

BAIDARIE

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Catalysts for Human Development & Social Harmony



ANNUAL PERFORMANCE REVIEW 2012

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Acknowledgement

Political instability, unchecked price hike of essential commodities of life, unemployment due to energy crises and substantial decrease in income-generation opportunities have brought more challenges for Civil Society Organizations to work for the empowerment of women. The remote rural area of Tehsil Sambrial, District Sialkot, the base of Baidarie, is populated with 90 percent underprivileged, deprived and downtrodden people facing severe economic problems due to many reasons. But on the other hand they are hard worker and have great potential. The only need is to provide them opportunities for income-generation activities and facilitate them for the purpose.

Baidarie, an Urdu word, means awakening, had started its journey aimed at creating awareness among poor and deprived segment of the society as well as paving the way of progress, economic, as well as social stability.

Baidarie, despite all the challenges, would continue its struggle to develop an ideal atmosphere of Human Rights, peace and economic empowerment of the people in general and for women in particular.

I take this opportunity to thank all our funding partners, the committed team of Baidarie and the community for their generous support that enabled us to continue this journey.

Hina Noreen
President

Preface

Baidarie has completed successfully another one year of its struggle towards the creation of culture of Human Rights in Sialkot and empowerment of women, particularly through its thriving campaigns to curb the violence against women, children and Minority, on the basis of gender. It had launched many innovative and need- based movements for the empowerment of women.

Poverty is one of the biggest challenges for the government of Pakistan and unfortunately it is increasing rapidly. Realizing the grave situation Baidarie initiated Micro Enterprise Development Program with the financial support of Pakistan Poverty Alleviation Fund (PPAF) in 2005 and has been successfully implementing the program since then. During the previous year, fifth phase, (October 2011 to September 2012) Baidarie disbursed Rs 50 Million among the borrowers of 28 villages under three union councils of Tehsil Roras, District Sialkot, (Roras, Juarian and Bhaghwal Awan).

Moreover it also entered into sixth phase (October 2012 to September 2014) and an amount of Rs 180 Million would be disbursed in five union councils.

Baidarie believes that sustainable development cannot be achieved without active participation of the community in the process. In view of this phenomenon Baidarie initiated the Social Mobilization Program April 2010 **In Collaboration with PPAF which concluded in March 2012. The Program was implemented in** 33 villages under two Union Councils, Baghwal Awan and Roras Tehsils Sambrial. The main objective of the program was to involve the community in the process for achieving sustainable development for them through self reliant efforts. The program remained very successful and as a result of this program 174 Community Organizations were formed including 85 organizations of men, 81 of women and nine of mixed people. Moreover four Village Organizations were set up.

The Organization is very considerate about the children of the deprived community as these children would have to bear the responsibilities of their families. In view of this observation Baidarie, launched a project with close cooperation of Awakening Eyes Foundation UK to support the orphan children of the community for their education. During the previous year Baidarie adopted fifty children.

Baidarie vows to continue its efforts for the social justice, economic stability of the poor community and develop the culture of Human Rights.

I take this opportunity to express my gratitude to my donors who trust on my sincere efforts. I am also obliged to the staff of my organization who work with perform their duties with missionary zeal. It will not be justice if I would not thank to the honorable members of the Board who spare time suggest their precious recommendations for the betterment of the Organization.

Arshad Mehmooed Mirza
Executive Director

Introduction

Our Vision

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

Mission

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

Our Core standards

- 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.

Our 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
6. 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
7. To meet the immediate needs of the organization with the prior approval of the Executive Body will, on and off, be able to get the money on loan from any bank or financial institution.
8. To obtain gifts, donations, credits, movable and immovable property from government, governmental institutions, corporations, companies or people for one or all of the objectives of the organization.

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



Our Journey

Baidarie started its journey of rendering efforts to develop an atmosphere of peace and justice, free of violence against women and children, economic stability and equal rights for all in 1991 and 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 positive results achieved due to the efforts done on the platform of “Center for Literacy and Skills Training” developed confidence among the pioneers and they got it registered in 2001 with the Social Welfare Agency under the Control & Registration Ordinance (1960). Thus the journey of Baidarie started.



The history of Baidarie has been very excellent in terms of outstanding and remarkable programs, implemented with the financial assistance of renowned and well- known national and international donor organization.

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

After a long journey of about 22 years the Baidarie still feels that alleviation of poverty, empowerment of women, ending the violence against women, eliminate gender discrimination and development of the women folk from vulnerability into conscious and strong citizens is a Hercules task and requires consistent and long efforts to be done.



Track Record of Baidarie in a Glance

Sr.No	Time period	Projects	Funding Agencies
1	1991-1993	Adult Literacy Center for Women	South- Asia Partnership (SAP)-PK
2	1991-2007	Skill training Center for women Roras	SAP-PK
3	1998 to 2005	Awareness Raising on Family Laws and provision of legal aid to female survivors of violence	Shirkat Gah-Pakistan
4	Dec 1998 to Nov 1999 (Phase – I),	Socio-economic empowerment Program of Stitcheer women in Union Council Roras Tehsil Sialkot	SCF– UK
5	1999-2000	Primary Education and Preventive Health Program in Rural Sialkot	CIDA-PSU
6	1999-2002	Women’s Social Consciousness and Capacity Building Program-Phase I & II	South Asia Partnership - Pakistan
7	1999-2002	Universal Primary Education Program-Sialkot	UNICEF
8	1999- 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 Stitcheer 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
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	UN Women & ILO
33	(Oct.2009-Sep 2011) 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)
35	April 2010 to March 2012)	Social Mobilization Program	PPAF
36	(October 2011 to September 2012) Fifth phase	Micro credit & Enterprise Program	PPAF
37	From June 2012-December 2012	Four months extension of the Program for improvement in working conditions for the home based soccer stitcher women in Sialkot	UN Women
38	October 2012 to September 2014) Sixth phase	Micro credit & Enterprise Program	PPAF
39	Started in 2012 (will Continue)	Support to 50 orphan children	Awakening Eyes Foundation UK





**Empowerment of Women
Section**

Micro Credit Program

Baidarie's Program to empower the women

The main objective of the program is to empower the community of Tehsil Sambrial, District Sialkot in generally and women in particular. Baidarie, realizing the situation of rapidly increasing poverty in Pakistan, initiated Micro Enterprise Development Program with the financial support of Pakistan Poverty Alleviation Fund (PPAF) in 2005 and has been successfully implementing the program since then. Baidarie disbursed Rs. 50 million among the poor borrowers of 28 villages under three union councils of Tehsil Sambrial, District Sialkot, (Roras, Juarian and Bhaghwal Awan). At present it has entered into sixth phase (October 2012 to September 2014) and an amount of Rs 180 Million would be disbursed in five union councils.



Micro Credit Program in 2012

One of the major issues of Pakistan is poverty which is spreading extensively in the country, particularly in rural areas as there is less opportunity of income generation activities. It is also estimated that about 80 percent of the country's total poor population resides in the rural areas. According to Human Development Index (HDI) about 60.3 % of the population of Pakistan lives under national poverty line. Whereas an estimated increase of approximately 34 percent in the food items during the year 2012 has laid an additional burden on the budget of the families resulting pushing of more people towards the poverty line.

It is also a bare truth that about 60 percent of the poor population consists upon women particularly in the Third World Countries due to gender discriminatory attitude of the society as well as of the State. In Pakistan, like other Third World Countries, women are supposed to stay at home and look after their children and involve themselves in the household activities whereas men are supposed to earn the bread for their families.

Therefore the society does not give priority on the investment of education, skill development or on any other activity which would enable women to become economically self reliant. As a result of which women get far less opportunity of economic development than men and suffer poverty and dependency. In spite of this fact women are more considerate about economic status of their family. They are very conscious about the basic needs of their children. According to an observation a large percentage of women are working in formal as well as informal sector to supplement their family income for the betterment of their children.

Moreover they have a lot of potential and capabilities to acquire education, skill and work with proficiency. Whenever they get opportunity they have proved their capabilities on account of their performance.

It has also been learnt that women invest a large portion of their income on their children and home.

According to the Report of the Pakistan Employment Trends 2011, compiled by the Pakistan Bureau of Statistics, female labor force participation has jumped from 16.3% in 2000 to 24.4% in 2011. That jump represents an extra seven million women in the work force.

Baidarie's partnership with Pakistan Poverty Alleviation Fund (PPAF)

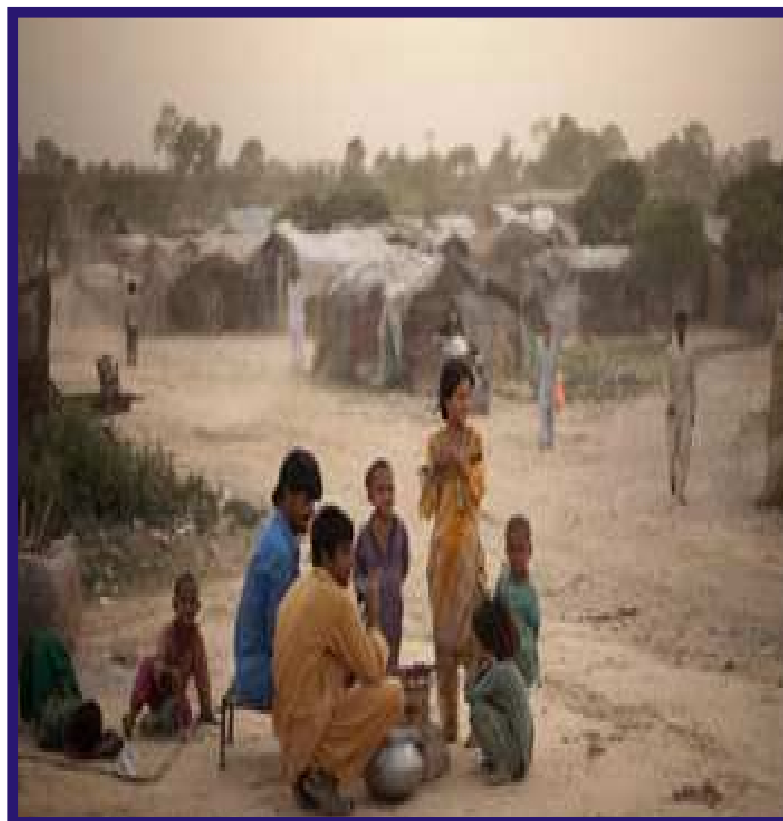
Since 2005 Baidarie has been implementing Micro Credit Program in various villages of Tehsil Sambrial, District Sialkot, with the financial support of Pakistan Poverty Alleviation Fund (PPAF) for the empowerment of underprivileged community particularly women.

During fifth phase (October 2011 to September 2012) Baidarie disbursed Rs 50 Million among the borrowers of 28 villages under three union councils of Tehsil Roras, District Sialkot, (Roras, Juarian and Bhaghwal Awan).

Baidarie Micro Credit Program with PPAF
For the Year from January 2012 to December 2012

Description	Male	Female	Mix	Total
District	1			1
Tehsils	2			2
UC	5			5
Villages	35			35
Community Organization (New Formed During Year)	34	38	146	218
Disbursement During Year	30,355,000	25,200,000		55,555,000
Clients Served During Year	1,441	1,173		2,614
Active Clients as at December 31 2012	1477	1205		2,682
Portfolio as at December 31, 2012	33,296,386			33,296,386
Average Loan Size				21,253
PAR (%)	2.98			2.98

55%



Sectoral Distribution of Micro Credit (PPAF Funded) From January 2012 to December 2012

Sector	Number	Amount
Agri./ Cropping	641	10,175,000
Livestock/Poultry/ Fisheries	877	19,320,000
Commerce Trading	1,095	26,040,000
Handicrafts/ Cottage	1	20,000
Grains	-	-
Others	-	-
Total	2,614	55,555,000

After successful completion of five phases of Micro Credit Program which was implemented by Baidarie with the financial support of PPAF, both partners entered into sixth phase which started from October 2012 and will end in September 2014. According to this agreement Rs 180 Million will be disbursed in two years, Rs 80 Million will be disbursed in the first year whereas 100 Million in the second year.

Micro Credit Program initiated by Baidarie from its Endowment Fund for the year 2012:

Baidarie has also set up Endowment Fund to facilitate those clients who had availed five loan cycles from Micro Credit Program, implemented with the support of PPAF, but they further need a big amount to establish their business. Baidarie grants loan above Rs 50,000 to Rs 100,000.

During the year 2012 Baidarie disbursed Rs 1,935,000 among 28 clients of 10 villages under one Union Council out of its own Endowment Fund.

Description	Male	Female	Mix	
UC	1			1
Villages	10			10
Community Organization (New Formed During Year)	7	5	2	14
Active Clients as at December 31, 2012	20	12		32
Portfolio as at December 31, 2012	1,232,457			1,232,457
Client Served During Year	17	11		28
Disbursement During Year	1,215,000	720,000		1,935,000
Average Loan Size				69,107
PAR (%)				3.5

Success Stories

Shamim Bibi W/O Muhammad Yousaf

Mst Shamim Bibi, mother of seven children, resides in the Village Mandhair Khurd, Post Office Mandair Saidan, Tehsil Sambrial and District Sialkot. She belonged to a very poor family. Shamim Bibi came to know about the Micro Enterprise Development Program which was implemented by the Baidarie with the financial support of Pakistan Poverty Alleviation Fund.

Her financial condition was very poor. Her husband was seriously ill and she had no other source of income as a result of which it had become difficult to keep body and soul together. In that critical time she took initiative and decided to get loan and start the business of livestock. She applied Baidarie for the loan of Rs 10,000 which, after due process was approved.

Shamim Bibi she purchased a buffalo kid and started bringing it up resulting an extra expenditure but she passed that time with courage, hope and patience.

Shamim Bibi has to look after the live stock independently as her husband was ill and was not able to help her. Besides the care of the livestock she had to look after her husband also. Her children were minor who needed also care. She also had to look after her children particularly minors as well as she had to do household chores independently.

She had no experience of looking after of the livestock. She learnt it gradually. As she had purchased a buffalo kid so she had no income but had to bear the expenses of the buffalo kid along with the expenses of her children and husband. But She worked with commitment, persistence and having hope for good days. After one year the buffalo kid grew into a buffalo and her earning also started. She started selling milk of the buffalo and used to get about Rs 280 daily (Rs 8400/Month) by selling about seven liter milk at the rate of Rs 40 per liter.

After successful completion of the first loan cycle she got second loan of Rs. 15000/- from Baidarie and

purchased again a buffalo kid and started taking care of that. After one year or in other words at the end of the second loan cycle that buffalo also grown up in a buffalo and started giving milk. In this way Shamim's income became double. She sent her children again to school that had been dropped out of the school due to poverty.

In 2010 Shamim entered into third loan cycle and received Rs 25,000 and again purchased a buffalo kid. At end of third loan cycle her income again increased. She got constructed another room in her house.

In 2011 she received Rs 30,000 and in 2012 she got Rs 60,000. Now she has four buffaloes and her monthly income is about Rs 36,000.

She has become economically stable. Her social life has also improved due to interaction with the community on account of selling milk. She is mostly invited by the community in the family functions.

A positive change has come in the community. Initially when she started the business she had to face satiric and ridiculous comments from the community but gradually with her financial improvement the attitude of the people became positive.

She said that she had heard the people talking about her that she is very courageous and brave woman who had supported her family in an honorable way.

Following her example 15 other people around her had taken loan from Baidarie and had started their business.

Success Story of Muhammad Riaz

Muhammad Riaz is a resident of Village DholoBeelo, Post Office Khas, Tehsil Sambrial and District Sialkot. He has seven children and has to bear the expenses of nine family members, including himself and his wife, in this age of price hike. He used to stitch gloves at a shop. He was very much upset because his income was not sufficient to meet the both ends.

In the meanwhile the team of Baidarie visited the village DholoBeelo to introduce the Micro Enterprise Development Program which was being launched by the Baidarie with the financial assistance of Pakistan Poverty Alleviation Fund. He organized the people of his community voluntarily for the purpose. After the briefing of the Baidarie team he formed a group and became member of it. Later he was selected President of that group

He thought to start his business for which he wanted some amount. He applied to Baidarie for the loan of Rs 15,000 and that, after due process was approved on 28th October 2009. He purchased one machine, purchased some raw material, stitched gloves and delivered at a shop. Thus his business at small scale was started.



Primarily he has to work all alone. He has to go to the market to seek order, purchase the material, cut it accordingly, stitch it and again go to the market to deliver the order. However, his income increased from Rs 6,000 to Rs 15,000/Month.

He, apart from fulfilling his daily expenses, saved some amount. After successful completion of first loan cycle he again applied for the loan of Rs 25,000 which was granted keeping in view his last performance and good record regarding payment of installments. He purchased another machine. He also hired two young boys for his help. This year his income increased from Rs 15-17,000 to approximately Rs 20,000.

Before starting his own business it was very difficult for him to fulfill the basic needs of his family but now prosperity has come in his house. His financial status has been improved. He again saved the money, got loan from Baidarie and purchased another machine. Now he has three machines and seven workers.

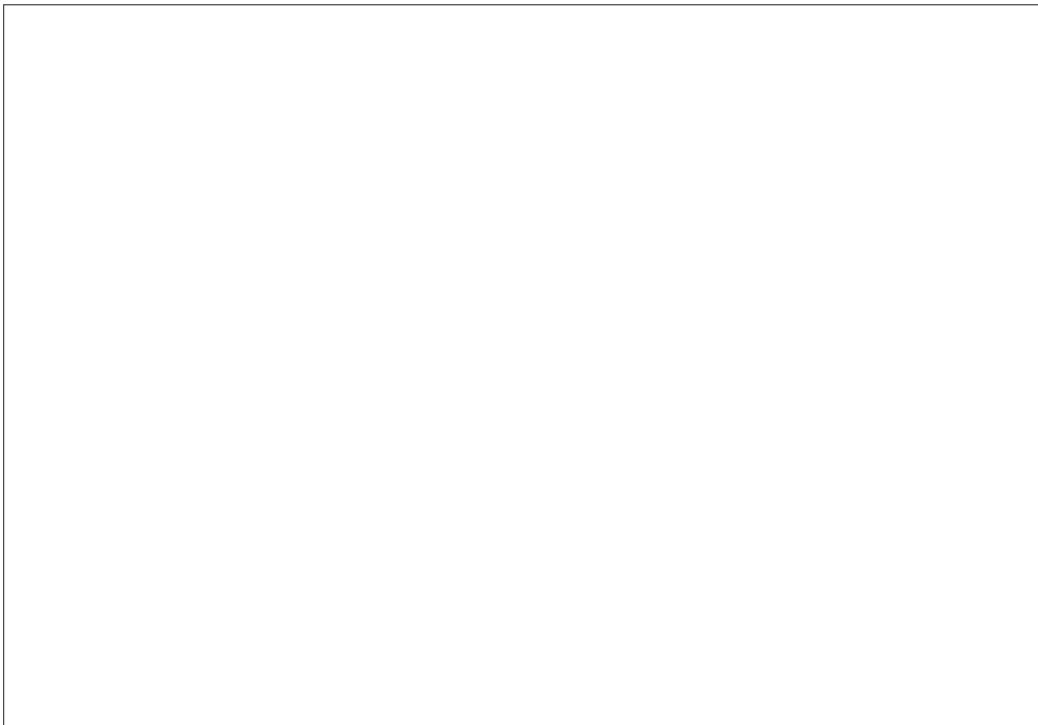
His financial situation has become much better. He got plastered the portion of his house which was already constructed. Moreover he got constructed upper portion of his house. He imparted training to his elder son who has become able to work independently thus another source of income, approximately equal to him, has been developed. He has much knowledge about the market trend, price of the raw material of gloves; labor rates and rates of refine stitched gloves.

He says that no one can cheat him now.

Muhammad Riaz has become an example for his community. Other people of his community are much impressed by the economic betterment in his home due to her business and thus also become motivated.

Other women of her community were impressed by the economic betterment in her home due to her business and thus also become motivated.

She motivated the women of her community to not only set up groups, get loan from Baidarie and set up small business but she also encouraged them for group savings. They formed groups and got loan from Baidarie to set up small business.





4 Social Mobilization

Section

Social Mobilization Program in Collaboration with PPAF (April 2010 to March 2012)

Baidarie implemented the project, **Social Mobilization Program** in 33 villages under two Union Councils, Baghwal Awan and Roras Tehsils Sambrial and Sialkot in Collaboration with PPAF

Baidarie opines that people at grass root level should be mobilized to help become self reliant. It started working on the basis of this phenomenon and focused on women in particular as, it thinks that women are the key agent for bringing positive change in the empowerment of the community. In view of this consideration Baidarie, under this program, formed 174 Community Organizations and four Village Organizations.

Social Mobilization Program

Baidarie believes that sustainable development cannot be achieved without active participation of the community in the process. In view of this phenomenon Baidarie initiated the Social Mobilization Program in April 2010 to involve the community in the process for achieving sustainable development of the marginalized sections of the society through self reliant efforts.

The main objective of the Social Mobilization Program was to mobilize the community, particularly people at grass root level, for their active participation in the programs for their development. Baidarie believes that sustainable development cannot be achieved without involvement of the community.

The program was implemented in 33 villages, under two Union Councils Baghwal Awan and Roras included in two Tehsils, Sambrial and Sialkot. People from grass root level were selected,

The program was implemented in 33 villages, under two Union Councils Baghwal Awan and Roras included in two Tehsils, Sambrial and Sialkot. People from grass root level were selected, group discussions were held to mobilize them, issues were sensitized, and people were motivated to chalk out plans for the solution of those issues. Necessary information was inculcated for forming Community Based and Village Based Organizations.

Women were focused in particular as Baidarie believes that they can play a pivotal role in bringing positive change in the society.

Major Achievements of the Social Mobilization Program

The project was implemented in 33 villages under two union Councils Baghwal Awan and Roras included in two Tehsils, Sambrial and Sialkot.

Its major achievements are as follows:

- ✦ Total 174 Community Organizations were formed including 85 organizations of men, 81 of women and nine of mixed people.
- ✦ About four village organizations were set up.
- ✦ As many as eleven exposure visits were organized to introduce the COs and VOs to have first hand knowledge of other organizations.
- ✦ About 888 voters were registered, 261 births and 48 deaths were registered
- ✦ Approximately 350 projects were completed by the Cos set up during the project.
- ✦ About 2440 persons, out of total 58960 populations were registered in NADRA and helped got their Computerized National Identity Cards. (CNIDs)
- ✦ About 17 trainings were extended for the staff members to build their capacity.
- ✦ Approximately 164 persons were benefitted by the projects of COs.

The outputs of the **Social Mobilization Program** can also be observed from the following table.

Sr. No	Detail	Male	Female	Mixed	Total	Sr. No	Detail	Total
1	No of COs formed	85	81	9	175	12	COs having Bank Accounts	175
2	Number of HHs Organized				2443	13	COs having their own savings	105
3	No. of CO Members	1153	1290	0	2443	14	No. of MDPs	1175
4	No. of VOs formed	0	0	0	6	15	No. VDP	33
5	No. of VOs members	40	60	0	100	16	CNIC made	2440
6	CO participants	195	228	0	423	17	No. of Voters registered	888
7	Exposure Visits				11	18	No. of Birth Registration	261
8	Exposure Visit participants	140	102		242	19	No. of Death Registration	48
9	Staff Trainings				17	20	Projects completed by COs	350
10	Participants of Staff Trainings	48	31		85	21	Amount spent on Development Schemes	948382
11	No. of CO members beneficiary	816	833	9	1649	22	Total Savings (Amount)	435685
						23	Linkages Development	367

Challenges/Difficulties

- ✦ Initially people of target areas did not take interest since they had no information about the project. The project was totally unfamiliar for them.
- ✦ Community took time to get understanding of the philosophy of the program.
- ✦ Mostly Community Organizations' members (Presidents or Managers) were reluctant to spare time of three full days for Community Management Skills Training (CMST).
- ✦ At some places influential created problems in implementing the project.



5 Human Rights

Section

Human Rights

Baidarie launched the “Program for Improvement in Working Conditions for the Home Based Soccer Stitcher Women in Sialkot” in July 2010 which was concluded in June 2010 but due to its importance, it was extended for further six months, from June 2012 to November 2012.

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

**Extended for further six months
(From June 2012-December 2012)**

Home-based worker' refers to the general category of workers, within the informal or unorganized sector, who carry out remunerative work within their homes or in the surrounding grounds. However, the term 'home-based work' encompasses a wide diversity. Home-based workers do piecework for an employer, who can be a subcontractor, agent or a middleman, or they can be self-employed on their own or in family enterprises.

Home-based workers are not confined to the developing countries (India and Vietnam) only but are found in developed countries as well (Ireland and the Netherlands). It is estimated that there are over 100 million home-based workers in the world and more than half this number are in South Asia while 80% of the 50 Million are women.

The home-based women workers are living in almost every low-income urban locality in the country. But the percentage of HBWs in the remote rural areas is much bigger than those residing due to less

opportunity of income generation activities, low literacy rate, poverty and lack of mobility due to non prevalence of transportation facilities. HBWs are amongst the most exploited group of workers today. They constitute a major segment of labour deployment in the informal sector of the economy.

The working and living conditions of home-based worker is perhaps the most vulnerable. As compared to other sections of the informal sector like street vendors and manual labourers, home-based workers often earn much less. Due to the invisibility of their work, the contribution of home-based workers to the economy is ignored, and they are deprived of social benefits and workers rights. Typically, home-based workers are dispersed, illiterate, un-represented and invisible both in the national data or programme. They earn low wages; have little or no legal and social protection, poor working conditions, minimal or no workers benefits.

In Pakistan, 65 per cent of all women workers, compared to 4 per cent of all male workers, are home-based

What has led to the phenomenal increase in the home-based work ?

The number of HBWs is increasing rapidly all over the world and particularly in the South Asia. There are three main factors behind this increase. First, Globalization has increased pressure on firms to cut costs through sub-contracting production and supporting flexible working contracts. Second, Information Technology has made it possible for workers, especially the professional and highly qualified workers, to work from home. Third, lack of formal employment opportunities mainly due to the lagging economic growth especially in the wake of financial crisis has led many workers to opt for self-employment. All these factors have led to an increase in the number of home-based workers.

It is also a bare truth that women constitute 70 percent of the total poor population due to the practicing of gender discrimination. They suffer poverty far more than men. So they are forced to work as HBWs which is a poorly paid sector.

Like other Third world Countries Poverty is a great challenge for Pakistan. Low literacy rate, Lack of formal work opportunities due to Gender Discriminatory attitude at family, society and state level had pushed a large percentage of women into informal workforce. The percentage of women in the informal sector is much more in the rural areas as compared to urban.

According to a casual estimation 65 percent of the total workforce consists upon Home Based Workers but they are invisible as they are scattered, unorganized and work in their homes.



It is estimated they about 10 Million women are working in the informal sector. It is pity that they work for about 8 to 10 hours, sometimes 12 hours also, but they are not recognized as workers, neither by the society nor by the Government. Consequently they are deprived of all their due rights. They lead life in a miserable plight. Long working hours, poor working conditions, and poverty leave bad affects on their health as well as their social life.

Women working in the informal sector face many issues. They have irregular work and irregular income, lack of assurance regarding work order, safety nets and labor rights, nonexistence of health facilities. Above all this they do not have any association or union to bargain with the industrialists for their wages and other rights as a result of that they are exploited by the middlemen.

On the basis of this scenario Baidarie planned to help resolve the issues of HBWs affiliated with the soccer industry in District Sialkot. The organization chalked out a comprehensive plan to pace up the process of their *socio-economic* empowerment by bringing improvement in their working conditions.

The project also aimed at imparting information to Home Based Workers about ILO Conventions, International Law and Pakistan Labor Laws for organizing them to take collective actions for asserting, protecting and promoting their rights.

Baidarie selected two villages Mehat Pur and korowal of Union Council Roras for implementing the project.

Out puts of the Project

- 1 Base line survey was held to determine the status of Home Based Workers in the target area.
- 2 About 1000 Posters and 1000 stickers were and were widely disseminated among the direct, indirect beneficiaries and other stakeholders to create awareness about the rights of workers about Occupational Safety and Health.
- 3 Training about the rights of HBW in accordance with the Convention of ILO and Draft of the National Policy for HBWs was imparted to 100 selected HBWWs from the targeted villages. The topic “organization & collective bargaining without compromising individual productivity” was also included in the trainings.
- 4 Experience sharing meetings were organized with the Parliamentarians, Government Functionaries, Personals from Corporate Sector and CSOs to apprise them about the issues and miseries of the HBWs to help solve these issues.
- 5 Information about the procedure registration with Employment Old Age Benefit Institution (EOBI) was imparted to about 15 HBWs who later joined factories as regular workers.
- 6 Training of **Skill Diversification and Enrichment of marketability potential** was given to about 20 HBWs to enable them to adopt alternate source of income.
- 7 Information was collected about the HBWWs who possessed Computerized National Identity Cards. It was found that only 20 HBWs possessed CNIC. An awareness raising seminar, with the cooperation of NADRA, was arranged to educate the semiliterate or illiterate HBWs about the importance of CNICs. They were facilitated in getting their CNICs.



- 8 Training about Health Hazards and Occupational Safety was provided to HBWs.
- 9 About 31HBWs received training about Lives Stock Management, diseases of livestock and the process of treatment Feed preparation
- 10 Two three-day training workshops, of Community Management Skill, were organized by Baidarie for the HBWs affiliated with Soccer Industry. The basic objectives of these workshops were to impart information to them about setting up organizations, importance of saving, rights of women particularly right in property and matrimonial rights, and registration of birth with the Union Council.
- 11 A Provincial Conference was organized in which representatives of Punjab Government, Parliamentarians, Media, civil society organizations from six districts of Punjab, (Sialkot, Lahore, Faisalabad, Okara, Kasur and Gujranwala) and leaders of trade unions participated and vowed to do joint efforts for the rights of the Home Based Workers



(Photographs of One-day Provincial Conference which was held in Lahore)

Major Achievements

The “Program for improvement in working conditions for the Home- Based Soccer Stitcher women in Sialkot” was initiated in July 2010. About 100 Home Based Women Workers from two targeted villages of Tehsil Sambrial, Korowal and Mehar Pur, were selected to involve in the program to improve their economic status through this program.

Baidarie remained successful in making **89 %** of the HBWs have become economically independent, self reliant and supportive for their families through the interventions of the project within the short period of approximately one and a half year, June 2010- November 2011.

Baidarie is also planning to facilitate the married HBWWs women, who have little children whom they cannot leave alone, unprotected and uncared at home, to upgrade their economic status while living in their specific circumstances.

© Meetings with EOBI, etc

Success stories

Success Story of Shahida Parveen

Ms Shahida Parveen resides in Korowal, a small village of Tehsil Sambrial, District Sialkot. She is a mother of four children. Her husband died about 15 years before so she had to bear the whole responsibility of her children. She started stitching footballs but the income that she earned was not enough to meet the both ends. As the time went on the prices of the essential commodities of life went on increasing. She used to earn only Rs 2500-3000/month. She used to take loan to meet the expenditures. She often purchased the grocery for her home on credit and used to pay the previous loan and took the grocery in advance again. In this way she remained under debit permanently. She also had to take advance from the Maker (Middle man) to pay the tuition fee of her children.

Baidarie visited the village Korowal in 2010 to introduce the “Program for improvement in working conditions for the home based soccer stitcher women in Sialkot”. The team of the Baidarie explained in detail the objectives of the Program. They were told that Baidarie wanted to improve their economic condition for which they had organized many activities. The football stitcher women were called to register themselves to participate in these activities.

Ms Shahida was also enrolled in one of the groups formed to impart training of various skills and legal rights of workers. After getting information about the legal rights of the workers she became very much motivated to do job in a factory. Baidarie facilitated her for getting training of four months in sportswear in Leather Products Development Institute in a factory. After completing the training Baidarie managed a job for her in Forward Sports Factory.

Now she is getting Rs 7000/month along with other benefits like Social Security cover, Old Age Benefit, Health facilities and Marriage grant for her daughter.

Baidarie also involved her elder son in its Micro Credit Program and awarded a loan of Rs 15000 to set up a barber Shop in the village. He is earning about Rs 200-300 per day. In this the collective income of her home has increased from Rs 2500-300 to about Rs 15000-16000 per month.



Health

Section

Not a single government of Pakistan had given priority to the issues of women's health due to which a marked difference can be observed between the status of health of men and women in Pakistan.

Unfortunately not a single Government of Pakistan had given priority to the issues of Health of women. According to the Economic Survey of Pakistan 2007-08, Human Development Report 2007-08 (UNDP) and The World Health Report 2008, the health expenditures of the Pakistan were as 0.57 % GDP which is very low. According to these reports there is one doctor for 1,225 people, one dentist for 19,121, one nurse for 2,501 and one midwife for 6,203 persons.

Women's health had never achieved any importance and priority in the eyes of legislatures while formulating health policies for the general masses since its system is based on gender inequality. A system which is based on gender inequality, will not adopt policies for women who powerless and weak as a class. That is why the health status of women is directly associated with the women's low social status.

Moreover low literacy rate, unawareness about health issues and poverty are also major factors of low health status among women and affects the health of mother and child



There is great discrimination between the distribution of health facilities, staff, medicine and equipment in urban and rural areas. Moreover 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. Women have low social status because the gender inequality prevails in every system of our country and that is why the issues of women's health could not get due importance and priority in the eyes of legislatures while formulating health policies for the general masses.

In Pakistan more than 30,000 young women die every year which gives a maternal mortality rate of 340/100,000 pregnancies. Mostly women do not seek antenatal care during pregnancies, and only 19% of births are attended by trained personnel which are 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.

It is a matter of great concern that about 75 % villages are without proper road -network. People living in remote villages have no access to proper Health Care Centers which are equipped with adequate apparatus. Majority of our Basic Health Units (BHUs) and Rural Health Centers (RHCs) are not functional.

The marked difference between the health status of women and men in Pakistan is due to lack of awareness and low socio- economic status of women, norms and constraints on their mobility and discriminatory attitude of the society. Moreover the women and children, suffering from various diseases, are usually left at the mercy of the quacks that through their irrational diagnoses and treatment played havoc with their health.

In view of above mentioned facts the Executive Council of Baidarie felt the need to continue their services in the sector of health for improving the health status of poor and deprived women and children. Realizing the miseries of ailing community of Roras 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.

- 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 staff of the Haji Ashiq Hussain Mirza Memorial Hospital and Maternity Home" depends upon the 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.

The Hospital provides not only the facility of diagnosis but provides health treatment to the general patients including men, women and children. However 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.

Roras is a remote village, situated at about 18 kilometers far from the District Hospital Sialkot. The general patients in emergency and particularly women for delivery had to rush to district Hospital Sialkot but no transport facility was available in the village for the purpose and the patients had to face great difficulties. Sometimes women had to face very critical situation. In view of these difficulties of the patients in general and women in particular Baidarie, in 2003, decided to provide ambulance service on non-profit basis.

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

There is a direct link between the health statuses of women and women's low societal standing in Pakistan.

For instance, the maternal mortality rate in rural Balochistan is 800 maternal deaths to 100,000 live births. This ratio in the end adversely strikes at the health of her children as well as national economy. Not only can these but evident differences among health status of women and men are visible in Pakistani polity. The poor women's health is as much a social plight as much it is medically.

Factors like lack of awareness regarding women's health requirements, low literacy ratio, low social status and civil constraints on females are responsible for women's below standard health in Pakistan. Men and women both are poorly educated about family planning consequently affecting the health of mother and child. Perhaps the greatest loss to the family and economy of a country as one needs to comprehend that woman is the glory of all that is created.

This grim picture of the deteriorating health situation could be seen in the annual health report of the Pakistan Medical Association (PMA) for the year 2011, which says one child dies every minute from EPI (expanded program on immunization diseases), diarrhea and acute respiratory infection (ARI).

The report also reveals that every year about 400,000 infants die in the first year of their life. Child health in Pakistan is among the most important national issues that need serious attention. Child mortality in Pakistan is a major cause of concern,

with every one among 10 children dying before reaching the age of five and one among 30, just after they are born. Pakistan is among the developing nations of the world that has yet to do much for the welfare of the general public. Pneumonia and air pollution seem to be the factors affecting the health of Pakistani children. The air pollution is mostly caused by harmful emissions of biogas, which is used in most houses of Pakistan. The main reason behind growing child mortality in Pakistan is lack of child healthcare facilities in rural areas, where majority of population lives. Low state spending on healthcare, abject poverty, low literacy, lack of skilled birth attendants, widespread communicable diseases, insufficient emergency child health services in government run district and rural hospitals are amongst other major reasons behind growing diseases in children.

Maternal, newborn and child health care statistics in Pakistan are some of the poorest in South Asia.

A holistic approach is needed to improve maternal and newborn health, mainly by improving and upgrading facilities at the district hospitals. Most common and lethal diseases in Pakistan include (ARI) acute respiratory, infection, viral hepatitis, malaria, diarrhea, dysentery, scabies, goiter, hepatitis and tuberculosis.

Among the victims of acute respiratory infection (ARI) most vulnerable are children whose immune systems have been weakened by malnutrition.

Health Expenditures 2007-08 as % GDP 0.57
Population (Mid 2008) 161 Million

Population per doctor 1,225
Population per dentist 19,121
Population per nurse 2,501
Population per midwife 6,203

Population per LHV 16,845
Hospital beds (per 10,000 population) 12
Hospital beds (per 10,000 population) 12

A system which is based on gender inequality will not adopt policies for the well being of women who are poor, powerless, pregnant (most of the time without their consent) and weak as a class. In Pakistan, we are losing three women per hour because of pregnancy associated complications. More than 30,000 young women die every year .

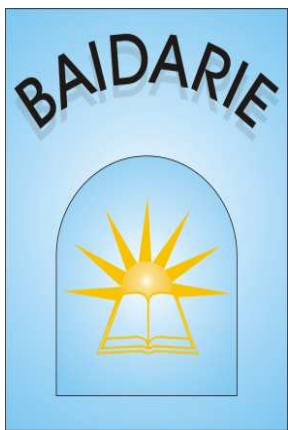
Pakistan which gives a maternal mortality rate of 340/100,000 pregnancies 375,000 women suffer every year from pregnancy related complications. Vesicovaginal

Fistula (VVF), Recto-vaginal Fistula (RVF), Depression, Chronic Pelvic Pain, Loss of Uterus, Infertility and Pelvic Inflammatory Diseases are the major complications faced by our women, which make their lives miserable. All these conditions are preventable and no women should suffer because of these conditions. 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

Social Activities



BAIDARIE



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