

# Annual Performance Review

# 2009



# Baidarie

*Catalyst for Human Development & Social Harmony*



BAIDARIE



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## **ACKNOWLEDGMENT**

Baidarie, an organization, set up by a group of sincere and kind- hearted people about 17 years before has now grown into a big association which provides relief indifferent respects to a number of vulnerable women through its various development programs. With all my sincerity I acknowledge the devotion, bindings and professionalism of the staff members without which it was not possible. They have always contributed their input to their best and work determinedly for accomplishing the objectives of the organization.

I would also like to articulate my thankfulness to the members of the Board who always gave their time for the development, growth and augmentation of the Baidarie. They, very generously, gave their sincere suggestions for the progress of the organization.

I would also like to pay my gratitude to our volunteers, community organizations, Community Vigilant Groups, Media persons, Government Departments, various NGOs and CBOs, on our networking, who extended their support to achieve our goals.

My acknowledgement will remain in complete if I would not express my special thanks to Mrs. Farkhanda Hashmee whose arduous, concerted and sincere efforts helped in bringing this document in your hands. She utilized all her competency and skill honestly in compiling this Annual Progress Report.

**Hina Noureen**  
President  
Baidarie - Sialkot.

## **BRIEF PROFILE:**

Name	Baidarie
Established	1993
Year of Registration	2001
Registered Under	Social Welfare Agencies (Control & Regulation) Ordinance 1960
Registration No	DDSW-GRW (Regd) / 2000-790 of 2000
Type of Organization	NGO (Non Government, Non Profit & Non-Political Organization)
Organizational Agenda	Human Development & Social Harmony
Location	Village Roras, Tehsil Sambrial, District Sialkot
Postal Address	Village & P/O Roras, Tehsil Sambrial, District Sialkot, Punjab, Pakistan.
Phone No / Fax No	0092 - 52 - 3505457, 3505156
E-Mail	info@baidarie.org.pk
Website	www.baidarie.org.pk
Major Areas of Intervention	Human/Women/Child Rights, Micro Finance, Enterprises Development, Health, Education, Female Adult Literacy Centers, Solid Waste Management, Research & Surveys, Linkages & Networking.
Head of the Organization/ Designation	Hina Noureen President, hina_baidarie@yahoo.com
Contact Person/ Designation	Arshid Mehmood Mirza, Executive Director, arshidmirza2004@yahoo.co.uk



## **ACRONYMS:**

<b>AF</b>	Aurat Publication & Information Foundation
<b>ATC</b>	Apprentices Training Center, Sialkot
<b>CBO</b>	Community Based Organizations
<b>CEDAW</b>	Convention for the Elimination of the Discrimination Against Women
<b>CIDA</b>	Canadian International Development Agency
<b>CHW</b>	Community Health Worker
<b>CSOs</b>	Civil Society Organizations
<b>DCO</b>	District Coordinator Officer
<b>DPO</b>	District Police Officer
<b>DFID</b>	Department for International Development
<b>DTCE</b>	Devolution Trust for Community Empowerment
<b>EC</b>	European Commission
<b>EDO</b>	Executive District Officers
<b>EIDHR</b>	European Initiative for Democracy and Human Rights
<b>FIR</b>	First Information Report
<b>FWW</b>	Family Welfare Worker
<b>GFW</b>	Global Fund for Women
<b>GDP</b>	Gross Domestic Product
<b>HDI</b>	Human Development Index
<b>HR</b>	Human Rights
<b>ILO</b>	International Labor Organization
<b>IEC</b>	Information Education and Communication
<b>MCDP</b>	Micro Credit Enterprise Development Program
<b>MLC</b>	Medico-Legal Certificate
<b>NGO</b>	Non- Government Organization
<b>NCHD</b>	National Commission for Human Development
<b>PPAF</b>	Pakistan Poverty Alleviation Fund
<b>SAP-PK</b>	South Asia Partnership-Pakistan
<b>SAP</b>	Social Action Program
<b>SCCI</b>	Sialkot Chamber of Commerce and Industry
<b>TVO</b>	Trust for Voluntary Organization
<b>UC</b>	Union Council
<b>UNICEFF</b>	United Nations Development Fund For Children
<b>UDHR</b>	Universal Declaration of Human Rights
<b>VAW</b>	Violence Against Women



### ***EXECUTIVE DIRECTOR'S EXPRESSION:***

More than seventeen years before a group of kind hearted, ambitious to serve the community, determined to lessen the miseries of people, particularly women and children laid the foundation of Baidarie. They have observed the inequalities in the society based on power, wealth and gender, deprivation of Human Rights by the vulnerable, particularly women and children. They wanted to alleviate the deprivations and denial of the basic human rights to women. They were motivated to develop a just and equitable society, economic empowerment of the women of the rural, undeveloped village Roras and its surrounding villages. They were also determined to provide all the health facilities which they required.

It seemed to be Hercules task, particularly in a society entrenched in social and religious taboos besieged by frustration, depression and dejected thinking. But with the dedication and commitment, persistent efforts, sincerity for the development of the organization are enough to formulate the impossible into possible. So the continuous struggle, perseverance and loyalty of the members of Board of Baidarie helped realize the dream into reality. At present Baidarie has gained the status of a well reputed

popular organization working at grass root level in its target area. It is growing into an organization of national level. Many Non-Government and Community Based Organizations (CBOs) feel conceited in joining the network of Baidarie. The targeted communities have become conscious about their rights through innovative, based need and creative methodology. Baidarie has also tried its best to create a culture of human rights through thriving campaigns to curb the violence against women, children and Minority, on the basis of gender. It had launched many innovative movements for the empowerment of women.

It is a matter of great delight for me that Baidarie had been successful in bringing a positive change in the attitude and thinking of the community for which Baidarie had been working for the last seventeen years. It gave a sense of satisfaction and motivation to the Members of the Board of Baidarie, staff members and to the volunteers. The reflection of the change can be observed in the case studies. I express my gratitude to Pakistan Poverty Alleviation Fund from the core of my heart as Basidarie has become able to achieve one of its major objectives; economic empowerment of

Vulnerable women who otherwise could not be able to meet both ends only with the financial cooperation of PPAF through The Micro Credit Enterprise Development Program. The amount of small loans, granted to them by Baidarie, helped them start business at small scale which helped them improve their socio-economic status in their communities.

The Baidarie, set up about 17 years before, is supporting to hundreds of families of Roras and the villages in its suburbs. After successful implementation of its development projects in Tehsil Sambrial, district Sialkot,

Baidarie is now planning to introduce its various programs in other districts to alleviate the hardships of deprived communities with specific focus on women and children.

I, with all my sincerity, express my thanks to the donors who trust Baidarie and provided consistent support to fulfill its mission of creating an atmosphere of just and equitable society.

I also like to express my thankfulness to the members of the Board for their valuable and earnest advice; guidance and supervision which helped Baidarie develop into a well reputed and established organization.

I am confident that we, with the support of our partners, will continue our efforts to achieve our mission of a just and Equitable Society.

**Arshid Mehmood Mirza**  
Executive Director  
Baidarie - Sialkot.



## **SECTION 1**

### ***Introduction:***

#### **Our Vision**

An equitable society that can provide institutionalized guarantee of protection and promotion of all the civil, political, economic, social and cultural rights to all, especially women.

#### **Mission:**

Issue sensitization and capacity-building of the stakeholders and establishment of enabling channels for empowerment of the marginalized groups to take sustained collective actions to address poverty, ignorance, disease, violence, coercion, injustice and discrimination.

#### **Goals:**

- ◆ To develop the common people into well informed, assertive and responsible citizens, especially rural women, so that they can make better choices and decisions for their lives.
- ◆ To provide resources for economic development of women to bring them into mainstream of social and economic development.
- ◆ To strengthen women by improving their participation in local decision-making, policy-making and local socio-political structures.
- ◆ To develop Baidarie as a viable and sustainable institution, offering quality services to rural women in Sialkot District.

#### **Objectives:**

1. To promote and protect human rights, especially rights of women and children.
2. To provide credit to people, groups or community organizations for poverty alleviation, with or without a n y guarantee, on such terms and conditions as would be in the interest of the organization.
3. To provide preventive, reproductive and curative health care services to the people, especially women and children.
4. To create efficient, transparent, credible and accountable governing structures and processes where women are actively participating in local decision making and policy-making and structures
5. To meet the immediate needs of the organization with the prior approval of the Executive Body will, on and off, be able to get the money on loan from any bank or financial institution.
6. To obtain gifts, donations, credits, movable and immovable property from government, g o v e r n m e n t a l institutions, corporations, companies or people for one or all of the objectives of the organization.
7. To develop Baidarie as a viable and sustainable institution offering rights-based, holistic and i n t e g r a t e d interventions to raise the standards of living of the people of Sialkot District, especially women & children.



## **SECTION 1**

### **STRATEGIC IMPERATIVES:**

- ☞ Participatory Approach of Interventions.
- ☞ Women Empowerment.
- ☞ Seeking the cooperation of all the stakeholders.
- ☞ Meetings with the target groups to identify their needs.
- ☞ Documentation.
- ☞ Development of the programs in compatibility with the organizational mandate.
- ☞ Strict Monitoring of the project activities to achieve the desired results.
- ☞ Spread the useful and essential information among the community, with specific focus on women.



## SECTION 2

### OUR HISTORY:

Women's social indicators not only in Pakistan but almost in all the Third World Countries, lag behind those of men, despite the significant gains made under various Conventions introduced by the various agencies of the United Nations including Convention for the Elimination of all kinds of Discriminatory Against Women, (CEDAW), by the Convention to Eliminate Violence Against Women and Universal Declaration of Human Rights (UDHR).

In Pakistan the violation of the rights of women and their deprivations starts right from her birth. The strongest desire to have a son or have all sons brings serious repercussions in the lives of daughters, sisters, wives and mothers. Although preference is given to son in the urban areas but a gradual change has been observed due to improvement in the literacy rate among women, their employment and awareness about their health and that of their children. However the phenomenon of son preference in the rural areas has horror repercussions.

The birth of a girl child is generally welcomed by unhappy and tearful expressions, particularly in the rural areas of Pakistan and one can imagine very well that when a person is not welcomed to be born in one's family how she could get care from the family about her happy life, a life without stresses and injustices. She has to face negligence by her parents from her health, education, food and care, and all this contribute to the violation of basic human rights to live healthy and safe. She has to face the violation of their rights through out her life. It is the male members of her family who decide

her fate, like whether she should get education or not, which institution she should join and to whom she would marry. After marriage she becomes under the control of her husband and when she becomes old her sons took charge of her command.

Thus the journey of a girl's life is spent in obeying the male members of her family because she is an “unwanted child”.

Like other rural areas of the country the situation of the women residing in the village Roras of Tehsil Sambrial, district Sialkot in Punjab Province is not different. The Union Council, Roras, consists upon 23 villages situated at 0.5 to 15 kilometer from the main road. It also comprises 3539 households and the average size of each household ranges from 6.5 to 9.5 members. Its total population is about 28,312 individuals.

The literacy rate is very low but it is lower among women due to non availability of educational institutions for girls within their reach. There are about 5,695 children of school going age including 2906 girl children in UC Roras but the total number of Government Primary schools is only 26 which are insufficient to cater the need of 5,695 students. There are only three high schools for Girls for the total 2906 school going girls in UC Roras.

The situation of health facilities for women is also not satisfactory. There is only one Tehsil Head Quarter Hospital which is not enough for 28,312 populations of UC Roras. More over it is not equipped with adequate facilities required for mother and child care due to which the

mother and child mortality rate becomes high in the rural areas. Moreover injustice in the distribution of food among girls and boys causes nutritional deficiencies among female children resulting in further complications in their health and child birth. On account of lack of awareness about health and non availability of health facilities by the government women are mostly victimized at the hands of quacks and hakims.

Pakistan is signatory of the United Nation's Declaration on the Human Rights (UDHR) and thus bound to implement it in the country. According to the article 4 of UDHR "No one shall be subjected to torture or to cruel, inhuman or degrading treatment or punishment" depicting that it is directly and deeply linked with the right to life but it is totally denied to women in Pakistan generally and particularly to the rural women. Domestic violence, oppression of the families to the daughters like degrading treatment or punishment in cases of their denial to accept the decisions of the families regarding the choice of marriage are clear examples of defiance of the article 4 of UDHR. Whereas society, police, and law enforcement agencies take the domestic violence as a private matter it may go unnoticed until it takes extreme forms like beatings, sexual violence or torture, mutilation, acid throwing and burning the victims alive.

Although increasing incidents of violence against women is a matter of serious concern and seriously steps should be taken to check these incidents.

The rate of poor population as well as the level of poverty is increasing very rapidly in Pakistan. It is also reality that more than 85 percent of the total poor households are residing in the rural areas of the country. Similarly it is also very

much true that 72.71 percent of poor households reside in the rural areas of Punjab. Women and children are the worst victims of poverty as almost all the resources are possessed by men. Despite the legal rights of women to inherit property from their elders they do not get their due share due to family pressure.

Women play an active role in Pakistan's economy, yet their contribution is neither acknowledged by the society nor by the government. In the census and the survey reports held by the government do not reflect any contribution of women in the national economy particularly home-based women workers. It is bare truth that 63 percent of the total women workforce consist upon home based workers while in the national census they are depicted as mere housewives.

However the Agricultural Census held in 1980 stated that the women's participation rate in agriculture was 73%

After the implementation of the Government's Social Action Program (SAP) and due to many actions and great efforts held by women activists and NGOs of Women's Rights some positive change has been occurred yet women's social indicators in Pakistan consistently lag behind than those of men and a long struggle is required to bring a positive change in the attitude of the society towards women.

Viewing the above mentioned particulars a few kind hearted, who were ambitious to serve the underprivileged community people decided to form a legal body under the title of "Baidarie" in 1991.

They set up a "Center for Literacy and Skills Training" in 1991 which apart from providing literacy and skill development facilities, was



later used as a platform to launch a campaign aimed at improving the social consciousness & awareness among women. It was a step towards the economic empowerment of women through skill training. Thus the journey of

The basic purpose of setting up of “Center for Literacy and Skills Training” was to facilitate women to get access of women to their basic rights such as education, health, skill and job opportunities particularly for those who had never come out of their houses. A group of volunteer girls, ambitious to serve the poor and destitute women of their area, organized seminars, discussions and training workshops create awareness among those women about their rights.

The positive results achieved due to the efforts done on the platform of “Center for Literacy and Skills Training” developed confidence among the pioneers and they got it registered in 2001 with the Social Welfare Agency under the Control & Registration Ordinance (1960). Thus the journey of Baidarie started.

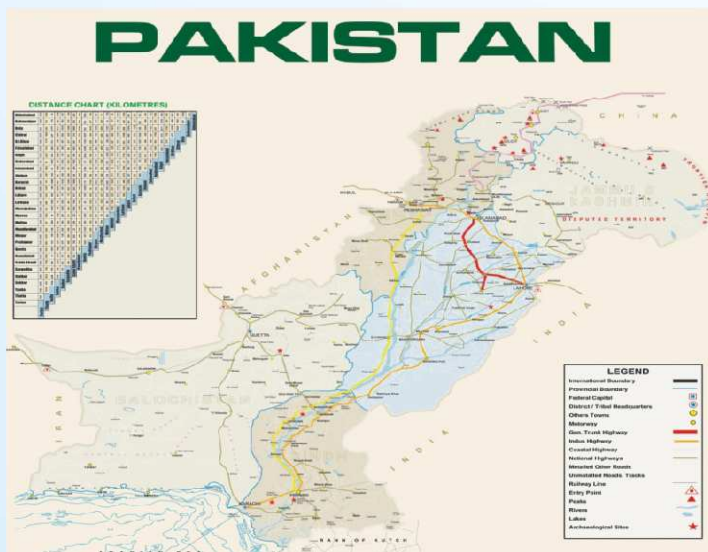
The history of Baidarie has been very excellent in terms of outstanding and remarkable

programs, implemented with the financial assistance of renowned and well-known national and international donor organization. (On Page No. 18)

The founders of Baidarie worked with dedication for the development of the people, particularly for women, at grass root level. The Baidarie adopted novel ways and scientific techniques to achieve its goals. It tried to plan various programs in accordance with the needs of the people and after the consultations with the concerned communities.

After a long journey of about 17 years the Baidarie still feels that alleviation of poverty, empowerment of women, ending the violence against women, eliminate gender discrimination and development of the women folk from vulnerability into conscious and strong citizens is a Hercules task and requires consistent and long efforts to be done.

Seventeen years have passed but Baidarie has not lost its hope and the members of its Board, founders and staff officials are committed to serve the deserving humanity to achieve the noble cause of just and equitable society.





## History of Baidarie in a Glance

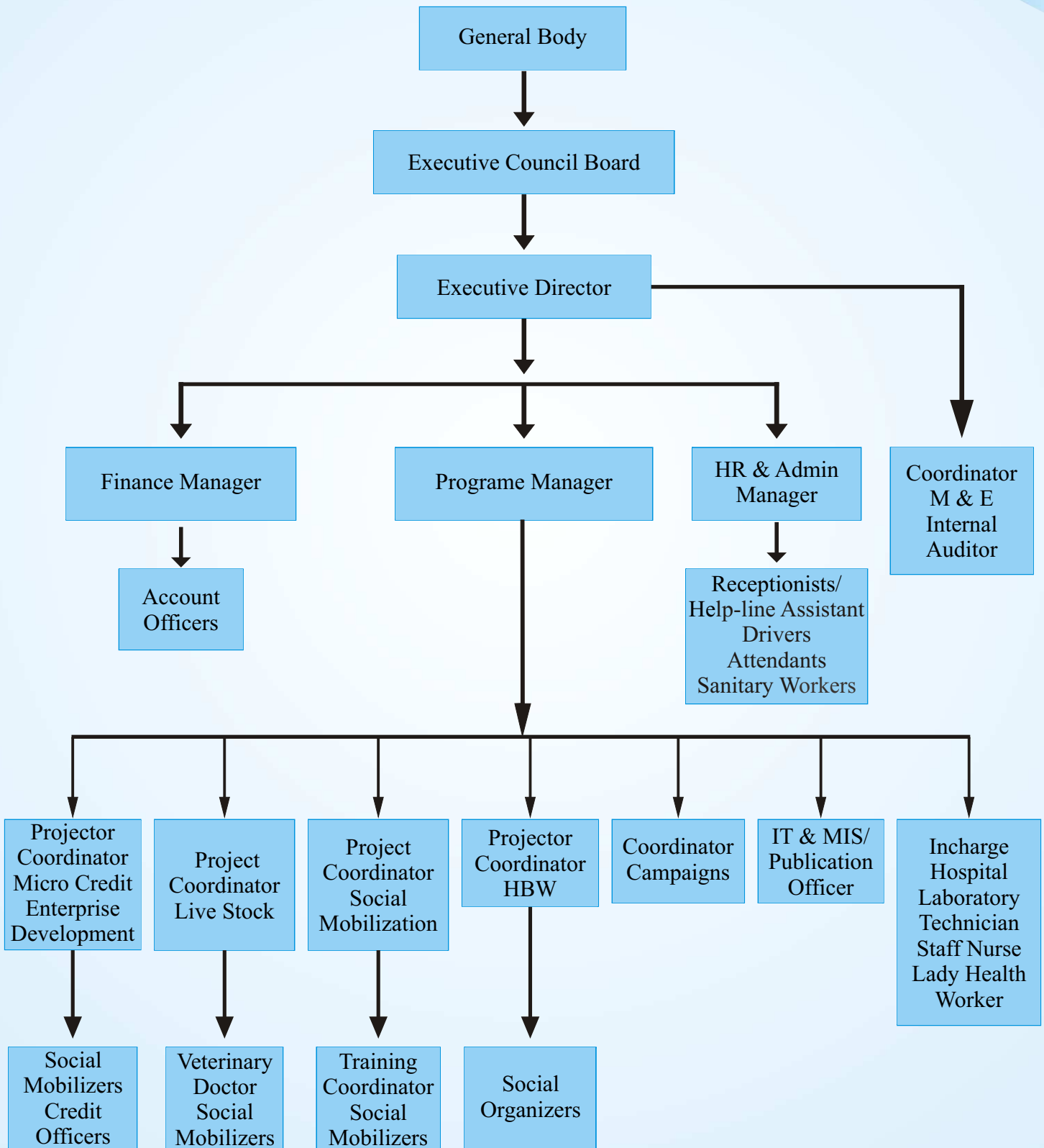
Sr. No	Time Period	Projects	Funding Agencies
1	1991-1993	Adult Literacy Center for Women	South- Asia Partnership (SAP)-PK
2	1991-2007	Skill training Center for women Roras	SAP-PK
3	1998 to 2005	Awareness Raising on Family Laws and provision of legal aid to female survivors of violence	Shirkat Gah-Pakistan
4	Dec 98 to Nov 99 (Phase I)	Socio-economic empowerment Program of Stitcher women in Union Council Roras Tehsil Sialkot	SCF-UK
5	1999 to 2000	Primary Education and Preventive Health Program in Rural Sialkot	CIDA-PSU
6	1999 to 2002	Women's Social Consciousness and Capacity Building Program-Phase I & II	South Asia Partnership-Pakistan
7	1999 to 2002	Universal Primary Education Program-Sialkot	UNICEF
8	1999 to 2002	Awareness raising against child labor in hazardous professions	UNICEF
9	2000	Haji Ashiq Husain Memorial Hospital (Continue with own resources)	CIDA
10	May 2000 to March 2001 (Phase- II)	Socio-economic empowerment Program of Stitcher women in Union Council Roras Tehsil Sialkot.	SCF-UK
11	2001-2002	Sanitation, Water , Environmental Education & Technology Project	UNICEF
12	2002-2003	Training of 15 CHWs and establishment of referral services	TVO
13	2002	Adult Literacy Program (46 Centers)	District Govt. Sialkot
14	2002-2003	ECCD	UNICEF
15	2002-2003	Registration at Birth	UNICEF
16	2002-2003	Awareness Raising of the stakeholders in the soccer ball industry about the menace of child labor	ILO-IPEC
17	2002-2003	Youth/Adolescence	UNICEF
18	2003	Vocational Training(46 Centers)	District Govt. Sialkot
19	2003-2004	Universal Primary Education Program, Attock	NCHD
20	2003-2004	District Health Care Program	ILO-IPEC
21	2003-2004	Girl Child Rights Protection Program	DFID
22	2004-2005	94 Female Centers of Women Adult Literacy in Sialkot	NCHD
23	2005-2006 ( Phase -1)	Micro credit & Enterprise Program	PPAF
24	Jan 2005- Aug 2008	Sanitation Program of Roras	Local Resources
25	April 2005- Mar 2006	Evolving Model of Social Deterrence against Extreme acts of VAW	British High Commission
26	March 2006- August 2007	Evolving of Social Deterrence against Extreme acts of VAW	EC-EIDHR Islamabad

## History of Baidarie in a Glance

Sr. No	Time Period	Projects	Funding Agencies
27	July 2006- August 2008	Reduction in violence on women	CIDA-PAGE Islamabad
28	2006-2008 (Phase-11)	Micro credit & Enterprise Program	PPAF
29	April 2008- June 2009	Employability Project	ASK Development Consultants
30	Feb 2008- Jan 2010	Development of Culture of Human Rights in Sialkot	European Union (EU)
31	2008-2009 (Phase-111)	Micro credit & Enterprise Program	PPAF



# Baidarie Organizational Structure





## SECTION 3

### **HUMAN RIGHTS:**

*Like all the Third World Countries the status of Human Rights of women in Pakistan is very Poor despite the major gains by adopting various Conventions, introduced by the various agencies of United Nations including Convention for the Elimination of all kinds of Discriminatory Against Women, (CEDAW), by the Convention to Eliminate Violence Against Women and Universal Declaration of Human Rights.*

*The violation of the rights of a woman in Pakistan starts from her birth by her family, then by the society and state as well. She has to spend her whole life in obeying the men without raising voice against the injustices being faced by her. The situation goes on worsening, as we go deep in the rural areas due to low literacy rate and rigid socio- cultural norms resulting in violence of every kind against her.*

*The State has not promulgated adequate laws for providing any protection to the Pakistani women despite being signatory of various UN Conventions in this regard.*

Women, whether living in developed societies or underdeveloped, have to face discrimination, more or less, regarding their Human Rights. But the situation of the Rights of women of Third World Countries is more bleak than those of developed nations. Similarly the violation of the rights of a woman in Pakistan starts from her birth by her family, then by the society and state as well. She has to spend her whole life in obeying the men without raising voice against the injustices being faced by her.

Though a significant change could be observed in urban areas due to enlightenment and awareness about the rights, satisfactory literacy rate and a little flexible cultural norms yet the situation goes on worsening as we go deeper in the remote rural areas.

The literacy rate among rural population, particularly among women is very low, about 9 to 12 percent. On the contrary the growth rate of population is greater; the number of illiterate women has been increasing more rapidly. The literacy rate of rural women is five times less than that of urban women.

The status of health of women is also very poor in Pakistan due to many reasons. Firstly they, from very beginning, are being neglected by their family. They do not get balanced diet as the preference is given to sons resulting in weak health. They lack education and awareness about their hygiene and reproductive health

which further aggravate their health issues. Early marriages of girls, excessive childbearing, lack of control over their own bodies, and lack of access to knowledge adversely affect women's health.

Moreover insufficient facilities of reproductive health by the Government in rural areas is one of the major reasons of death mortality rate of mother and children.

Though women's contribution in the national economy is 60 percent, according to a report of World Bank, yet it is not reflected in the national censuses and survey reports.

According to a World Bank study, over 10 million women in Pakistan are engaged in



home-based work in sectors like garment, bangle-making, shoe-stitching, embroidery, carpet weaving, dry fruit picking, jewellery, leather products, steel scissors, mobile covers and prawn shelling but still they are the most unprivileged among the society. Their incomes ranged between Rs. 10 to Rs. 50 (less than one dollar) a day despite the fact that they work for 12 to 16 hours.

They have no social and legal recognition of their work and no rights as per law. Long working hours, poor working conditions and family pressure badly affect their health.

However the Agricultural Census held in 1980 stated that the women's participation rate in agriculture was 73%.

Women lack ownership of productive resources. Despite women's legal rights to own and inherit property from their families, mostly women are deprived of their legal right to get due share in the property.

Domestic violence is not explicitly prohibited in Pakistani Domestic Law and most acts of



domestic violence are encompassed by the Qisas and Diyat Ordinance. The Police and judges often treat it as private or family matter while its various forms are beatings, sexual violence or torture, mutilation, acid throwing and burning the victims alive.

Information collected through various governmental & non-governmental resources reflect that besides human rights violations on massive scale, extremism, fanaticism and intolerance in behaviors and practices are quite rampant in Sialkot. During 2006, just in the operational areas of the projects undertaken by Baidarie 735 unreported cases of violence on women were noticed. 4200 cases of women on issues of divorce, dowry, *Haq Mehr & Khula* were pending for decision before the Family Courts in Sialkot during the same period. Similarly excessive violation of child rights by exposing them to harsh climate, sexual abuse, physical beating and psychological humiliation was noticed. Religious minorities, specially the Christians populating Sialkot in large numbers are exposed to discriminatory behaviors and practices.

The rural poor are also suffering from insecurity, lack of access to justice and limited



spaces and options for raising their voice at policy making forums for getting pro-poor decisions leading towards the mitigation of their social and economic sufferings.

Civil Society Groups can create positive and tangible improvement in the situation through their efforts for political, social & economic empowerment of the vulnerable groups provided they have the capacity to do so. But incidentally as it happens, the Civil Society Organizations in Sialkot have loose organizational structures having weak financial systems. They have vague familiarization with human rights instruments and lack capacity, resources, information, knowledge, skill and expertise to design, implement and monitor the HR focused schemes. There are very weak

linkages amongst CSOs for acting collectively to prevent HR violations. The fact is that the magnitude of the problems is enormous but the capacity of civil society groups, institutions and activists is limited and far behind the demand.

In view of the above mentioned situation of basic Human Rights of women Baidarie took initiative and implemented the project, titled “Development of the culture of Human rights in Sialkot” with the financial support of European Commission to Pakistan.

The three- year project aims at protecting and promoting the rights of vulnerable groups, specially women and children, through fostering a culture of Human Rights in the District Sialkot.





## **Development of Culture of Human Rights in Sialkot (Feb 2008- Jan-2010)**

### **Introduction of the Project:**

Baidarie implemented the project, titled “Development of the culture of Human rights in Sialkot “ with the financial support of European Commission to Pakistan. The three- year project aimed at protecting and promoting the rights of vulnerable groups, specially women and children, through fostering a culture of Human Rights in the District Sialkot.

Baidarie apprehended that the project, through its interventions, will help reduce incidents of torture on women and children and violation of their rights, discriminatory behaviors and practices against Minorities.

The project has specific objectives to improve the organizational capacity of 50 Civil Society Organizations (CSOs) working for Human Rights in Sialkot. Other objectives are as under:

### **Objectives of the Project:**

Improve the organizational capacity of 50 Human Rights focused CSOs

- Improve the organizational capacity of 50 Human Rights focused CSOs
- Enhance the capacity of 100 Human Rights Defenders (For the purposes of this project 100 Human Rights Defenders will be 100 individuals and not the groups)in District Sialkot to contribute to the protection and promotion of the rights of the vulnerable groups.
- Sensitize and enable at least 50 CSOs and 100 HR Defenders to develop channels of information and HR reporting, interaction and support with decision-makers and other stakeholders on protecting rights of vulnerable groups especially women and children in 40 rural and 10 urban Union councils of district Sialkot.

### **Key Activities of the Project:**

Baidarie held following activities to accomplish the objectives of the project.

1. Orientation/consultative meeting with Civil Society Organizations (CSOs), Govt. officials, Local Govt. Bodies and other stakeholders.
2. Baseline survey of registered CSOs in Sialkot.
3. Celebration of different national/international days/events.
4. Development and Printing of Research Report about prevalence of violence /trafficking of women & children in respective areas of each of 50 CSOs.

5. About 50 awareness- raising meetings with the communities/parents/ elders of the families.
6. Development of IEC material.
7. Quarterly Newsletter.
8. Setting up of help line.
9. Provision of legal/medical/psychological support to women and child survivors of violence & trafficking.  
Awareness raising sessions for journalists.

### **Orientation / Consultative Meeting with Civil Society Organizations (CSOs), Govt. officials, Local Govt. Bodies & other Stakeholders:**



Orientation/consultative meeting with Civil Society Organizations (CSOs), Govt. officials, Local Govt. Bodies and other stakeholders (Feb 2008- Jan-2010) was organized by Baidarie, in the Chamber of Commerce and Industry, Sialkot on 28<sup>th</sup> June, 2008. The main objective of this ceremony was to introduce the project among its stakeholders. A large number of people from Print and Electronic Media, civil society organizations, officials from government as well as non government organizations participated in the ceremony.

The Executive Director of South Asia Partnership, Pakistan, and Muhammad Tehsin expressed her hope that the project would create long lasting effects on the society. He disclosed that about 7000 persons from Baluchistan were missing and the government did not pay any

attention on this serious issue. He expressed the need to raise voice by the people of Sialkot and Lahore against this cruelty. He appreciated the effort of Baidarie's management for drawing the attention of the government and the general masses towards a serious issue.

He also lauded the services of Baidarie regarding health services being provided at the Haji Ashiq Hussain Mirza Memorial Hospital for the poor ailing community of the area.

Mr. A.S.P Mazhar acclaimed the effort of Baidarie for drawing the attention of the Government Administration towards a very serious issue. He also articulated his commitment to do his best efforts in this regard.

The President of Sialkot Chamber of Commerce and Industry, Dr. Khurram Anwar Khawaja,



called upon various civil society organizations of the area to join hands with the Baidarie in its noble cause of developing a Human Rights Culture in Sialkot.

The District Coordinator Officer, Captain (Retd) Ata Muhammad Khan, said that the Baidarie has raised voice against a very important issue. He said that he, along with the Session Judge, used to listen in the problems of the people of the area and tried to solve those.

The Chairman of Dry Port, Khawaja Zaka, urged the Media to check the programs aimed at creating unethical behavior among the people. He expressed the need to educate the women to check the incidents of violence and promote the culture of human rights. He added that in the incidences of domestic violence about 90

percent women themselves are responsible for victimizing other women of the families.

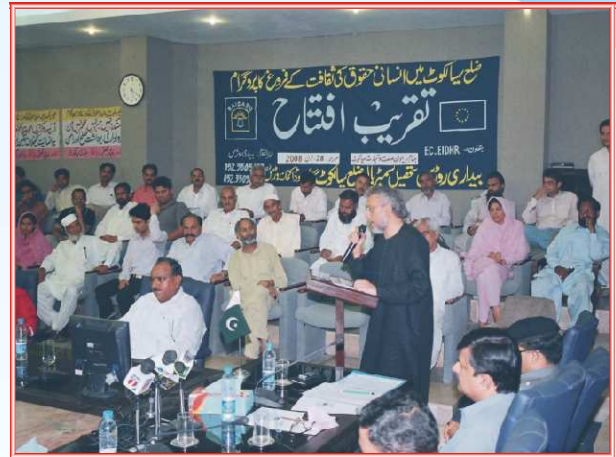
The Chairman said that a large percentage of the population of the country consists upon poor masses and they had been deprived of their basic human rights. He said that the affluent are enjoying all the facilities while the poor had to put their all potential to keep the body and soul together. He said that there is dire need to change the system of our country.

Earlier the Executive Director of Baidarie, Mr.Arshad Mehmood Mirza, highlighted the background, objectives, activities and expected results of the project Development of Culture of Human Rights in district Sialkot. He also urged all the participants to extend their cooperation in achieving the objectives of the project.



## Outputs of the Project:

- ▶ The program remained very successful in achieving its targets and the evaluation revealed that the targets achieved were more than the targets fixed in the project proposal. The direct beneficiaries of the training of Leadership/ Management of the 50 HR focused local CSOs
- ▶ were 100 in the project proposal while 154 individuals participated in these training and their skill was improved.



- About 120 of the Media persons were to be briefed and provided proper information
- ▶ regarding incidents of violations of the rights of women, children and minorities but it was very encouraging that more journalists took interest in participating in these awareness- raising
  - ▶ meetings and seminars and thus 136 media persons instead of 120 were benefitted.



- Over all the number of direct beneficiaries was 11422 instead of 8480 targeted beneficiaries
- ▶ revealing the interest of the community, media persons, activists, and lawyers, law-enforcing and other stakeholders.



The participants of the orientation session got basic know-how about the program objectives, activities, expected outcomes, impacts and their role to promote the culture of human rights in District Sialkot. They suggested their proposal advice for making the interventions assertive and useful.

- ▶ About 200 participant of the World Children Day were equipped with the information about the child rights, international laws and situation of the rights of children in Sialkot. They were sensitized for safeguarding the rights of children for their better future. remote rural areas of the District Sialkot.



They also learned the various measures to address the violation of the child's rights. Moreover the ceremony of world Human Rights Day helped increase the level of awareness about the human rights of women, role of women in development, gender-based discriminations & violence and the measures necessary for protection of women rights from all sorts of violations.

- ▶ The capacity of about 135 participants from 50 various Civil Society Organizations about organizational management was improved. Their level of information about basic human rights, rights of vulnerable groups and legal provisions regarding violence/ human trafficking was also improved.
- ▶ Their capabilities regarding fact-finding in cases of HR violations and handling the violence/ human trafficking cases was also improved.
- ▶ Baidarie got the support of Media persons in developing the culture of Human Rights in the remot rural areas of the District.



Category	Status till August 2009			Sep 09 Jan 2010			Cumulative Progress		
	Completed	Under Processes	Total	Completed	Under Processes	Total	Completed	Under Processes	Total
Legal Support	51	2	53	0	9	9	53	9	62
Medical Support	9	0	9	2	0	2	11	0	11
Psycho-social Counseling	45	0	45	13	0	13	58	0	58
<b>Total</b>	105	2	107	15	9	24	122	9	131

## CASE STUDIES

### Legal Help:

#### 1. (A Case of Domestic Violence):

##### *Mst. Naseem Akhtar*

Mst Naseem Akhtar, D/O Muhammad Sharif, is a resident of a village *Chakmandair*, situated in the superb of District Sialkot. She belongs to a poor family. 25-year old Mst Naseem Akhtar is the youngest daughter of her parents. She has two brothers and three sisters. She got married with Mazhar Ali in 2007 that had divorced his wife earlier due to having no issue.

After a few months of his marriage with Mst. Naseem Akhtar He brought his first wife home and told Naseem Akhtar that he has again married with his first wife. He also asked her to cooperate with him and live friendly with his first wife. Naseem Akhtar was helpless and she came back to her parent's home.

After some time Mazhar Ali came to Naseem's parents home and asked them to send Naseem with him. He also asked Naseem that there will be no disturbance in her life due to his first wife.

Naseem's parents and other relatives pressurized Naseem to go with him to her home. They argued that he was giving assurance of all her rights so it was better for her to live with her husband instead of living with parents. She became convinced as she had no other option.

After some time God blessed her with twin sons. Mazhar Ali asked Naseem Akhtar to give her one son to her counterpart and live with her like sisters. Naseem had no way out because she did not want to go to her poor parent's home and

become a liability for them. After two months her son, adopted by her counterpart, died and

her husband took her other son also, beaten her and expelled her from her home. Desperate Naseem Akhtar came back to her parent's home.

Compelled by motherliness, she, after a few months, went to her in laws to see her son but his husband did not allow her to meet her son. She became much disturbed that her in laws did not acknowledge her sacrifice and had become so cruel. She filed a petition in the Court to get back her son in which she succeeded.

She decided to get rid of her husband. She contacted the member of CVG of the relative village who later informed Baidarie and requested to provide her legal help. Baidarie team visited her and collected all concerned information. A lawyer was contacted to file the case of divorce of Mst Naseem Akhtar in the Court. The Lawyer Mr. Shahid Mir submitted petition in the Court, persuaded the case with sincerity and at last succeeded in settling the case according to the wish of Mst. Naseem Akhtar.

The concerned Court ordered Mr. Mazhar to give divorce to Naseem Akhtar and Rs 1500/m as maintenance allowance.

She was happy. She told to Baidarie team that she was much obliged to them and that she was feeling much relaxed after getting divorce from a morally corrupt person.



## **Legal Help:**

### **2. (A Case of Domestic Violence):**

#### *Uzma Bibi*

Uzma Bibi, resident of Tehsil/Union Council Agoki, contacted Baidarie to help her in the settlement of her dispute with her husband. She wanted to get her child back from her husband who had snatched her son and sent him to unknown place. She had also expelled Uzma Bibi from her house without her any mistake.

The Baidarie team visited Uzma Bibi, her parents, neighbors, her husband and in-laws and collected all the facts and found that she was right and that her husband was at fault. According to facts collected Uzma Bibi, a primary pass woman was residing in Tehsil/Union Council Ugoki, along with her parents and two brothers.

She got married with Muhammad Shakeel Ahmad in the age of 27 years. She was a mature, responsible and conscious woman. Only one month after her marriage, Shakeel's attitude became insulting, humiliating and violent with her wife without any reason.

He started quarrelling with at petty matters. After some time he asked his parents that he wanted to live independently. His parents became agree with his proposal and allowed to live according to his wish. They started living independently in a rented house but their mutual tension went on increasing and he started beating her very brutally for nothing. The neighbors of Uzma Bibi told Baidarie team that whenever her relatives used to visit her, Shakeel became furious and started quarrelling With Her wife and abusing her parents and relatives.

Uzma Bibi went on tolerating his in human behavior only to save her matrimonial life but his attitude went on going worst and when it became unbearable for her she talked to her parents who came and took her to their home.

After some time through intervention of some relatives from both sides, the dispute between them was settled and Shakeel took her to home. He assured his in-laws that he would not hurt their daughter. But he was a mentally sick person and again started beating her and abusing her for nothing. In the meantime she conceived and God blessed her son.

Both of them very happy but unfortunately after a short period his brutal habit again appeared with the same zeal, he snatched her son and kicked her out of her home. Not only had this but he filed FIR of theft against her.

Baidarie team, after collecting all the facts contacted Tariq Mehmood Janjoa, Lawyer of High Court, to submit a suit in the Court, to settle her case. After the proceeding of only a few months the Court ordered her husband to hand over her minor son to her. Later Baidarie team tried to convince her husband and in-laws to reconcile with Uzma and live amicably and friendly with Uzma Bibi. After several meetings with them both the parties agreed upon reconciliation against some conditions which were as follows:

- ◆ Shakeel will not hurt the self respect of her wife and will not abuse her and her parents.
- ◆ He will take care of all her basic needs.
- ◆ He will give her threats of divorce.
- ◆ He will not give her any mental and physical torture.
- ◆ Both the parties will withdraw the case

From the Court.

- ◆ Both parties will abide by the conditions of this agreement. In other case Baidarie will take action against the party who will violate this agreement.

After the consent of both the parties reconciliation held among them and Shakeel took Uzma to her home honorably.

According to the follow up of Baidarie they are living happily.

### **Legal Help:**

### **3. (A Case of, Murder through Domestic Violence):**

#### *Mst. Samina Bibi*

President Women World Welfare Organization Amanullah Khan Afridi informed Baidarie that a woman, Samina Bibi has been allegedly killed by her husband and in-laws by throwing acid on her and later by burning her. The team of Baidarie visited the parents, in-laws, husband and neighbors of Samina, and collected facts about her. The team found that Samina was a resident of Tehsil Pasroor, District Sialkot. She got married with Mr. Uooail, from Christian Community of Gujranwala some three years before. Initially the atmosphere remained pleasant and peaceful but later her mother-in-law and sisters-in-law started quarrelling with her. They did not allow her to go her parent's home.

Once Mr. Uooail came home and saw that his mother and sisters were quarrelling with her wife. He also favored his mother and sisters and started abusing and beating his wife. She was pregnant and she beat her so severely that miscarriage occurred and she had to lose her pregnancy. She became seriously ill. Then she told her parents about brutal and cruel behavior of her husband.

She told them that it was not possible for her to live with her husband any more but her parents convinced her to go to her in-laws' house and live with her husband.

Mr. Uooail used to beat her very often but she never told her parents assuming that they will do nothing for her. Time went on passing and she again conceived. God bestowed her son but that could not survive and died soon. She alleged her husband for the death of her son. She said that her son died because of the physical torture of her husband. Her husband became very furious on this allegation and tortured her physically. She again came to her parents' home and told her parents that she would never go to her husband's home. But her parents and other relatives talked to Mr. Uooail and motivated him for reconciliation. He excused for his violent act and took her wife to his home.

This happened several times. At last Samina's husband and in-laws allegedly planned to get rid of her for ever. When Samina came to her husband's home after reconciliation, her husband and mother and sisters-in-law started quarrelling with her according to their plan. They prolonged the quarrel on the base that she has been unable to give a child to their family. In the meantime they threw acid on her and locked her in the room so that she could die but when they saw that she had survived, they allegedly set her on fire and took her to hospital in a critical condition to save them from law. Samina's husband informed her parents that she was caught by fire and that she had been taken to hospital. Samina's father told to the team of Baidarie that doctor had told him that acid was thrown on her due to which she could not survive.

The team of Baidarie contacted the lawyer and discussed the case with him who, after getting the report of post mortem filed a suit in the Court to arrest the accused and give him due punishment so that no other person could dare to repeat this act of violence.

and criticism from the society terming her unlucky and no body would like to marry with her in the future. Poor parents became helpless and in these circumstances Farmida got married with Hamid. She said “Though I was hurt by the unfair and unjust dealing of my husband but for the honor of my parents I compromised with the situation.

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## Legal Help:

### 4. (A Case of Domestic Violence):

#### *Mst. Farmida Bano:*

A member of Community Vigilance Group informed Baidarie about the violence against Mst Farmida Bano by her in-laws. He also informed that the victim wants help from Baidarie. The team of Baidarie contacted Mst. Farmida Bano at her parent's home to inquire into the matter. The team came to know that Mst. Farmida Bano was a woman of 28 years and did not belong to well of family. Her parents were very and that was she could not get education more than 5<sup>th</sup> standard.

But unfortunately Hamid was a mentally sick person and he victimized me the first night of my marriage. He behaved with me like a beast. The next day when I came back to my parent's home, I revealed all the facts to my parents and refused to go to my in-laws.” Farmida refused to live with a cheater and mentally sick person who had like nature like beasts.

Baidarie contacted the lawyer, Mr. Shahid Mir, to file the case in the Court to help Farmida get rid of her husband. After due process the Court announced the decision in favor of Mst Farmida Bano and she got freedom from Hamid.

A few months her cousin brought a proposal for her. When her parents went to the house of Mr. Hamid, would be husband, he was lying on bed and made excuse that he was not well and had fever. Actually he was disable and had cheated his would be in laws. The parents of Mst. Farmida Bano were deceived and could not understand the foul game of Hamid.

On marriage day when *Barat* came Farmida's parents and relatives knew that he was disable and his one leg was defected. Farmida's parents became upset and felt their insult. They were reluctant to marry their daughter with a disabled person but the relatives motivated them to do the same. They convinced them that on the other hand Farmida would have to face great satire





## SECTION 4

### MICRO ENTERPRISE DEVELOPMENT PROGRAM:

*Developing countries in the Region have used microfinance services to reduce poverty. Micro Enterprise Development Program (MEDP is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Ultimately, the goal of microfinance is to give low income people an opportunity to become self-sufficient by providing a means of saving money, borrowing money and insurance.*

#### Situation of Pakistan:

Poverty has become one of the major issues of Pakistan and is spreading widely in the country. It is also estimated that about two thirds of the population, and 80 per cent of the country's poor people, live in rural parts of the country while according to Human Development Index (HDI) about 60.3 % of the population of Pakistan lives under national poverty line.

The socio economic situation of any country is closely related with the political scenario and the unfortunately the political situation in Pakistan has remained unstable during the last decade. Deteriorating situation of Law and Order had affected business and caused an increase in the level as well as the ratio of poverty. An endemic energy shortage resulting in decrease in the production, rapid increase in the fuel prices at the international level, unchecked increase in the prices of the food items, have coupled together and strongly affected the purchasing power of the consumers and resulting in the declining the financial status of the general population.

Traditionally the Pakistani women are supposed to play their role in caring their children, husband and fulfilling the responsibilities of the household That is why there are broad discrepancies in Social standing between men

And women. Women own fewer assets, they have limited economic options and less access to social services.

The women, realizing the economic pressure on the male members of their family, try to share their financial burden. After taking care of their homes, kitchen and children they sacrifice their leisure time in earning through various means. It is estimated that women contribute 60 percent in the national economy but their role remain invisible and unrecognized.

Thy literacy rate among women, particularly in rural areas, is very low due to which they have less opportunities of awareness and access to reasonable income-generating opportunities. Moreover due to their traditional role in their homes society invests far less in women than men. It is a bare truth that women constitute 60 percent of the poor population.

The recent increase in the international prices of Petrol and food commodities has a significant impact on Pakistan's poor people. It is estimated that about 17 million people have joined the ranks of the 60 million people who are food insecure and many more are at risk. About half of the country's population lives in a condition of



food insecurity. Micro credit, or micro finance is a system of banking the un bankable, bringing credit, savings and other essential financial services within the reach of millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral. In general, banks are for people with money, not for people without money.

### **Badaric's Initiative:**

Realizing the status of poverty in Pakistan, particularly in the rural localities, Badaric took initiative in 2005 and launched Micro Enterprise Development Program with the financial support of Pakistan Poverty Alleviation Fund (PPAF).

Micro credit is based on the premise that the poor have skills which remain unutilized or underutilized. It is definitely not the lack of skills which make them poor. The major objectives of micro credit schemes are: (1) to stop exploitation of the poor caused by expensive informal credit; (2) to provide small loans to poor people at relatively lower cost as compared to accessible informal loans; (3) to finance economically and socially viable projects those cannot be financed otherwise; (4) to empower women within households as decision makers and in society through active economic participation; (5) to create maximum employment opportunities; (6) to create self sufficient and self-employed people and the most importantly; and (7) to reduce poverty, accelerate growth and improve the living standards on sustainable basis.

Microfinance impact studies have demonstrated that:

- Micro finance helps poor meet basic needs and protects against risks.
- The use of financial services by low-income households leads to improvements in household economic welfare and enterprise stability and growth.
- By supporting women's economic participation, microfinance women, thereby promoting equity and improving household being.
- The level of impact relates to the length of time clients have had access to financial services.

Micro credit helps in reducing poverty by providing the poor with credit facility to start a small business. It not only supports the economic condition of the poor people but also has positive impacts on their social life through better standard of living with greater access to education and health facilities and empowerment to participate in decisions of the society. Microfinance in Pakistan is a relatively new and emerging discipline but it is gaining importance fast as a tool of social mobilization and poverty alleviation. Though impact of microfinance sector in Pakistan is yet to be evaluated, but globally it has shown a positive impact on poverty reduction that is significant enough to be recognized. The Gender discriminatory practices in the society of Pakistan have also played a pivotal role in increasing the ratio of poverty. Traditional gender roles in Pakistan define the woman's place as in the home and not in the workplace, and define the man as the breadwinner. Consequently, the society invests far less in women than men. Women in Pakistan suffer from poverty due to lack of opportunities throughout their lives. It is a bare truth that women constitute 60 percent of the poor population.

## The Journey of Partnership of Badarie with PPAF:

PPAF provided support in four phases listed as under:

- First Phase (August 2005- July 2006)
- Second Phase (Sep 2006-Aug 2008)
- Third Phase (Sep 2008-Jun 2009)
- Fourth Phase (October 2009-September 2011)

After completing first phase August 2005- July 2006) Baidarie expressed its desire to continue its partnership with PPAF which was accepted readily and thus Baidarie entered its second phase ((Sep 2006-Aug 2008).It formed 16 new groups having 109 women and 44 men as their members coming from 12 villages of Union Council Roras. Till Feb 2006 an amount of Rs.1.5 million was disbursed to 153 clients with 100% recovery rate.



After successful completion of the Phase-II of the PPAF-Baidarie partnership in 2008, Baidarie submitted its proposal for partnership for third Phase which was very kindly entertained and accepted by PPAF and thus Baidarie launched its Micro Credit Enterprise Development Program third time from September 2008 which was completed in June 2009.It again submitted its proposal for the fourth phase which was accepted and thus Baidarie entered in the fourth phase of MEDP (October 2009-September 2011)



Baidarie, under this project, is liable to disburse Rs 25 Million among the borrowers of UCs Roras, Juarian and Bhagwal Awan.

Badarie, on the basis of its experience of 16 years, concluded that economic empowerment of women improve the socio-economic status of the family more rapidly since they contribute higher portion of their income on the development of their families than men. On account of this assumption Baidarie gives priority to the economic development of women and include more women entrepreneurs in its Micro Credit Enterprise Development Program. Though it has planned to spread its Micro Enterprise Development Program(MEDP) in the whole District of Sialkot but at present it has been implementing its program in 12 villages of the Union Councils Roras & Sahowala of Tehsil Sambrial District Sialkot.

The program consists upon two major components which are as under:

- a) Financial
- b) Non- Financial

**a) Financial:**

Under financial component Baidarie has introduced three products of the Micro Enterprise Development Program which are as follows.

1. **Business Loan**
2. **Agricultural Loan**
3. **Loan for grains**

**1) Business Loan**

Under this product loans are being given to the entrepreneurs doing businesses of following categories.

1. Cottage and handicraft (Local arts and crafts e.g. wood craft, embroidery etc)
2. Livestock (Cow/Buffalo, Fishery, Sheep, Goat and Poultry)
  - For trading
  - For fattening
  - For rearing (milk cow/buffalos)
3. Commodity/Agricultural trading
4. **Trade and Commerce Loan** (All trading activities)
5. Light Engineering/Workshop





## 2) Agricultural Loan

The Agricultural Loans are seasonal loans which are given to the farmers who are engaged in cultivation of seasonal crops to increase their income. The loan- period for the seasonal loans is decided according to the duration of crop (Sowing till harvesting) including one month for marketing. Generally it is eight months. Moreover one month is also given to the farmers

other hand the sky rocketing prices of the grains has made it difficult for the poor to purchase the grain to fulfill their need for the whole year.

On account of this fact Baidarie provides loans to the residents of Roras to purchase the food grain. The mode of repayment of these loans is that the borrowers return these loans in 12 installments with a grace period of one month.



as a grace period to manage their matters. The mark up on this loan is 16% mark up per annum (Flat rate). Baidarie gives two options to the farmer for his convenience to return the loan.

1- Repayment in lump sum at the end of the period

ii- Repayment in the form of monthly installments.

### 1) Loan for grains

The scarcity of food due to shortage of water and electricity is rapidly increasing in Pakistan and in the rural areas almost all the families are used to purchase the grain for the whole year. On the

### Loan Size:

The limit of the loan size is determined by the applicants themselves according to their own requirement, specific need and situation but according to the policy of Baidarie initially Rs. 10,000 per applicant are being granted. The loan size is revised after successfully completion of first loan cycle by the borrower.

### Policy about “Repeat Loan”:

Baidarie has chalked out comprehensive policy to alleviate poverty and facilitate the poor community of the target area to improve their socio-economic status in the society.



Following this policy Badarie grants loan from Rs. 15,000 to 30,000 only to those borrowers who had paid their all the installments of their first loan without any delay. To encourage the borrowers for improving their socio-economic status by establishing their businesses Baidarie gives loan four times to those who have good record of repayment of their loans.

Baidarie anticipates that after completion of four loan- cycles the borrower will become self-reliant.

And will be able to continue the necessary economic activity at his/her own. The Loans are granted to the productive poor individuals and the first preference is being given to the borrowers who have been running their businesses already.

The achievements against the targets from January 2009 to December 2009 are presented in the following table.

S/No.	Outreach/Expansion	Target		Achievement	
		(Jan 09-Dec 09)		(Jan 09-Dec 09)	
		No	Amt	No	Amt
		1	Tehsil	2	5.4M
2	Union Councils	2	5.4M	2	5.4M
3	Villages/Communities	51	5.4M	47	5.4M
4	Borrowing Households	359	5.4M	352	5.4M
5	- Male	144	2.16M	138	2.015M
	- Female	215	3.24M	214	3.385M
	No. of Borrowers	359	5.4M	352	5.4M
6	- Male	66	0.06M	67	0.032M
	- Female	99	0.09M	117	0.015M
	No. of Savers	165	0.15M	184	0.047M
7	<b>Average Loan Size</b>		15,042		15,341

The details regarding disbursement of loans in various sectors can be observed in the table as under:

Sr.No	Sector	Targets		Achievement	
		Amt	%	Amt	%
1	Agriculture/Cropping/ Trading/ Processing	0.34	3	0.99	10
2	Livestock/Poultry/Fish farming	3.41	34	2.90	29
3	Commerce/Retailing/Petty Trading	4.16	42	4.03	40
4	Handicraft/Cottage	2.10	21	2.09	21
		<b>10</b>	<b>100</b>	<b>10</b>	<b>100</b>

**B) Non-Financial:**

Baidarie, apart from providing financial support to the entrepreneurs, provides non- financial support to its clients of Micro Entrepreneur Program to help enable them to utilize the money in the business in a befitting manner. Non- financial support includes various training to build the capacity of the entrepreneurs.

Baidarie also concentrates on the solution of the social and civic problems. In view of this concern Baidarie held a number of seminars, in 21 villages of its target area, for creating

Awareness about basic civic rights, rights of women Rights of women according to *Nikkah Form*, CNIC and Importance of vote , Health Care of Women and Child and Clean Environment. The organization also provided training, of various methods of saving, to 46 Community Organizations, who are its entrepreneurs also, to build habit of saving among them.

As many as 378 social activists were benefited through these trainings. The capacity of COs was also built about development of village.



## Success Story of Mst. Sharifan Bibi

Mst. Sharifan Bibi, belongs to very poor family of Village Chak Jeeta, Post Office Dhanawali, Tehsil Sambrial and District Sialkot. She is a mother of seven children. Once the Baidarie team visited the village Mehat Pur and presented the introduction of the Micro Enterprise Development Program to the community. **Sharifan Bibi** facilitated the team voluntarily and organized a group of woman. She also became the member of that group and later she was selected as the President of the group as she has good repute in her village regarding her honesty and good behavior. She expressed her interest in getting loan and after going through the proper procedure she got loan of Rs. 10,000 from Baidarie.

Sharifan Bibi observed very keenly the needs and requirements of her community as well as her own capabilities. She found that women had to go far away to purchase the essential commodities of daily use. She thought to set up a general store at her home for the convenience of her community.

Sharifan told that her community consisted upon poor people. To make her business successful she uses to provide them items of daily use like soap, pulses, sugar, salt etc on credit. That is why women of her community like to purchase things from her shop instead of going to the shop situated far away.

She set up her shop with commitment to lessen her poverty and worked with confidence and she thinks that this is the main key of her success. This helped increase the sale of her shop.

Initially she used to earn about Rs 4500/ month from her general store. After successful completion of the first loan cycle she got second loan of Rs. 15000/- from Baidarie. Sharifan Bibi, like other women of Pakistan, particularly residing in rural areas, had to face many challenges. In the rural set up women are not very independent and mobile which is a great hurdle in their economic empowerment.

Sharafian Bibi also had to face similar problems. It was very difficult for her to go to the whole sale market situated at about 30 kilometer far away from her home. She told that she used to go to the market alone to purchase the items of general store and bring those items at her shop.

Though she is illiterate yet she learnt record keeping and helped her son in maintaining the record of investment and sale of her general store. She has become mobile while before starting business she could not dare to go out of her village all alone Sharifan Bibi has gained much confidence. She has become able to talk to women and men also while earlier she was a shy and mere a house wife.

She told that she has gained much knowledge about the market and actual prices of the essential commodities of life. She further told to the Baidarie that no body can cheat her regarding prices of the items of daily use. Sharifan Bibi wants to set up a big general store like those in big cities where one can purchase all essential commodities. She intends to increase her dairy business. She has also gained some position in her home. She says that economic empowerment of women is very essential to enable them to get some position in the home



and in the society. She said that not only children or younger women but the male members of her family also have started at least listening to her view point in the family matters.

Sharifan Bibi has become an example for many other women of her community. Other women of her community were impressed by the economic betterment in her home due to her business and thus also become motivated. She motivated the women of her community to not only set up groups, get loan from Baidarie and set up small business but she also encouraged them for group savings. They formed groups and got loan from Baidarie to set up small business. The success of her business has set an example for the women residing in the near by villages.

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### Case Study of Mumtaz Alam

Mumtaz Alam is a resident of Village & P/ O Roras. He had a general store in the village with limited items. He used to earn Rs 6, 000 which were insufficient to meet the both ends. He has five children while three out of them are studying in schools. One of his sons has been Intellectually-impaired for the last three years. He was under severe financial stress. He came to know about the Micro finance scheme of Baidarie through Dr Majeed of his locality.

Mumtaz Alam assessed the situation and realized that he should improve his general store by including more items of daily use of women and children. He needed money to purchase more items. He approached Baidarie fulfilled its procedure and got first loan in 2005 and started his business with the small amount of Rs 10,000.

He included electrical items in his general store. He is a committed person and does the business with steadiness. He had the opinion that consistency with sincerity and honesty is the way of success. He used to charge less profit than other shopkeepers to attract the customers. This gave him much encouragement. He took second loan of Rs 15,000 on 26<sup>th</sup> December 2006 and invested in the business. He told that his earning increased and he used to earn about Rs 28, 000 / Month and it went on increasing day by day.

The economic situation of his family was improved which brought a positive change in his home His children used to go to the house in their neighbor to watch TV. They always felt inferiority complex. After entering into second cycle Mumtaz Alam bought a TV for his children. Now they are very happy and feel proud that they do not have to go to other's home to watch TV. His two elder children, who had left the school, had again started going to school

After completion of the second loan cycle he applied a loan of Rs 15,000 for the third time and Baidarie approved his application due to his good repute. He always paid his installments in time.

His monthly income increased to Rs 7,000/ Month which brought positive changes in his home. It gave him encouragement and confidence. He acquired the skill of management of the income, profit and capital amount through various trainings organized by Baidarie. He used to search the markets of quality products at reasonable rates. He used to give the items of daily use to the customers on credit to attract the customers and to develop good relations with

them. The customers, once obliged, used to come to his shop regularly. He had employed a young boy of 12 years from a very poor family as a helper in his general store. The mother of young boy is very grateful to him for this support.

Every body of his community is convinced and motivated that hard work with sincerity and honesty brings positive change. Impressed by his example another group of men of his community has been formed and trying to get loan from Baidarie for setting up their business.

Due to this general store very good relation between him and the community has been developed and he feels very proud of it. A retired teacher is also his regular customer. He used to sit at his general store and read newspaper for

him. Both of them discussed various news and current affairs. Thus his general information has also been increased due to this general store. He wants to include more necessary items of daily use at his general store.

Mumtaz Alam plans to further expand his business as a whole sale dealer. He wants to get fame as a wholesale dealer of quality products. His efforts become fruitful and are acknowledged by the community.

He told the team of Baidarie that Earlier no body respected him only due to poverty but now when his economic situation is better as compared to that of four or five years before, every body pays due respect to him.



## SECTION 5

### HEALTH SERVICES:

*The indicators of Health, particularly of women, in Pakistan are very disappointing. According to United Nation's Human Development Index, Pakistan acquires at 135<sup>th</sup> position. Regarding population it ranks at seventh most populous country in the world (160 Million) half of whom are children.*

*Some 30,000 women die each year due to complications of pregnancy, and 10 times more women develop life-long, pregnancy-related disability. Infant Mortality stands at 90 per 1,000 live births, and maternal Mortality at 340 per 100,000 live births (median estimates). In terms of health status, Pakistan faces a double burden: a rapidly increasing incidence of non-communicable diseases (NCDs) and injuries, superimposed on endemic communicable diseases (CDs).*

The issues of women's health had never been priority of the governments of Pakistan because in the name of culture, traditions and religion they had never been given equal status in the society. A system which is based on gender inequality, will not adopt policies for women who are poor, powerless and weak as a class. It will not adopt policies that is why the health status of women is directly associated with the women's low social status.

According to UNDP's Gender Related Development Index (GDI) 2000, Pakistan stands at 135 the position out of 174 countries. On Gender Empowerment Measurement Pakistan acquires 100<sup>th</sup> position out of 102 countries.

In terms of health status of women in we are losing three women per hour because of pregnancy associated complications. More than 30,000 young women die every year which gives a maternal mortality rate of 340/100,000 pregnancies. A recent study has suggested that there is a small drop in maternal death rate. Most women in Pakistan do not seek antenatal care during pregnancies, and only 19% of births are attended by trained personnel, one of the lowest rates in south Asia. Low birth weight children comprise approximately 25% of all live birth and 50% of under -5 children are stunted. The situation of health of women residing in the rural areas is bleaker than those living in the urban areas. For example, the maternal mortality ratio in predominantly rural Balochistan is 800





Maternal deaths to 100,000 live births, compared to the national average of 340 per 100,000. More than eighty percent women are delivered at home in the presence of unskilled birth attendants. In majority of secondary and tertiary healthcare centers, emergency obstetrical care is not available on twenty-four hour basis.

Hemorrhage, hypertension and infection are the three major and direct causes of maternal death in our country. Four delays of pregnancy are the major contributory factor to cause women's death and pregnancy related morbidity in Pakistan. We have more than seventy five thousand villages all over the country without proper road network. People living in mountains, forest areas and small islands have no access to centre with Em OC available. Majority of our Basic Health Units (BHUs) and Rural Health Centers (RHCs) are not functional. With the exception of very few facilities, EmOC is not available on a twenty-four hour basis in tertiary care centers.

Though the facilities of health services have been increased by the government yet these are insufficient to cope the requirement of the rapidly increasing population of Pakistan. The hospitals are over burdened by the patients. Moreover Pakistan being one of the Third- World Countries, allocates less percentage of its budget for the social sector. The underprivileged segments of the society thus deprived of the health facilities while they needed most.

There is also a marked difference between the health status of women and men in Pakistan. For example, malnutrition is a major public health problem in country that disproportionately affects women and girls. The high prevalence of communicable diseases and malnutrition is not only related to poor living conditions, but also to the lower social status of women and girls. In addition, because of social stigma and gender norms, as many as fifty percent of women suffer from recurrent reproductive tract infections. In short the major reasons of women's poor health are not only the lack of health facilities but lack of awareness and socio- economic norms and constraints on their mobility and discriminatory attitude of the society.



## **Haji Ashiq Husain Mamorial Hospital & Maternity Home, Roras**

Realizing the miseries of ailing community of Roars and adjacent villages Baidarie set up a health facility in village Roras in 2000 with the financial and technical support of CIDA-CLFI, (CIDA). It was named as 'Haji Ashiq Hussain Mirza Memorial Hospital and Maternity Home' to commemorate the invaluable services rendered by Haji Mirza Ashiq Hussain (1930-2001) who was a renowned social activist. Haji Ashiq Hussain Mirza throughout his life struggled for the development of the people of Roras.

He, with the cooperation of his colleagues succeeded in evolving a model of rural development on the principle of self-help.

Since 2001 Baidarie has been providing the health care to the community with the financial support of local philanthropists. The Global Fund for Women (GFW) (2005-06 & 2008-09) had also been providing service charges and other support. In average, at least 10,000 persons are getting benefit of the following services provided against nominal charges.

- ***Metro lab.***
- ***Ultrasound Scanner***
- ***Dispensary***
- ***Medical Store (Providing medicines at the subsidized rates.)***
- ***Operating Theater (Minor procedures)***
- ***Six -Beds Ward***
- ***Immunization of Children***
- ***Ambulance Service***

The healthcare facility is staffed by Medical Officer (1), FWW (1), CHW Female (1), Lab Technician (1), watchman (1) and sanitary worker (1) and it operates under technical guidance and supervision of Capt (Retd) Dr. Munawar Javed Mian-Medical Specialist.

Hospital, Sialkot and other hospitals. Moreover Baidarie, at Haji Ashiq Hussain Mirza Hospital, provides counseling to the visiting patients/clients on matters relating to their general health, reproductive health, Population Planning, child health and other health hazards.

Apart from diagnosing the diseases and providing health treatment the patients of Nature are referred to District Head Quarter

Following graphical presentations reflect the number of beneficiaries of the facility during 2009.

Sr.No	Facilities	Men	Women	Children	Total
1	Out- Door Patients	657	1815	1709	4181
2	Laboratory Tests	46	146	0	192
3	Sale of Medicines at subsidized rates	148	260	125	533
4	Gynecology & ECG	10	298	0	308
5	Ambulance Service	74	105	25	204
	<b>Total beneficiaries</b>	<b>935</b>	<b>2624</b>	<b>1859</b>	<b>5418</b>

### Ambulance Service:

Roras is located at a distance of 8 Kilometers towards the north-east of Sambrial Tehsil headquarters and at a distance of 18 Kilometers towards the north-west of main Sialkot city, the District Headquarter. The hospitals/better health care facilities are available at both of these places. The patients referred by the Medical Officer at Haji Mirza Ashiq Hussain Hospital, those needing medical aid in emergency and those who need specialized treatment had to travel long distances to get medical aid at the city centers but there was no arrangement to shift patients to the healthcare facilities of their choice.

During 2003, Baidarie decided to provide ambulance service on non-profit basis to facilitate the ailing persons. In addition to the

funds provided by Baidarie, Mr. Khalil Ahmad of Moltex Sporting Goods (Pvt) Sialkot and Mr. Muhammad Arshad Waseer donated generously to purchase the vehicle.

To make the ambulance operational, Khawaja Zaka-ud-din of Capital Sports (Pvt) Ltd donated the seed money. Since 2003 Baidarie had been providing transportation facility to the patients and number of the beneficiaries has become about 600. In case of some natural catastrophe, disaster, accident transportation facility is provided without any charges. For poor patients the facility is available at subsidized rates and for those who cannot afford even subsidized rates it is provided free of cost. The number of overall beneficiaries of various facilities of Haji Ashiq Hussain Mirza Hospital, during 2008, is being presented in the following table.

Sr. No	Month	NO. of Beneficiaries	Sr. No	Month	NO. of Beneficiaries
1	January	312	7	July	513
2	February	359	8	August	382
3	March	489	9	September	455
4	April	485	10	October	428
5	May	493	11	November	485
6	June	536	12	December	481
				<b>Total</b>	<b>5418</b>



## SECTION 6

### Audit Report 2009



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### AUDITORS' REPORT TO THE MEMBERS

We have audited the annexed balance sheet of the Society **BAIDARIE - Siaikot as at June 30, 2009** and the related income and expenditure account together with the notes forming part thereof for the year then ended.

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

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

In our opinion the balance sheet and income & expenditure account together with the notes forming part thereof present fairly in all material respects the financial position of the Society **BAIDARIE - Siaikot as at June 30, 2009** in accordance with the approved accounting standards as applicable in Pakistan.

  
Nadeem Anwar & Co.  
Chartered Accountants




Faisalabad  
February 03, 2010

## BAIDARIE SIALKOT

### BALANCE SHEET AS ON 30TH JUNE 2008

	NOTE	2009 (RUPEES)	2008 (RUPEES)
<b>PROPERTY AND ASSETS</b>			
<b>CURRENT ASSETS</b>			
Cash and bank balances	3	6,358,866	5,074,030
Micro credit loan portfolio principle amount	4	2,374,386	2,869,833
Interest on Micro credit loan portfolio		379,902	473,375
Advances, prepayments and other receivables	5	67,000	2,850,931
		<b>9,180,154</b>	<b>11,268,169</b>
<b>NON-CURRENT ASSETS</b>			
Operating fixed assets	(Annexure 1)	3,835,515	2,989,962
		13,015,669	14,258,131
<b>FUNDS AND LIABILITIES</b>			
<b>CURRENT LIABILITIES:</b>			
Creditors Accrued and other liabilities	6	226,200	978,629
Micro Credit Loan Fund (PPAF)		2,243,108	4,438,000
Interest Accrued		89,640	199,050
		<b>2,558,948</b>	<b>5,615,679</b>
<b>DEFERRED GRANTS</b>			
	7.1	4,397,004	1,764,651
	7.2	4,038,778	4,082,063
<b>GENERAL FUND</b>			
	8	88,758	-
<b>CAPITAL FUND</b>			
	9	82,181	945,738
		<b>1,850,000</b>	<b>1,850,000</b>
		<b>13,015,669</b>	<b>14,258,131</b>

The annexed notes from 01 to 08 form an integral part of these accounts




Executive Director




PRESIDENT

BAIDARIE-SIALKOT  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 30TH JUNE 2008

		2009 (RUPEES)	2008 (RUPEES)
<u>Operating Income</u>			
Micro- finance sector	<u>Note</u>		
Service charges on micro credit loans		708,000	732,000
Loan processing fees		46,250	38,900
Profit on bank deposits		1,493	1,135
		755,743	772,035
Financial charges		218,471	258,030
Net financial margin		537,272	514,005
Provision against non-performing loans		-	30,228
Operating income after provision	8	537,272	489,777
Social sector program		239,711	199,959
Income from health centers		467,155	634,604
Other income		420,169	130,000
Donations		1,127,035	964,563
		1,664,307	1,448,340
<u>Expenditure</u>			
Micro- finance program		943,415	806,000
Salaries, wages and other benefits		728,165	300,453
General and administrative expenses	10	435,290	838,827
Training Expenses			
Loss on disposal of fixed assets		2,106,870	1,945,280
Social sector program			
Salaries wages and other benefits	11	2,179,300	1,928,701
General and administrative expenses	12	1,265,713	603,164
Program Expenses	13	4,505,109	4,703,504
Loss on disposal of fixed assets		7,950,122	7,235,369
Net operating loss		10,056,992	9,180,649
		(8,392,685)	(7,732,309)
<u>Deferred grants amortized/ utilized during the year</u>			
-relating to fixed assets			
-relating to capacity building	7.1	616,947	116,347
	7.2	7,900,481	7,506,219
Net surplus/(Deficit) for the year		8,517,428	7,622,566
		(124,743)	(109,743)
The annexed notes from 01 to 13 form an integral part of these accounts			

  
Executive Director

  
PRESIDENT





**ANNEXURE "1"**  
**BAIDARIE-SIALKOT**  
**SCHEDULE OF FIXED ASSETS**  
**AS ON 30TH JUNE 2009**

S #	PARTUCULAR	W.D.V AS ON 01-07-2008	ADDITION	(DELETION)	TOTAL VALUE AS ON 30-06-2009	DEPRECIATION		W.D.V. AS ON 30-06-2009
						RATE P.A	AMOUNT	
1	LAND	80,000			80,000	0%		80,000
2	BUILDING	703,292			703,292	5%	35,165	668,127
3	MOTOR BIKE	102,208			102,208	20%	20,442	81,766
4	FURNITURE & FIXTURE	144,913	80,000		224,913	10%	22,491	202,421
5	OFFICE EQUIPMENT	327,323	233,500		560,823	10%	56,082	504,741
6	PHOTOCOPY MACHINE	67,068			67,068	10%	6,707	60,361
7	REFRIGERATOR	9,298			9,298	10%	930	8,368
8	LAB EQUIPMENTS	416,220			416,220	10%	41,622	374,598
9	BOOKS & PERIODICALS	3,874			3,874	10%	387	3,487
10	STITCHING MACHINES	36,984			36,984	10%	3,698	33,286
11	MULTI MEDIA PROJECTOR	64,444			64,444	10%	6,444	57,999
12	DIGITAL CAMERA	29,889			29,989	10%	2,989	26,900
13	VEHICLES	897,446	1,149,000		2,046,446	20%	409,289	1,637,157
14	OTHER ASSETS	107,003			107,007	10%	10,700	96,303
	<b>TOTAL</b>	<b>2,989,962</b>	<b>1,462,500</b>		<b>4,452,462</b>		<b>616,947</b>	<b>3,835,515</b>





**Village & Post Office Roras, Tehsil Sambrial District Sialkot.**

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