

ANNUAL PERFORMANCE REVIEW 2010



Baidarie

CATALYSTS FOR HUMAN DEVELOPMENT & SOCIAL HARMONY

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.

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Acronyms

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

Executive Director's Expression



Baidarie is considered as an organization working for the community development through integrated and participatory approach. I express this with great proud that Baidarie has achieved this recognition after serving the community for 18 years with dedication.

Baidarie believes that only long, sincere and persistent efforts can bring a positive change in the thinking of the society which is pivotal in creating a socially just society in which every body enjoys his/ her human rights.

The great challenge faced by the Baidarie was to initiate movements of human rights particularly of women and children in a society which entrenched in social and religious taboos besieged by frustration, depression and dejected thinking. It was, indeed, a Hercules task but the dedication and commitment, persistent efforts, and sincerity are enough to make the possible all impossible.

Now after the efforts of about two decades 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.

I would like to pay my regards to the members of the Board who always spared time and provided guidance to Baidarie with all their sincerity.

I am indebted to Pakistan Poverty Alleviation Fund from the core of my heart who helped Baidarie in achieving one of its major objectives; economic empowerment of vulnerable women who otherwise were not able to keep body and soul together. It is the only financial cooperation of PPAF through The Micro Credit Enterprise Development Program which lessened the miseries of hundreds of poor and underprivileged families of Roras. . The small amount of loan, granted to them by Baidarie, helped them start business at small scale which helped them improve their socio-economic status in their communities.

I am thankful to all our stakeholders, including civil society organizations, Media, community members, and my staff contributed with commitment in the process of development of the community.

I am confident that soon a culture of human rights would be observed among the poor and downtrodden communities of rural Sialkot. ***Insha Allah***

Arshid Mehmood Mirza
Executive Director
Baidarie

Section 1 Preamble

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 of women and children.
2. To provide credit to people, groups or community organizations for poverty alleviation, with or without any 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 provide preventive, reproductive and curative health care services to the people, especially women and children.

Section 1 Preamble

Strategic Imperatives

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

Section 2 Backdrop:

Backdrop

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 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

Section 2 Backdrop:

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 consists 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 kinds 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.

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 “the 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.

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 development of the women folk from vulnerability into conscious and strong citizens is a Hercules task and requires consistent and long efforts to be

Section 2 Backdrop:

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.

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 --)

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.

Section 2 Backdrop:

Track Record of Baidarie in a Glance

S. 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

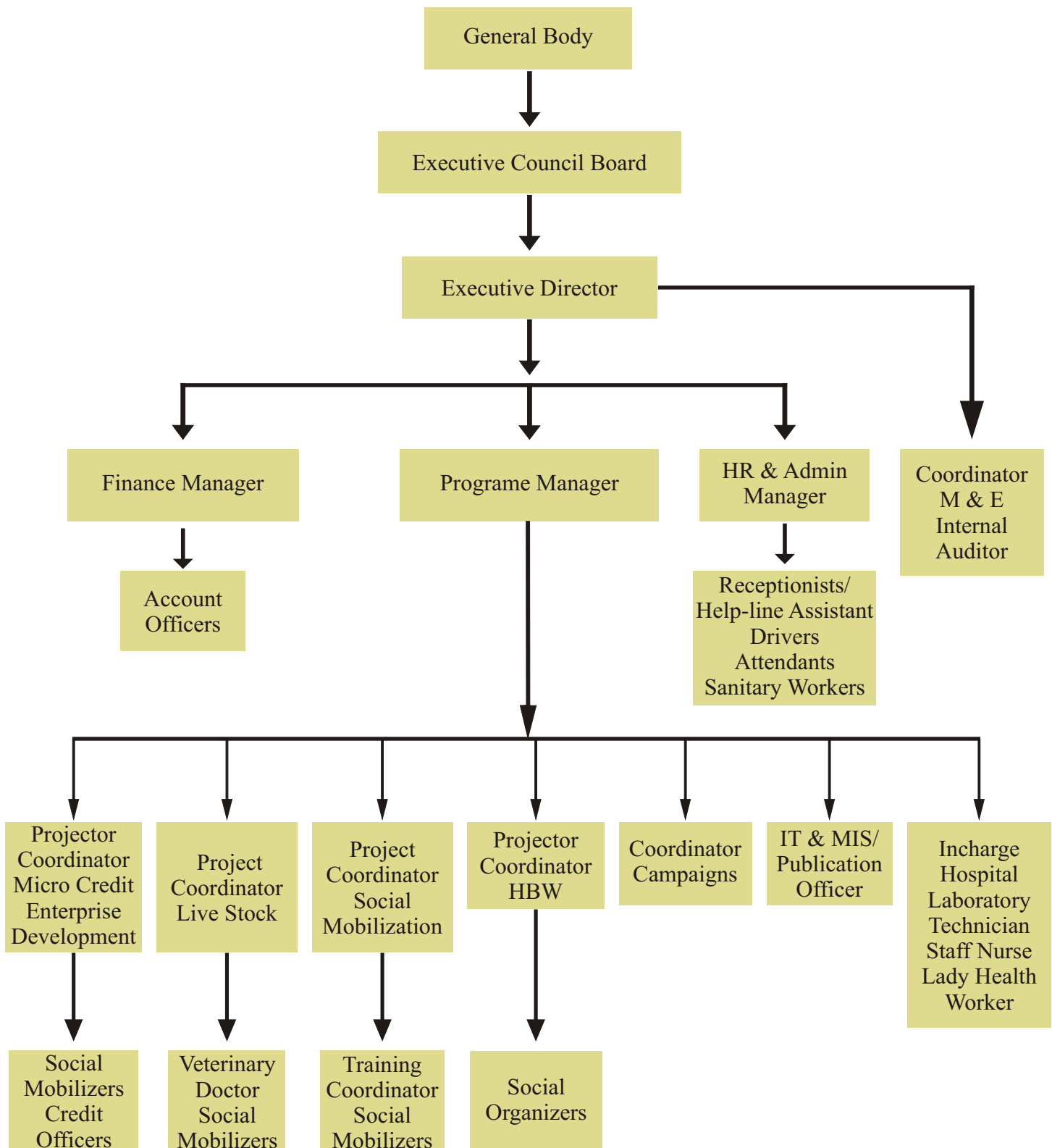
Section 2 Backdrop:

Track Record of Baidarie in a Glance

S. 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
32	July 2010 to June 2011	Program for improvement in working conditions for the home based soccer stitcher women in Sialkot	UNIFEM & ILO
33	(Oct.09-Sep 11) Fourth Phase	Micro credit & Enterprise Program	PPAF
34	Nov 2010 to March 2011	Campaign for increasing community responsiveness against gender based discrimination and violence	South Asia Partnership (SAP)

Section 2 Backdrop:

Baidarie Organizational Structure



Section 3 Human Rights

Human Rights

In Pakistan the status of women's rights is not different from other poor countries despite the pressure of various agencies of the United Nations on the Government to improve the situation. It varies considerably in various classes. Regions, rural and urban division and due to uneven socioeconomic development and the impact of tribal, feudal, and capitalist social formations on women's lives.

Though a remarkable change is being observed in the status of women's rights in Pakistan due to efforts of the governments and enlightened groups yet, on an average, women suffer a lot due to gender discriminatory attitude of the family, society and of the state as well.

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.

The social and cultural context of Pakistani society is predominantly patriarchal. Strict family and tribal customs as well as lack of education and misunderstanding of Islam have forced women into a position of submission and fear; many live a life of oppression without the most basic of rights or the ability to defend them. The domination of men in society and the subordination of women are assumed to be a part of culture and religion—a belief that has resulted in violence against women as an accepted feature of domestic life.

Though a remarkable change is being observed in the status of women's rights but it is also a fact that the change has come in the urban enlightened and educated communities. The state of women's rights in poor rural communities is very depressing. Their rights are denied by their families, society and even by the state to some extent also. Equal opportunities for advancement in the society exist more on papers than in practice. They are even denied of their rights of education since it is said as to why a woman's education is necessary when she has to be a housewife. Her brother should be going to school instead.

Development of Culture of Human Rights in Sialkot

(Feb 2008- Jan-2010)

In view of most bleak, deplorable and miserable situation of women of District Sialkot, particularly of those residing in its rural areas, Baidarie planned a comprehensive project to develop the culture of Human Rights in the District. European Commission to Pakistan extended its financial support for this three-year project titled, "Development of the Culture of Human rights in Sialkot."

The basic aim of the project was to create an atmosphere in the District Sialkot where susceptible, helpless and weak groups, especially women and children could enjoy their rights. Baidarie chalked out various activities carefully and intelligently, with the apprehension that through these interventions, there will be a remarkable reduction in the incidents of violation of the human rights of women and children. It was also supposed that discriminatory behaviors and practices against women and children of vulnerable groups would also be minimized as result of these activities.

Section 3 Human Rights

Baidarie views that 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. So it decided to improve the organizational management skill regarding developing and implementing sustainable interventions for safeguarding and promoting the rights of vulnerable groups. It involved 50 Community Based Organizations in the project for their capacity building.

Other objectives are as follows

- Improve the organizational capacity of 50 Civil Society Organizations (CSOs) working for the promotion of Human Rights of vulnerable groups especially women and children in 40 rural and 10 urban Union councils of district Sialkot.
- Develop the capacity of 100 Human Rights Defenders in District Sialkot to contribute to the protection and promotion of the rights of the vulnerable groups 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
10. Awareness raising sessions for journalists.



Section 3 Human Rights

Orientation/consultative meeting with Civil Society Organizations (CSOs), Govt. officials, Local Govt. Bodies & other stakeholders



Baidarie organized a meeting of Civil Society Organizations (CSOs), Govt. officials, Local Govt. Bodies, media persons and other stakeholders to brief them about the project titled, “Development of Culture of Human Rights in Sialkot”, in the Chamber of Commerce and Industry, Sialkot on 28th June, 2008.

Dilating upon the output of the project the Executive Director of South Asia Partnership, Pakistan, Muhammad Tehsin, apprehended that positive change will come, in the culture of the target area of the project, through its interventions.

He told the participants about the non-serious attitude of the government about the 7000 missing persons from Baluchistan. He said that it was a serious issue. He urged the participants of the meeting to raise voice against this injustice. He said that civil society organizations, intellectuals, social activists lawyers and media persons should compel the Government to take serious action of this important issue and should help recover the missing persons.

He acclaimed the struggle of Baidarie for bringing the serious issue of violation of the rights of women in lime light.

He also expressed his contentment over the facilities health which are being provided to the underprivileged ailing community of Roras and of the villages located in its vicinity through the Haji Ashiq Hussain Mirza Memorial Hospital

Mr. A S. P Mazhar said that Baidarie was doing a noble task by bringing the grave issue of the women's rights in the notice of government and general masses. He vowed to do his best to provide maximum support to Baidarie in this regard.

The President of Sialkot Chamber of Commerce and Industry, Dr. Khurram Anwar Khawaja, urged the civil society organizations of the area to come forward and help Baidarie in the developing Human Rights Culture in Sialkot..

Section 3 Human Rights

The District Coordinator Officer, Captain (Retd) Ata Muhammad Khan, said that the Baidarie has drawn the attention of the high authority, powerful and influential, media and the society towards a very serious 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, expressed his view point that media persons should keep a vigilant eye on the activities causing unethical behavior among the people. He said that more attentions should be paid on the education of the women since this is the only way to control the incidences of violence and to promote the culture of human rights. He also said that added that in 90 percent incidences of domestic violence women instigate the male members of their families for victimizing other women of the families. Thus domestic violence can be controlled by bringing positive change in the thinking of the housewives.



Khawaja Zaka said that --- percent of country's population is poor and do not enjoy their basic human rights. He added that said the poor had to put their all their potential to keep the body and soul together. He expressed the need to bring a revolutionary change in the system of the country so that the poor should also get their basic rights.



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". Expressing his point of view he said that without the cooperation of all the stakeholders Baidarie would not be able to achieve the objectives of the project.



Section 3 Human Rights

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 trainings and their skill was improved.
- About 136 media persons instead of 120 were briefed and provided proper information regarding incidents of violations of the rights of women, children and minorities.
 - About 200 participants of the Orientation Session were apprised of objectives, activities, expected outcomes, impacts of the program and their role to promote the culture of human rights in District Sialkot.
 - Information about the child rights, international laws and situation of the rights of children in Sialkot was imparted to about 200 participant of the World Children Day. They were sensitized for safeguarding the rights of children for their better future. 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 remote rural areas of the District Sialkot.



Section 3 Human Rights

Baseline survey of the registered CSOs in Sialkot

A baseline survey was conducted in 50 union Councils (40 Rural and 10 Urban) in the jurisdiction of four tehsils of the district Sialkot to assess their capability before including those in the project activities.

Dilating upon the causes of the violation of the Human Rights of women, children and Minorities, a large majority (82.44%) have the view point that the rights of women are violated only because of illiteracy and poverty. They had the opinion that poverty and illiteracy is a curse and a number of issues emerged due to this pest. People become furious at once on petty matters and could not control themselves resulted in physical, mental and other kind of violence.

The survey of 50 union councils of Sialkot revealed that the community realizes the importance of education and awareness about the laws which could safeguard the rights of women. About 42 percent respondents (432 out of total 1428) had the opinion that opportunities of education and awareness about the laws regarding rights of women should be provided to women.

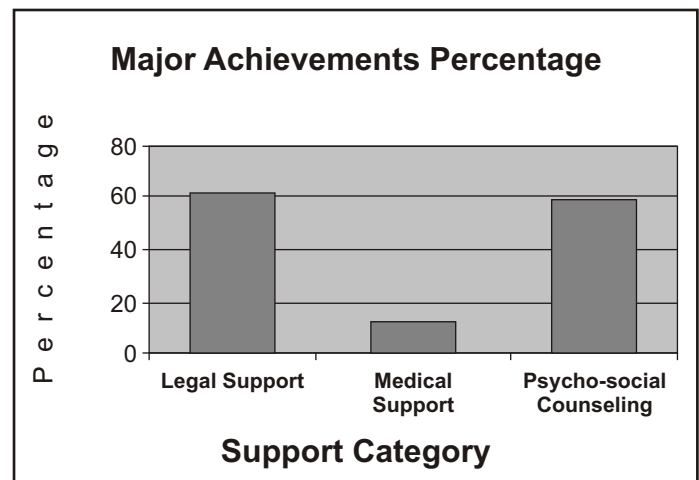
About 1000 copies of the report of the Base Line Survey in 50 UCs in District Sialkot was published and disseminated among all its stake holders for knowledge- building and advocating for speeding up the process of legislation in accordance with the relevant international covenants.

Major Achievements

- Legal support was provided to 20 women survivors of violence.
- Psychiatric support provided to 5 women
- The journalists pointed out some cases of violence cases and shared their conditions with Baidarie. They highlighted the issue through their respective newspapers and news channels.

- As many as 14 women survivors of violence and their immediate family members received Psychosocial counseling
- One child was rescued from being exposed to all sorts of violence and rehabilitated for regular schooling in safe atmosphere.

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	0	2	0	2	11	0	11
Psycho-social Counseling	45	0	45	13	0	13	58	0	58
Total	105	2	107	15	9	24	122	9	131



Section 3 Human Rights

Case Studies

Legal Help

(A Case of Domestic Violence)

Mst. Mariam Bibi

Mst, Mariam Bibi D/O Lal Husain, is a resident of a village *Nawan Pind*, situated in the superb of District Sialkot. She belongs to a poor family. 35- year old Mst Mariam Bibi is the youngest daughter of her parents. She has seven brothers and sisters. She got married in 2004.

In the beginning she lived very happily but after about one year she became the mother of one daughter. In the meanwhile one of her husband's cousins, Kiran, was divorced by her husband.

The mother in-law of Mariam instigate her to ask her husband to marry with his divorced cousin. Mariam refused to do so which caused tension among Mariam, her husband and mother-in-law. The atmosphere of the home became very tense due to rude and cruel attitude of her in laws.

In the meantime Kiran got married and the atmosphere of Mariam's home again became normal and peaceful but unfortunately after only one year she again got divorce from her second husband. Mriam's mother-in-law again started pressurizing her to ask her husband to marry with Kiran. She again refused and said that she would neither ask him nor let this happen. The atmosphere of the home again became

(A Case of Domestic Violence)

Razia Bibi

Razia Bibi, resident of Veroowala, Tehsil Daska, District Sialkot, contacted Baidarie to help her in the settlement of her dispute with her husband. She wanted to get maintenance allowance for her children from her husband.

About twenty years before Razia Bibi got married with Ghulam Abbas but soon after her marriage her husband started saying that he did not like Razia Bibi.

very tense and her mother in law started quarreling with her day and night but she was determined that she would not allow her husband for second marriage and there was no sound reason. She had two children, one boy and one girl. In the meanwhile she received invitation from her parents for the marriage of her brother and she came to her parents 'home. Her husband and mother-in-law availed the opportunity and arranged marriage of Mariam's husband with Kiran. After sometime she got this sad news and was shocked. She asked her parents that she would not go to her husband's home and would live with them. They, too, have no other option. After some time she received divorce from her husband. She became much upset and worried about the expenditures of her children.

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 expenditures of the children of Mst Mariam Bibi 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. Mariam Bibi. The concerned Court ordered Mr-- -- give Rs 1500/m as maintenance allowance to Mst Mariam Bibi.

She was happy. She told to Baidarie team that she was much obliged to them and that she was feeling much relaxed.

Just after two months of their married Ghulam Abbas left his house and did not tell any body about his where about. However the members of the Union Council of Veroowala succeeded in locating Ghulam Abbas and tried to convince him that he should not neglect his wife.

He became convinced and started living with his wife peacefully.

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Razia Bibi became mother of three children, two daughters and one son. Two months after the birth of his son he again left his home and cut off all links with his wife and other members of the family. The Councilor of the village, Saleem Cheema tried to locate Ghulam Abbas and succeeded in contacting him. He again motivated him to live his family. He tried to make him understand that he should not break his family and that Razia and his children will become dependent and vulnerable but he refused to act upon his advice. He came but only for ten minutes and left his wife forever. After some time Razia came to know that he had married a woman, named Shahida, resident of Sambrial. She was hurt very much. Her daughter was very anxious to meet her father. She asked her mother who first refused but later surrendered before her and allowed her to meet her father. But on the contrary her father beat her, rebuked her and warned her not to come again to meet him.

(A Case of 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.

Razia became contented on her fate and accepted the misfortune but she was much worried about the survival of her and children..

She contacted Baidarie and asked for legal help. The Baidarie team visited Razia, her parents, neighbors, her husband and in-laws and collected all the facts and found that she was right and that her husband had done injustice with her. Baidarie had filed a case in the court, through a lawyer to bind her husband to give maintenance allowance to Razia.

The Court has issued orders of awarding maintenance allowance to Razia regularly. Following the case Baidarie found that Razia has been receiving expenditures from her husband regularly.

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 quarreling 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

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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.

(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 5th standard. 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 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. 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 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.

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.

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Program for improvement in working conditions for the Home- Based Soccer Stitcher women in Sialkot (July 2010 to June 2011).

Pakistan is one of those countries where a large number of women are engaged in home-based work due to poverty and to supplement family income. According to a World Bank study over 10 million women in Pakistan are engaged in home-based work sectors. Though their contribution to economy is 60 percent, still they are the most unprivileged section of 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.



Like other Third World countries poverty is widespread in Pakistan and is particularly predominant in rural areas. Nearly two thirds of the population, and 80 per cent of the country's poor people, live in rural parts of the country.

The recent increase in the international prices of 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 previous 60 million people who are food insecure. And many more are at risk. More than half of the country's population lives in a condition of food insecurity.

Women had always tried to share the burden of their spouses. They work in offices, banks and now are playing a significant role in the fields which were once considered specifically for men like Police Army and Media. But those who are illiterate are also trying to work as home based workers to increase their family income.

About an estimate about 100 million people, women and men, from all the countries of the world, rich or poor, work at their homes. Out of these 100 million, vast majority is of women.

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. The truth is that home-based

workers make a massive contribution, not only to their own families, but also to the local, national and even to the economy of the world. It is estimated that in Pakistan Home-Based Worker's contribution in the national economy is about 60 percent. Despite this they are the most unprivileged section of 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

In Pakistan Home-Based Worker's contribution in the national economy is about 60 percent

According to the Pakistan Labor Force Survey of 2007-2008, the informal sector accounts for more than 73 percent of the total employment but the number of Home Based Workers is increasing very rapidly due to an increase in the unemployment and sky rocketing prices of the essential commodities of life.

Whoever they are, Home-Based Workers are working behind closed doors, in their own private homes. So they are often invisible, and their contribution to society and the economy is not acknowledged

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.

Home-based business or cottage industry products in Pakistan range from incense sticks, bangle decorations to women's and children's apparel.

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They also cover carpet making, fruit cleaning and packing, box making, pottery and stitching jute/gunny bags. These are major sources of income among a large number of Pakistan's poor. Large manufacturers contract their work through middlemen, who get it done, often under a piecemeal arrangement by these informal laborers.

According to Home Net, youth make up the highest proportion of unpaid family workers (47 percent) while over 42 percent of home-based workers fall between the ages of 15 and 24.

Objectives of the Project

- Pace up process of socio-economic empowerment of the home-based women soccer stitchers through improvement in their working conditions

Output of the Project

- Two villages, Mehat Pur and korowal of Union Council Roras, were selected to implement the project keeping in view the following indicators.
 1. Proven track record of home based work.
 2. Proximity of the location (s) from Baidarie office and the Sialkot city.
 3. Willingness of community to work with Baidarie etc.
- It was found, as a result of a **baseline assessment**, that **664 women** are active workers and getting work from the middle men but **895 women** football stitchers are not getting any work
- About 100 women were selected for trainings and awareness raising activities.

Some of the main issues confronting the informal sector are irregular work, irregular monthly income, and lack of insurance and safety nets as well as labor rights. Since they are not organized and do not have unions or associations, they cannot negotiate for wages and as a result are exploited by middlemen.

On account of these facts Baidarie chalked out a comprehensive plan to rectify the issues of the Home-Based Women Soccer Stitchers of District Sialkot.

- Equip the Home based women soccer stitchers with knowledge and information about **ILO conventions, international Law and Pakistan Labor Laws etc.** and organize them to take collective actions for asserting, protecting and promoting their rights.

- About 1000 Posters and 1000 Pamphlet were be published about workers' rights and Occupational Safety and Health which were widely disseminated among the direct, indirect beneficiaries and other stakeholders.

□ **Four groups, (25 HBWWs in each group), were formed for trainings to create awareness among them about their rights.**

□ **Commencement of the process of attitudinal change in stakeholders for improvement in the working conditions for the home based women workers.**

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Project Consultation Ceremony 22nd Nov, 2010



Baidarie organized a Project Consultation Ceremony on 22nd November 2010 to share the outcomes of the project and the base-line assessment held in October 2010 with the stakeholders as well as to seek input from them for making the interventions more productive and purposeful. The President of Sialkot Chamber of Commerce (SCCI) and Industry, Mr. Ghulam Mustafa Chaudhry, called upon the home-Based Women Workers to organize themselves to get their due rights. He advised them to think about adopting other options. He informed them that there are great possibilities of garment business in Pakistan and more specifically in Sialkot and a large number of workers would be consumed in garment industry

The Program Officer, International labor Organization, Ms. Shama Maqbool, said that ILO had been endeavoring for creating enabling atmosphere for

decent work for the people in the whole world since 1919.

The Executive Director of South Asia partnership, Mr. Irfan Mufti, recommended that Sialkot should be developed as a “Workers' Friendly District” and all the workers, formal and informal, be registered with the Government of Pakistan to make them eligible for Social Security benefits. He said that only 2.5 percent of the labor force is organized. He also emphasized the need for strengthening the workers unions.

She said that ILO had involved governments and other stake holders to promote and improve the functions of tripartite mechanism. She also assured that the International Labor Organization will continue its working along with all its partners to help solve the issues of the Home-Based Workers in Pakistan on sustainable basis.

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Miss Umme-laila, the Executive Director of Home-Net Pakistan, updated the participants of the ceremony about the status of Home-Based Women Workers. She told them that about 20 million HBWs are involved in the informal economy of the country out of which approximately 12 million are stated to be women but legally they are not recognized as workers. She demanded the Government of Pakistan to acknowledge the Home- Based Workers as a special category of workers for awarding them their due rights through legislative and administrative actions. She added that policies be made to provide insurance coverage to the HBWs.

Earlier the Executive Director Baidarie, Sialkot, Mr. Arshad Mehmood Mirza, said that Baidarie has planned to advocate the legal admissibility of HBWs as regular workers, ensuing payment of legal minimum wages to them and provision of Social Security benefits.

He also assured the HBWWs to provide them trainings about income generating and marketable skills.

Earlier the president of Baidarie, Miss Hina Noreen welcomed the participants. She presented brief introduction of the chief guest and the guest of honor. She also presented an overview of Baidarie and the project titled, Program for improvement in working conditions for the home based soccer stitcher women in Sialkot”. She called upon all the stakeholders and societal tiers at district, provincial and national level to take initiatives to address the issues of the HBWWs in general and particularly soccer stitcher women in Sialkot. Among others Mr. Tariq Awan from Pakistan Institute for Labor education and Research, Executive District Officer Community Development Sialkot Mr. Faiz Ahmad and Vice President SCCI Mr. Kapoor also spoke on the occasion. A large number of representatives from District Disaster Risk Management Office, Corporate sector, Civil Society organizations, Media and Government Labor Department participated in the ceremony.

Section 4 Violence Against Women

Violence against Women

Almost all societies are patriarchal and women's subordination is, more or less, universal but Violation of Human Rights of women in all the Third world Countries is more than the developed nations. In fact Violence against women is a matter of control. It is an extension of the ideology that gives men the right to control women's behavior, their mobility, their access to material resources and their labor, both productive and reproductive. In the traditional set-up of Pakistan, a man is believed to be the responsible person for the nourishment of the family, in economic terms. He makes decisions and women have to follow these decisions even about their own lives

A society where violence against women is endemic can never fully develop either socially or economically. Violence in the private domain undermines women's confidence and self-esteem and destroys their health, while the fear of sexual assault in the public domain deprives them of their full participation in all aspects of development. This is a high social and economic cost for the society to pay.

In Pakistani society a man is the head of family with complete decision making powers, and the woman normally obeys the orders of the man, because the man is giving her basic necessities of life such as food, shelter and clothes. In other words the women are dependent upon the men in order to survive physically, socially and economically. The traditional and religious schools of thoughts, where women has no choice but to accept the orders of man have developed Pakistani society.

Women in Pakistan face the threat of multiple forms of violence, including sexual violence by family members and strangers, domestic abuse, including spousal murder by family members, being burned alive, having acid thrown on them, being beaten and threatened; and ritual honor killings. The most serious form of violence faced by women is domestic violence, the violence in the homes. It ranges

Despite a surprisingly increase in the incidences of the incidences of domestic violence against women, it is still believed that this violence is a “family matter” that does not require adequate governmental intervention. Domestic violence is fairly widespread across all classes. It ranges from slapping, hitting, and kicking, to murder. Since the society, police and law enforcing agencies view domestic violence as a private matter, it

goes unnoticed until it takes extreme forms of murder or attempted murder. A study conducted by the Women's Division suggests that domestic violence takes place in approximately 80 percent of the households in the country.

The rate of crime of various forms of violence against women, like abduction, kidnapping and rape is highest in Punjab the largest province of the country in terms of population, (with a 56% share in the total population of the country), as compared to other provinces. About 82.32% cases of abductions and kidnappings of total reported cases, 79.08% of total rape and gang rape offences reported by the media took place in Punjab. (Study by Aurat Foundation)

It is true that Gender Equality was specifically guaranteed in the Constitution of Pakistan adopted in 1973. The constitution stipulates that "there shall be no discrimination on the basis of sex alone." The Constitution additionally affords the protection of marriage, family, the mother and the child as well as ensuring "full participation of women in all spheres of national life.

The discriminatory attitude of the family and society has resulted in violation of many rights of women. Strong traditions and values influence women's status in the family and in the community. Despite numerous commitments to gender equality during past decades, Pakistan has made insufficient progress on a range of important gender measurements. The country's skewed sex ratio of 108 men to 100 women is a reflection, in part, of higher female infant mortality and the overall more privileged treatment of boys.

Section 4 Violence Against Women

Given female biological advantage at birth, male mortality rates are expected to be higher than female rates.

The sex ratio in a country is thus a first indication of gender discrimination. These affect opportunities for education and for work, especially for less privileged women. The women's access to property, education, employment etc. remains considerably lower as compared to men's.

Despite the improvement in Pakistan's literacy rate since its independence, the educational status of Pakistani women is among the lowest in the world. The literacy rate for urban women is more than five times the rate for rural women. The school dropout rate among girls is very high (almost 50 percent), the educational achievements of female students are higher as compared with male students at different levels of education.

According to Human Rights Commission 1,159 people died in 67 suicide attacks, 538 died in targeted killings in Karachi alone, 791 women killed in the name of honor, 719 women committing suicide

The health indicators of women in Pakistan are among the worst in the world. Intra-household bias in food distribution leads to nutritional deficiencies among female children. Early marriages of girls, excessive childbearing, lack of control over their own bodies, and a high level of illiteracy adversely affect women's health. More than 40 percent of the total female population is anemic. Moreover lack of adequate and satisfactory reproductive health facilities for women by the government in the rural areas results in an increase in the death mortality rate of mothers and children.

This inequality is a matter of serious concern and in need of urgent attention.

Each year, a large portion of women in Pakistan are forced to suffer domestic violence such as beatings, torture, being burned, disfigured with acid or even murdered by their own families. Others suffer sexual violence by family members, strangers and even the police. Honor killings are rampant, as is abuse and torture in custody. All of which are considered by many in Pakistan to be social and cultural "norms".

The crimes against women, including child marriage, *watta satta*, honor killing, acid throwing, murder, deprivation from the property and burning them alive are done in the name of social traditions. Traditions, those themselves are gnawing at the roots of Pakistani social and legal fabric. At every turn are contradictions where a man can commit the most serious of crimes in the name of honor and a woman cannot even fight for self-defense.

In 2006, there were 7,564 cases of violence against women; 1,993 cases of torture; 1,271 women were kidnapped; 822 women committed suicide; 259 were gang raped; 119 were trafficked; 144 booked under the Hudood Ordinances; and 792 were killed in the name of honor. (The report of the Lawyers for Human Rights and Legal Aid (LHRLA))

According to a report of World Bank, Women's contribution in the national economy is 60 percent but do not have social and legal recognition of their work and no rights as per law.

The official figure for murder of women during 1998 was 1,974; majority of them were victims of their own relatives, husbands, brothers, fathers, and in-laws.

Rape is one of the most common crimes against women but grossly underreported due to the shame attached to the victim. According to official statistics, one woman is raped every six hours in the country. During 1998, 706 rape cases were reported in Punjab, of which 55 percent of the victims were minors and half were victims of gang rape.¹⁵ Women are also victims of male honor. If the male honor is compromised in any way, the womenfolk of the rival party are humiliated by being made to strip off in public and paraded through the streets to take revenge from the family.

Until Pakistan creates a more gender-neutral legal environment, closes its gender gaps in health and education, and reduces barriers to female labor force participation, its economic growth and development will lag.

In view of the above mentioned situation of basic Human Rights of women Baidarie took initiative and implemented various projects to create awareness among the community, law enforcing agencies, socialists and CSOs to develop a culture of human rights in the district Sialkot.

Section 4 Violence Against Women

Campaign for increasing community responsiveness Against gender based discrimination and violence

(Nov 2010 to March 2011)

Goals

To raise awareness in societal actors on the social cost/pernicious impacts of gender-based discriminations and violence against women, increasing inter-agency cooperation for providing effective relief, easy access to justice & rehabilitative recourses to the women survivors of violence

Objectives

- To create awareness through advocacy, ICT tools and media campaigns on gender based discriminations & VAW among social rights activists/CBOs/NGOs
- Reduce incidence of VAW cases across the District
- To create awareness for ensuring implementation of law on VAW and Women Rights in Pakistan.



Section 4 Violence Against Women

Activities

- A petition was launched for getting opinion/vote in favor/demand of a legislation to stop domestic violence against women in Pakistan. Human/Women Rights activists, Representatives of different CBOs/NGOs, lawyers, teachers, housewives, community influential, police, famous people from judiciary and laymen/women etc all include the signatories of the petition. No of hard copies of signatures has touched the figure of 1360 and is still in progress. We have received 201 sign on our online petition and the number of signatories is increasing on day to day basis.
- Information Education Communication (IEC): material (1000 posters, 1000 fliers, 4000 stickers, 1000 year planners) were published for awareness raising of different stakeholders. The services of 4 cable channels in 4 Tehsils of District Sialkot were hired to publicize the numbers of Baidarie Help line and other Government Services Providers on these cable channels.
- As many as 20 Awareness- Raising Seminars were organized in different locations of District Sialkot in which about 940 (696 Female 244 Male) participants (Opinion and decision makers in the society Community influential, local journalists, *Khatibs*, *Pesh Imams*, CBOs/NGOS and Social/political/Human rights activists) participated.



Section 5 Empowerment of Women

Micro Enterprise Development Program

Microfinance is the provision of financial services to low-income that traditionally lack access to banking and related services.

Micro credit, or microfinance 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 the people without money.

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.

Micro finance is recognized as an effective tool to fight poverty by providing financial services to those who do not have access to or are neglected by the commercial banks and financial institutions. Financial services provided by Micro Finance institutions (MFIs) generally include savings and credit.

The main features of the micro credit institution which differentiate it from other commercial institutions are as follows:

1. A substitute for informal credit.
2. Generally requires no collateral.
3. Have simple procedures & less documentation
4. Mostly group lending.
5. Easy and flexible repayment schemes.
6. Financial assistance of members of group in case of emergency.
7. The most deprived segments of population are efficiently targeted.
8. Interaction among the members of the groups.

The major objectives of micro credit schemes are

- To stop exploitation of the poor caused by expensive informal credit.
- To provide small loans to poor people at relatively lower cost as compared to accessible informal loans.
- To reduce poverty, accelerate growth and improve the living standards on sustainable basis.
- To create maximum employment opportunities.
- To create self sufficient and self-employed people and the most importantly.
- To empower women within households as decision makers and in society through active economic participation.

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 life.

through better standard of living with greater access to education and health facilities and empowerment to participate in decisions of the society.

Section 5 Empowerment of Women

Situation of Pakistan

Pakistan, an impoverished and underdeveloped country, has suffered from decades of internal political disputes and low levels of foreign investment. During 2008-09 the industrial growth slowed down and unemployment increased whereas the inflation remained the top concern among the public, jumping from 7.7% in 2007 to more than 13% in 2010.

Record floods in July-August 2010 caused severe effects on the agricultural produce and contributed escalation in inflation. Other long term challenges faced by Pakistan include expanding investment in education, healthcare, and electricity production, and reducing dependence on foreign donors.

According to Pakistan Planning Commission, poverty rate has jumped from 23.9 in 2005 to 37.5 percent in 2008. The commission has estimated that in 2005 there were 35.5 million people living below the poverty line but in 2008 their number increased to over 64 million. Consequently, unemployment has also increased.

Moreover, 40 percent of the urban population lives in slum areas. Reduction in social sector spending is increasing poverty and has reduced the standard of living in the country. High inflation, price hike and shortage of commodities have also added to the problem. It is the hallmark of our macro-economy. According to the World Bank the government's poor performance on economic front has resulted in quick downfall in per capita income, forcing a large number of Pakistanis to slip down from an average income group to below poverty line. According to report of World Bank Pakistan is witnessing a troublesome phase on the economic front, as on one hand per capita income has shrunk while on the other inflation is getting out of control, thus adding to the woes of the common man.

Accumulated food inflation over the 2008-2011 period stands at a frightening 57 percent. No wonder the percentage of population living below the line of poverty has gone up from 28.4 percent in 2008 to 41.2 percent in 2011.



The most of the micro credit institutions and agencies all over the world focuses on women in developing countries. Observations and experience shows that women are a small credit risk, repaying their loans and tend more often to benefit the whole family.

A recent World Bank report confirms that societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance, and a lower living standard for all people. At a macro level, it is because 70 percent of the world's poor are women. Women have a higher unemployment rate than men in virtually every country and make up the majority of the informal sector of most economies. They constitute the bulk of those who need microfinance services.

By supporting women's economic participation, microfinance empowers women, thereby promoting gender-equity and improving household well being

Section 5 Empowerment of Women

Badarie's Initiative

The core feature of Baidarie is empowerment of the local community, with specific focus on women and children. Following its mission Baidarie, took initiative in 2005 to alleviate the miseries of the people through Micro Credit Program.

Badarie launched Micro Enterprise Development Program with the financial support of Pakistan Poverty Alleviation Fund (PPAF) in August 2005 and since then serving the deprived people of the people and helping them in improving their socio-economic status through this program.

The Journey of Partnership of Badarie with PPAF

PPAF provided support in four phases listed as under:

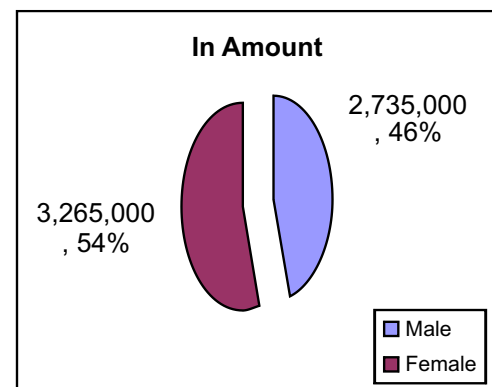
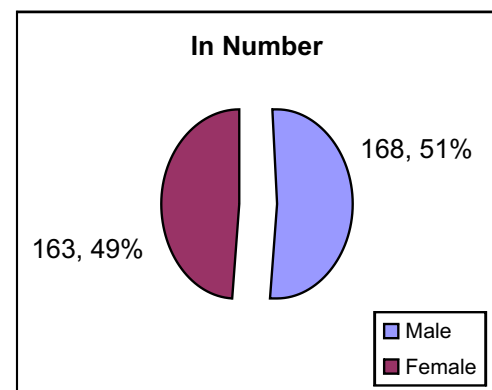
1. First Phase (August 2005- July 2006)
2. Second Phase (Sep 2006-Aug 2008)
3. Third Phase (Sep 2008-Jun 2009)
4. Fourth Phase (Oct. 09-Sep. 2011)

Baidarie entered in the fourth phase of MEDP (October 2009-September 2011). Baidarie, under this project, was liable to disburse Rs. 25 Million among the borrowers of UCs Roras, Juarian and Bhagwal Awan.

Gender wise distribution of loans:

Baidarie has **497 active clients in the year 2010 out of which** 211 were female (42.2 %) and 286(57.8%) were male. The ratio among male and female clients is presented in the following graph. This shows an active participation of women in Micro entrepreneur program which promotes the mission of Baidarie regarding empowerment of women.

Though the number of female clients is lesser than the males but the amount disbursed among female clients is much bigger than the male clients. The female clients received Rs 3265, 000 while the male clients received about Rs 2736,000. It has been represented in the graph as above:



The Micro Credit Program is based on two major components, Financial and Non- Financial. Under Financial component Baidarie has introduced three products of the Micro Enterprise Development Program which are as follows.

Section 5 Empowerment of Women

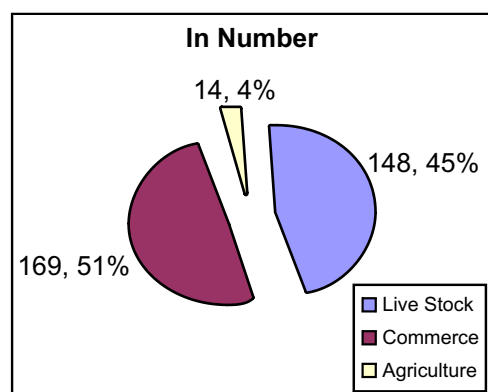
1. **Business Loan**
2. **Agricultural Loan**
3. **Loan for grains**

1) Business Loan

There are about five categories of Business Loan which are as under:

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 & Commerce Loan (All trading activities)
5. Light Engineering/Workshop

Sector Wise Disbursement of loan:



The Agricultural Loans are offered to those farmers who cultivate seasonal crops. These loans are granted usually for eight months. It starts from the sowing of the crop till its harvesting. Moreover one month is also given to the farmers as a grace period to manage their matters. Baidarie charges flat rate (16%) as mark up on this loan. Two options are given to the farmers for their convenience to return the loan.

- I Repayment in lump sum at the end of the period.
- ii Repayment in the form of monthly installments.

1) Loan for Grains:

The food insecurity is rapidly increasing in Pakistan due to many reasons. About 85 percent rural families are used to purchase the grain to fulfill their need for the whole year at the time of new crop. Otherwise it becomes difficult for the poor communities to purchase grain at higher prices later.

Baidarie provides loans to the inhabitants of Roras to purchase food grain which is repaid in 12 installments with a grace period of one month.

Loan Size:

Baidarie has chalked out comprehensive policy about the loan size. Initially loan amounting Rs. 10,000 per applicant is offered to the applicant to purchase grain however applicant's requirement, specific need and situation is also considered. The loan size is revised after successfully completion of first loan cycle by the borrower.

Sr No	CSOs/ Groups			No of Loans		No of Borrowers		Households		Amount Disbursed		
	M	F	Mixed	M	F	M	F	New	Repeat	M	F	Total
1	1	2	3	89	67	89	67	117	39	1,420,000	1,080,000	2,500,000
2	0	0	2	97	39	97	39	66	70	1,755,000	745,000	2,500,000
3	4	2	4	129	97	129	97	133	93	2,065,000	1,935,000	3,000,000
Total	5	4	9	315	203	315	203	316	202			80,00,000

Section 5 Empowerment of Women

Policy about "Repeat Loan".

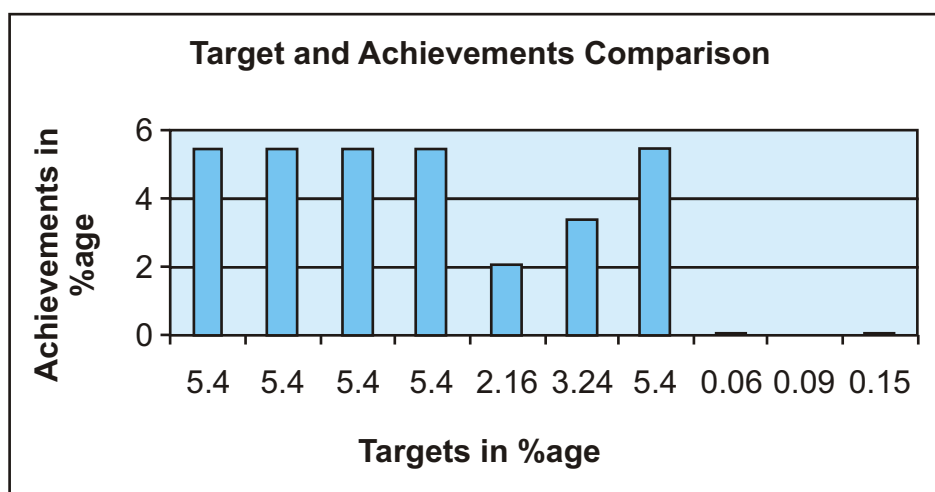
Following the policy of Badarie loans from Rs. 15,000 to 30,000 are granted only to outstanding borrowers who had paid their all the installments of their first loan without any delay. To encourage the borrowers for improving their socio-economic status by establishing their businesses Baidarie gives 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 those who are their business already, are given priority.

The achievements against the targets from January 2010 to December 2010 are presented in the following table.

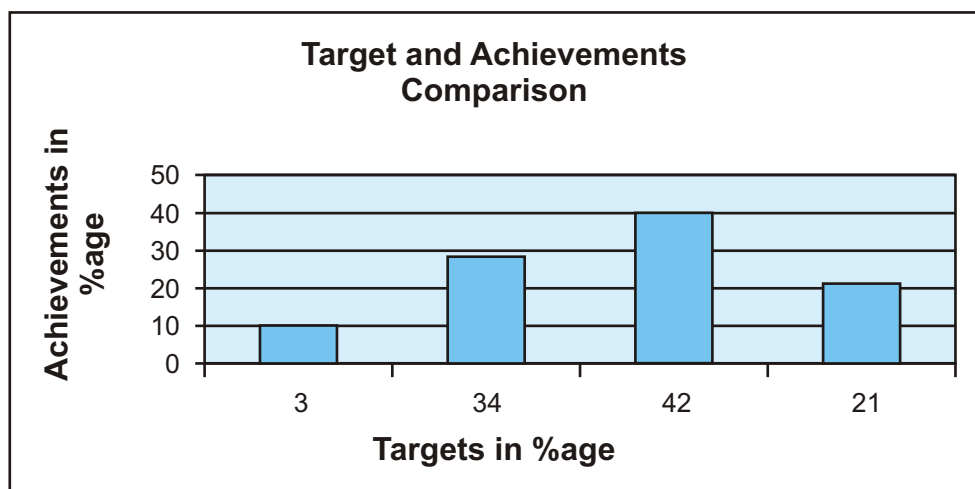
S-No	Outreach/Expansion	Target		Achievement	
		(Jan 09-Dec 09)		(Jan 09-Dec 09)	
		No	Amt	No	Amt
		1	Tehsil	2	5.4M
2	Union Councils	2	5.4M	2	5.4M
3	Villages/Communities	51	5.4M	47	5.4M
4	Borrowing households	359	5.4M	352	5.4M
5	- Male	144	2.16M	138	2.015M
	- Female	215	3.24M	214	3.385M
	No. of Borrowers	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
Average Loan Size		15,042		15,341	



Section 5 Empowerment of Women

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%
	Total	10	100	10	100



B) Non-Financial

Baidarie, to build the capacity of its clients of Micro Entrepreneur Program, provides non-financial support to them. It organizes various trainings to improve their skill to run their businesses successfully.

The organization has also serious concern about the social and civic issues of the community. Baidarie held **seminars** in the target area (21 villages of Tehsil Sambrial) to create awareness about the Rights of Women, specifically about matrimonial rights, importance of vote and National Identity Cards, Health care of women and children and about clean environment.

It also provided training, of various methods of saving, to 46 Community Organizations, who are its entrepreneurs also, to build habit of saving among them. The capacity of about 378 social activists was built through these trainings. The capacity of COs was also built about development of village.

Section 5 Empowerment of Women

Case Studies

Success Story of Allah Ditta

Allah Ditta, son of Mubarak Ali belongs to very poor family of Village Dhanawali, Tehsil Sambrial and District Sialkot. He lost his father in his childhood. He has two sisters. Her mother had to face great hardships in bringing up her three children. She worked in the fields to earn bread for her children. Allah Ditta passed Middle class but could not continue his studies due to poverty. Her mother asked a tailor in her neighbor to give him training of tailoring.

When he grew up he usually remained very much worried about poor economic condition of his family. Her mother also remained worried about the marriage of her daughters. He wanted to share the burden of his mother but was helpless as he had no money to set up any business even at small level. His house was also in dilapidated condition but he did not have money for its repair.

In the meanwhile the Baidarie team visited the village Dhanewali and presented the introduction of the Micro Enterprise Development Program to the community. Allah Ditta got complete information about the Micro credit program offered by Baidarie. He submitted an application for loan which was accepted and he got loan

Case Study of Riffat Naseer

Riffat Naseer, wife of Muhammad Naseer, is a resident of Village Mehat Pur, Tehsil Sambrial, and District Sialkot. Riffat belonged to a poor family. She got married with Muhammad Naseer who was also an uneducated worker. Naseer had no source of regular income. He goes to the market to get some work which he, sometimes got or sometimes he returned home without getting any penny.

With the passage of time she became mother of seven children, six daughters and one son and it became difficult to meet the expenses of nine members of the family in the meager income of her husband.

amounting Rs 10,000 and he set up his own tailoring shop in the village. His financial status went on improving day by day.

He paid monthly installments to Baidarie regularly. After completion of first cycle of loan very successfully he submitted his application for loan second time which was accepted. He installed an ice-cream machine at his shop and thus his income also increased. He was very happy. He had become able to meet not only the daily expenses of his home in a befitting manner but also used to save the money.

He told his mother to do arrangements of marriage of his two sisters as he had saved money enough to meet the expenses of this responsibility. He also renovated his house which was dilapidated condition

After completing the second loan cycle he applied for the loan third time. Since he has paid all the installments regularly his application was accepted and he got loan for the third time. He planned to expand his business. He invested the amount of the loan in a poultry shop. Now he had become quite well-off. He married a girl and now is a father of a daughter and living happily with his family.

Riffat remained much worried about the financial problems of her family. She wanted to do something to improve the economic condition of her home. She often become frustrated and felt herself helpless because she was illiterate. Moreover she had no skill also. Sometimes she thought of setting up a small business but she no initial capital for the purpose and these thoughts made her further dejected.

In the meanwhile a team of Baidarie visited her village and organized a Enterprise Skill Development Training to the community. The team also introduced the Micro Credit Program launched by Baidarie to provide small loans for setting up small business.

Section 5 Empowerment of Women

Riffat became much motivated and applied for the initial loan of Rs 10,000 which was granted to her. She set up a shop of shoes in her house which became very successful. Gradually her income went on increasing which gave her confidence. She was very committed woman and wanted to improve her financial condition. She was ambitious to get her children educated. She worked hard and paid the installment regularly. After completing the first loan cycle successfully she applied for the second loan which was approved by the Baidarie Management.

She invested the amount of the loan in her business to expand it. Her income increased and she got her children admitted in the school.

Earlier she used to live in a single-roomed house soon after the investment of the second loan in her shop she not only renovated the room in which she was living but she got constructed two more rooms. She had also purchased a buffalo which is also a source of income for her. She used to sell its milk and earns money. She is very happy and spending a better life.



Section 5 Empowerment of Women

Empowerment of rural women through cooperative livestock farming-PPAF

Objectives

- Provision of viable income generating alternative/supplement to home based soccer stitching women for pulling them out of the vicious cycle of poverty
- To increase income of non-soccer stitcher poor women as well through co-operative livestock farming
- To develop the modern livestock rearing techniques among the women skill development
- To meet the demand of good quality of meat in local markets and possibly for export as well.



Cooperative livestock farming: Implementation Features

Description	Unit	Rs./no.
Total disbursement	Rs.	10,000,000
Total villages/localities served	No.	19
Average rate of markup/service charges	%	24
Total new groups/co to be formed	No.	85
- Female (Baby Goat/ Sheep)	No.	60
- Female (Baby Baffalo/ Cow)	No.	25
Total no. of borrowers	No.	425
- Female (Baby Goat/ Sheep)	No.	300
- Female (Baby Baffalo/ Cow)	No.	125
Participants per CO	No.	5
Average amount of loans disbursed	Rs.	23,529
Estimated cost per baby goat/ sheep	Rs.	5,000
Estimated cost per baby baffalo/ cow	Rs.	10,000
Baby goat/ sheep per person	No.	5
Baby goat/ sheep per CO	No.	25
Baby baffalo/ cow per person	No.	2
Baby baffalo/ cow per CO	No.	10

Section 6 Social Mobilization

Project Objectives

- Mobilizing grass roots people for self-reliant development
- Empowering communities including women as key change agents
- Forging effective partnerships with local government and other stakeholders

Social Mobilization- PPAF

Descriptions	Target	Total Achievements as on 31 st January 2011			
		Male	Female	Mixed	Total
Baseline					
Total No. of Uc(s)	2				2
Total No. of Villages	33				24
COs, VOs, LSOs					
No. of COs formed	119				119
No. of CO members	1280	669	553	0	1222
Number of HHs Organized	1280	669	553		1222
Saving in # of Cos	0	-	-		-42
Account Opening in # of Cos	119				13
No. of VOs formed	1	0	0	0	1
No. of VO members	20	7	13	0	20
CNICs made with the facilitation of PO	0		0		332
Staff Trainings					
OTW	1	11	5		16
Feminism			1		1
Report Writing		1	1		2
Communication	1	11	5		16
Community trainings					
CMST	8				8
CO Participants	128	86	102	0	188
** Expousre Visits	4				2
Projects Completed by Cos					39



Section 7 Health Services

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 135th 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).

Government of Pakistan spends less than 1% on health care, even lower than Bangladesh and Sri Lanka.

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 100th 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 Baluchistan 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 meet 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 & girls.

Section 7 Health Services

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.

Haji Ashiq Hussain Mirza Memorial 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 Theatre (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.

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.

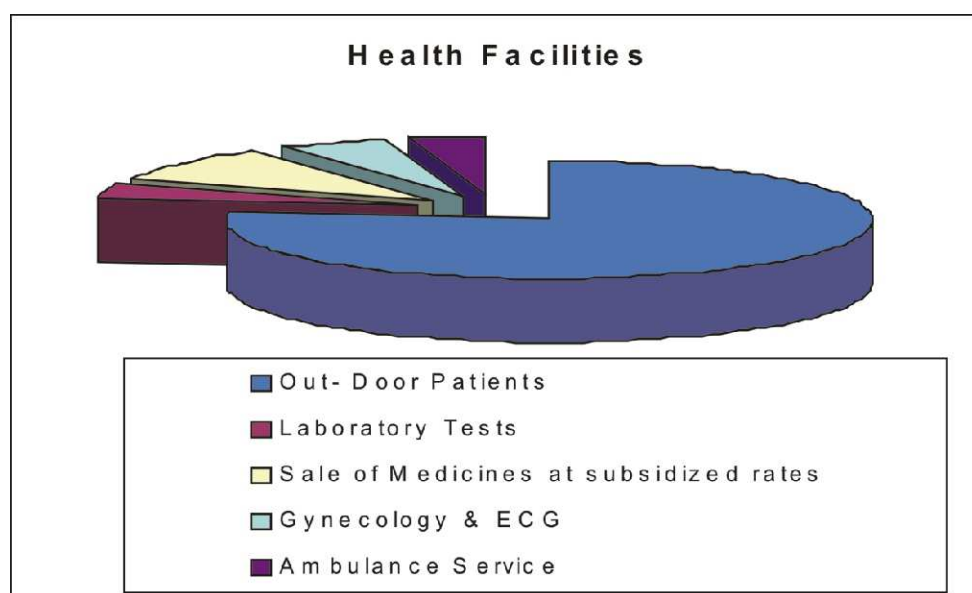
Apart from diagnosing the diseases and providing health treatment the patients of serious nature are referred to District Head Quarter Hospital, Sialkot and other hospitals. Moreover Baidarie, at Haji Ashiq Hussain Mirza Hospital, provides counseling to the visiting patients/clients on matters relating to their general health, reproductive health, Population Planning, child health and other health hazards.



Section 7 Health Services

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
	Total beneficiaries	935	2624	1859	5418



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-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.

Section 7 Health Services



The number of overall beneficiaries of various facilities of Haji Ashiq Hussain Mirza Hospital, during 2008, is being presented in the following graph.

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
				Total	5418

Medical Store	1162
OPD	2452
Laboratory	148
Gynae & ECG	432
TOTAL	4194

Section 8 Social & Cultural Activities

S #	Relief Items	Total Cost (Rs)
Consignment # 1 : Medicine Supply for Medical Camp set up in District Noshehra by NUML University Islamabad		
1	Medicine Supply	Pak Rs. 198,000/-
Consignment # 2: Relief Camp set by Social Welfare Department Govt of the Punjab in Tehsil Essa Khel District Mianwali.		
2	Food, Non- Food items, Garments and Medicines	Pak Rs. 624,285

Section 9 Audit Reports

FRANTS

F.R.A.N.T.S. & Co.
Chartered Accountants

AUDITORS' REPORT TO THE TRUSTEES

We have audited the annexed consolidated balance sheet of "**BAIDARIE-SIALKOT**" as at **June 30, 2010** 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 financial statements in conformity with the approved accounting standards as applicable in Pakistan. Our responsibility is to express an opinion on these financial statements based on our audit. The financial statements of the society as at June 30, 2009 were audited by another auditor whose report dated February 03, 2010, expressed an unqualified opinion on those financial statements.

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 financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting policies used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion.

Except that audit of the Project titled "Program for Development of Human Rights Culture in Sialkot" for the period from February 01, 2008 to January 31, 2010, has been conducted by another auditor whose report dated March 03, 2010 expressed an unqualified opinion. Hence the expenses of Rs. 3,529,835 incurred on this project and included in these financial statements have not been audited by us.

In our opinion the financial statements present fairly in all material respects the financial position of the **BAIDARIE-SIALKOT as at June 30, 2010** and of its surplus for the year then ended in accordance with the approved accounting standards as applicable in Pakistan.

Sialkot
February 15, 2011

frants
F.R.A.N.T.S. & CO.
Chartered Accountants
Z.A. NASIR, FCA



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Section 9 Audit Reports

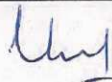
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BAIDARIE-SIALKOT CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 30TH JUNE 2010

	NOTE	2010 (RUPEES)	2009 (RUPEES)
Operating Income			
Micro- finance sector			
Service charges on micro credit loans		513,225	708,000
Loan processing fees		150,700	46,250
Profit on bank deposits		12,423	1,493
Other Income		16,600	-
		692,948	755,743
Financial charges		276,671	218,471
Net financial margin		416,277	537,272
Provision against non-performing loans	8	56,399	-
Operating income after provision		359,878	537,272
Social sector program			
Income from health center		263,288	239,711
Other income		8,925	467,155
Donations		1,286,663	420,169
Income from slae of assets		219,513	-
		1,778,389	1,127,035
		2,138,267	1,664,307
Expenditure			
Micro- finance program			
Salaries, wages and other benefits		991,000	943,415
General and administrative expenses	10	1,004,625	728,165
Training Expenses		-	435,290
		1,995,625	2,106,870
Social sector program			
Salaries, wages and other benefits	11	1,741,400	2,179,300
General and administrative expenses	12	766,523	1,265,713
Program Expenses	13	2,514,393	4,505,109
		5,022,316	7,950,122
		7,017,941	10,056,992
Net operating loss		(4,879,674)	(8,392,685)
Deferred grants amortized/ utilized during the year			
-relating to fixed assets	7.1	643,132	616,947
-relating to capacity building	7.2	4,431,960	7,900,481
		5,075,092	8,517,428
Net surplus/(Deficit) for the year		195,418	124,743

The annexed notes from 01 to 15 form an integral part of these accounts

EXECUTIVE DIRECTOR



PRESIDENT



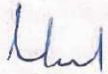
Section 9 Audit Reports

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**BAIDARIE-SIALKOT
CONSOLIDATED
BALANCE SHEET AS ON 30TH JUNE 2010**

	NOTE	2010 (RUPEES)	2009 (RUPEES)
<u>PROPERTY AND ASSETS</u>			
CURRENT ASSETS			
Cash and bank balances	3	1,999,916	6,358,866
Micro credit loan portfolio principle amount	4	4,838,579	2,374,386
Interest on Micro credit loan portfolio		7,398	379,902
Advances, prepayments and other receivables	5	623,678	67,000
		<u>7,469,571</u>	<u>9,180,154</u>
NON- CURRENT ASSETS			
Operating fixed assets	(Annexure 1)	5,667,258	3,835,515
		<u>13,136,829</u>	<u>13,015,669</u>
<u>FUNDS AND LIABILITIES</u>			
CURRENT LIABILITIES:			
Creditors Accrued and other liabilities	6	912,300	226,200
Micro Credit Loan Fund (PPAF)		5,208,334	2,243,108
Interest Accrued		-	89,640
Unearned Income		13,900	-
		<u>6,134,534</u>	<u>2,558,948</u>
DEFERRED GRANTS			
-Fixed Assets	7.1	3,756,872	4,397,004
-Capacity Building	7.2	975,667	4,038,778
LOAN LOSS PROVISION			
	8	145,157	88,758
GENERAL FUND			
	9	274,599	82,181
CAPITAL FUND			
		1,850,000	1,850,000
		<u>13,136,829</u>	<u>13,015,669</u>

The annexed notes from 01 to 15 form an integral part of these accounts


EXECUTIVE DIRECTOR


PRESIDENT



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

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