth-Abad Directorate; is responsible for issuance of sanads to bona-fide residents of benefitting villages in a timely fashion. They are also responsible for verification of sanads and provision of relevant documents (Village Form II and verified site plan) to FWB.
4. Shelter Consultants (Shelter); is responsible for monitoring, facilitating and providing technical input in supervising the project.
5. Village Community; Individuals interested in joining the savings programme will be made members of the scheme. In order to qualify for housing loan from the bank, potential borrowers are required to form a group and shall have to save regularly. Each group member is eligible to apply for a housing loan up to seven times the savings plus accumulated interest (at the time of loan sanction). The group will ensure mutual trust as well as responsibility. The group reserves the right to propose the first borrower and recommend the members loan application to the bank. However, participants with accumulated savings will be eligible for credit for house improvement/extension as, matured cases, provided they are able to satisfy FWB requirements. In case of BUSTI administered areas these conditions have further softened by the bank. Instead of saving 15% of the loan amount up front individual who can deposit two months installments up front with the bank is eligible for loan on recommendation of BUSTI at 14% mark up. This amount will be determined by the bank and depends on the size of loan an individual has applied for. The repayment period has also been extended from 5 to 7 years by the bank. The group will be responsible for the selection of the borrowers and for the repayment of all loans made to group members. If any member defaults in a group, future access to credit will be denied to other members until the loan is repaid. The group will act as a conduit to provide the lender with information about group members and will also exert peer pressure on potential defaulters (when their own interests are at stake).

TABLE

NGO	No. Of Villages	No.Of Acc. (Housing)	No.Of Groups (Housing)	Savings. in Rs. (Housing)	Savings in Rs. (Inc.Gen)	Total Savings
SWOCC	03	49	12	94,729	60,780	155,509
BUSTI	01	49	12	32,558	-	32,558
Total	04	98	24	127,287	60,780	188,067

**MSS's Strategy for Requiring Water From
the KWSB Water Main**

On May 18 the overhead water reservoirs of the PHED at Rehri were more than half full of water. This water had come from the Bhainse colony main that is meant for Rehri. The Rehri residents estimated that 150 thousand gallons of water was coming into the tanks every day. This has happened because the Rehri residents have organised themselves to pressurize the concerned authorities to prevent theft from the Rehri water supply main by Bhainse Colony residents and cattle farms. The strategy followed was as under.

1. A committee of Rehri residents consisting of Younus, CDO of the CCD unit; Zakat Committee chairman; the Jamote; two ex-UC members and three others discussed the situation with the PHED, the KWSB and the DC.
2. Two committee members along with representatives of the PHED and DC surveyed the length of the pipeline and identified the cattle yards and individual houses that were illegally tapping the water line.
3. The PHED and UC gave notice to the persons responsible for the illegal connections and/or the beneficiaries of the connections, to disconnect them within a week.
4. The names of those persons who did not make the disconnections were then given to the police and the SP pressurized to take action.
5. As a result 150 thousand gallons per day, which were being supplied to Rehri, would meet its requirements once the two 250 thousand gallon PHED built tanks were filled with water.

A Short List of Relevant OPP Publications

1. OPP Programmes: 1991
2. Scaling Up of the OPP's Low Cost Sanitation Programme: 1993
3. Manual for the Rehabilitation of Informal Settlement Based on the OPP Model: 1992
4. OPP's Economic Programmes, Women's Work Centres and Family Enterprise Units: 1991
5. Women's Work Centres: Story of Five years: 1989
6. Survey of Orangi Schools: 1990
7. Health Survey of Orangi and Thikri: 1991

/Israr Rana

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