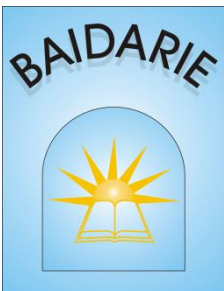


2014

ANNUAL PROGRESS REPORT

Baidarie



Compiled by: Mrs. Farkhanda Hashmee

ACKNOWLEDGEMENT

Baidarie, which started its journey in 1991 by setting up a stitching Center in one room to provide skill to the poor and underprivileged women of Roras, Tehsil Sambrial, District Sialkot, has now achieved the status of significant organization.

This remarkable achievement of the organization is indebted to its Members of the Board who never hesitated to spare time for the consultation regarding development of the organization to alleviate the miseries of the deprived people of the area. Baidarie is much obliged for their sincere commitment.

An organization could not achieve its objectives without committed, professional and dedicated staff and Baidarie is very lucky as it had very professional and devoted staff members who carried out the activities of the various projects with zeal. I am obliged to my staff.

The volunteers, community organizations, Community Vigilant Groups, Media persons, Government Departments, various NGOs and CBOs, on our networking, are also our strength and it would be injustice if I would not pay my gratitude to them.

I take this opportunity to thank all our funding partners for their generous support that enabled us to continue this journey.

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 Noreen

President

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EXPRESSION OF THE EXECUTIVE DIRECTOR:

Baidarie, with the spirit of commitment and dedication to lessen the miseries of the downtrodden community, particularly women and children of Sialkot, has successfully passed another year.

The organization operates in the rural areas of Tehsil Sialkot and Sambrial of District Sialkot which is inhibited by poor peasants having small landholdings, farm workers, own account workers, semi-skilled and un-skilled workers, daily paid wage earners, artisans, low paid govt. employees and micro entrepreneurs. The football stitching has traditionally been the major source of employment. It is estimated that about 50 percent population lives below poverty line.

The organization, since its inception, had been working in unfavorable atmosphere because of low literacy rate, social taboos, cultural constraints and discriminatory attitude of the society on the basis of gender. But after the struggle of about 24 years to empower the women economically as well as socially, Baidarie has succeeded in bringing a positive change in the behavior of the people to some extent. Change in thinking and behavior requires long strive and once it could have achieved, indicates the practical change in the society and I express with great delight that Baidarie had done this Hercules task through its strategic planning and commitment.

It is also a matter of great satisfaction for us that the cultural constrains is being diminished slowly. About 95, jobless women/girls, who were previously associated with the soccer industry as HBWs, have joined formal sector. Their monthly income has increased from Rs. 2000-3000 to Rs. 10000-14000/ month. Baidarie also facilitated 231 HBWs in getting their Computerized National identity Cards (CNIC) which is important document to get employment in the formal sector.

About 1,072 women have set up their own business by the loan awarded to them under Micro Credit Program of Baidarie with the cooperation of Pakistan Poverty Alleviation Fund (PPAF). Baidarie has also set up Training Cum Work Center with the support of PPAF for the women to get training as well as work order without joining the formal factories.

Baidarie had always remained worried about the health problems of the community particularly reproductive health of women due to which mother as well as children suffer a lot. Baidarie, with the support of Global Fund for Women created awareness among women about their Reproductive health.

The echo of Baidarie's significant contribution in empowerment of poor and vulnerable home based women workers reached to other provinces and a delegation of the Sindh Parliamentarians visited Baidarie to observe its services in this regard.

In short a lot of has been done for the social and economic empowerment of the poor women but more is needed to be done.

We will appreciate greatly if you could spare some time to go through this Annual Progress Report and suggest us how Baidarie could serve the needy humanity in a more befitting manner. Your feedback would certainly be valuable for us.

Arshad Mehmood Mirza

Executive Director

Section 1

PREAMBLE

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.

Our 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 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 create efficient, transparent, credible and accountable governing structures and processes where women are actively participating in local decision making and policy-making and structures
6. 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.
7. 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 IMPERATIVE:

- 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

OUR JOURNEY:

All the efforts of Baidarie revolve round empowerment of marginalized sections of the society, in particular women and children, for developing an atmosphere of peace and justice.

Baidarie, a non- government, non-political and non- profit organization, started its struggle of human rights for the underprivileged sections of the society in 1991 from a “Center for Literacy and Skills Training” which not only provided facilities of skill development and literacy but , was later used as a platform to launch a campaign among women for improving the social consciousness & awareness about their rights.

The productive results gave encouragement to the pioneers and the organization was registered with the Social Welfare Agency under the Control & Registration Ordinance (1960) in 2001 and thus the journey of Baidarie started. Since then 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. It is estimated that 80 percent of the poor population resides in the rural areas and out of this poor population 60 percent are women. 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 so far.

Baidarie had rendered its services in the field of human rights, Socio-economic empowerment Program of football Stitcher women, sanitation and protection of environment, health, Education, Violence against women, Discriminations against women on the basis of gender, skill development and rehabilitation of the orphan children.

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. No doubt it has achieved a good fame among the organizations of national level and the resonance of its programs is being heard in other provinces also.

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. But the organization still feels that more effort is required to alleviate poverty, empower the women socially as well as economically and to develop the women from vulnerability into conscious and strong citizens.

Section 3

EMPOWERMENT OF WOMEN- ECONOMIC

Program for Integrated Support for Socio Economic Rehabilitation of the Jobless Women Soccer Stitchers in Sialkot (2013-2015)

With the cooperation of Un- women

Badarie, on account of its extensive experience of working with the communities, understand that without economic empowerment of women, poverty could not be alleviated. It is also important to promote Gender equality as a result of which the quality of life of the families and communities would improve. Gender equality is a cornerstone of development. When women and men are equal in a society poverty is reduced, economies flourish, and the health of children and mothers improves. Men cannot exploit a financially independent woman. Due to lack of education, opportunities of skill- trainings, access to loans and financial services women are unable to earn their livelihood whereas a woman's improved livelihood has strong implications for the development outcomes related to her children.

It's important that economic empowerment initiatives should reach out to women who are most in need. This includes women belonging to marginalized groups, such as rural women, domestic workers, migrants and low-skilled women.

When women are empowered, the benefits ripple outwards and bring benefits to many others. Baidarie has also learnt through its interaction with the community that a woman's health and her economic status are closely intertwined. But it is bare truth that the women in the targeted areas of Baidarie, Roras, Korowal and Mehtpur in Union Council Roras, Tehsil District Sialkot, are living in absolute poverty and deprivation. They had been associated with the soccer industry for the last many years because Pakistan had been exporting superior hand stitched soccer balls for the last hundred years. It is one of the largest exporters of hand-stitched footballs in the world while Sialkot is the center of production of high quality soccer and it caters about 85 percent of the total demand of the world market. According to the sources of Pakistan Sports Goods Manufacturers and Exporters Association (PSGMEA) workforce of 85,000 was employed to produce 60 million balls per annum.

But unfortunately due to an unprecedented fall in the hand-stitched ball business recently, almost 50,000 workers, including approximately 16,000 women home-based workers in

Sialkot district alone, had become jobless or were at the risk of losing their jobs. The large majority of these HBWWs is very young and belongs to 18 to 25 age- group whereas the second largest majority (34.1 %) belongs to 25 to 40 years of age group. Mostly they are illiterate while a small percentage of HBWWs are only primary passed. They belong to very poor families whose average income ranges from Rs. 7,000 to Rs10, 000 /month.

EMPOWERMENT OF WOMEN BY UN-WOMEN

Men of the targeted area of Baidarie had adopted alternate means of earning but due to cultural and social constrains Home Based Women Workers (HBWWs) could not have access to neither information nor opportunities to opt other means of income generation. As a result of which these poor home based women workers had been pushed into ultra-poverty.

Since they do not have adequate resources for equitable and rightful living they are victimized all kinds of exploitation. Having lowest rank in the society, lack of information, deprived of economic strength, they are deprived of right of decision even about their own lives. They are subjected to gender discriminations, harassment and torture in their homes as well as in the society. Being unaware of their rights and being unorganized these home based women workers cannot raise their voice for the injustices they had to bear. Moreover they are totally unaware how they could break the vicious circle of poverty, discrimination of the society and exploitation of their rights by the family members as well as by the society.

In view of above mentioned deprivations of the women of the area Baidarie implemented a comprehensive project for their socio-economic empowerment with the cooperation of Un-Women.

Baidarie selected a batch of 500 jobless/vulnerable home based women soccer stitchers to involve them in the activities of the project regarding increasing their awareness about alternate skills, facilitating their access to the technical/ financial support and resources and developing their links with the



markets to help them become economically empowered which would result in alleviating poverty, discrimination on the basis of Gender and to ascertain a just society.

Though the project is proceeding towards its completion it is expected that the outputs of all the initiatives of the project would certainly contribute to the accomplishment of national development goals, Millennium Development Goals (MDGs) and objectives of the Convention to Eradicate Discrimination against Women (CEDAW).

OUTPUTS

Baidarie organized 20 one- day trainings, to 505 WHBWs from 20 settlements of four union councils, about basic requisites of Occupational Safety & Health. First Aid Box was given to each home based worker. Orientation was also imparted to them about the use of First Aid articles.

Two-day trainings of twenty groups were conducted to for their capacity building to help organize them for collective struggle to protect and promote their rights.

About 10 theatrical performances were organized to create awareness among the communities about discrimination on the basis of gender, exploitation of the rights of women and girl children. About 2025 participants including elected representatives, parents/family elders, social and political activists, employers, sub-contractors and women home based workers watched these performances.

The theatrical performances also increased awareness among them about pernicious effects of problems being faced by the home based workers and importance of collective bargaining while negotiating wages. They use the collective bargaining tool to get their piece rates increased.



Lack of information and hurdles in the access to essential knowledge is major hurdle in the way of rights of women.

Baidarie developed IEC material and got it printed and disseminated among the HBWWs and other stakeholders.



Women of the project area are entrenched in traditional customs and social taboos and they are not allowed to go out of their homes to earn their livelihood unless the male members of their families are not satisfied of the environment of the workplace. For the purpose exposure visits for women workers, their parents/family elders to the industrial set-ups and training

institutes were conducted facilitating 125 persons to have first knowledge of the facilities available and their utility etc.

Following industrial set-ups and training institutes were visited during this move.

1. Leather Field Industry (Pvt) Ltd.
2. Leather product development Institute Sialkot
3. Women development center Sambrial
4. Vocational training Institute Sialkot
5. Training cum Work center Baidarie Roras
6. Forward Sports & Gear (Factory)



Twenty orientation sessions were conducted to motivate them for receiving training on locally marketable income generating skills. Four hundred ninety five (495) HBWs attended these sessions to be motivated and for getting

Ten sessions conducted for Women Workers' mobilization for establishment of micro-entrepreneurship and own account employment. Two Hundred & Five (205) HBW's received training about basic principles of Enterprise Development. Training enabled them to develop their business plans.



ACHIEVEMENTS OF THE PROJECT:

1. Organized four camps of NADRA to facilitate HBWs and their family members for getting their CNICs which is important document to get employment in industrial unit and to get all kinds of social security benefits in any formal sector and to enable to entertain other kind of benefit.

About two hundred thirty one (231) HBWs got CNIC through this initiative.



2. Out of 205 HBW's, 200 Women entrepreneurs had developed their business plans whereas approximately 87 HBWWs get micro-credit and had started their micro entrepreneurs like grocery shops, green grocery shops, livestock, own account employment etc.
3. As many as 12 HBWs have completed their six- month training course of beautician and planning to set up their beauty parlors at micro level. Moreover 11 others are in process of receiving training of beautician.
4. About 95, jobless women/girls, who were previously associated with the soccer industry, got jobs in the Sialkot based industrial units through the project initiatives. Their monthly income has increased from Rs. 2000-3000 to Rs. 10000-14000/ month. They also had become under Social Protection Cover.



5. Another five centres in the adjacent villages are being set up process where women would get training as well as orders of work resulting in the increase in their monthly income.
6. The Training Cum Work Center, set up in Sambrial, with the collaboration of Women Development Center, has the capacity of training 15 women/girls at a time. Till now 45 HBWs have completed training courses in sportswear stitching
7. About 95 Women Home Based Workers got Social Security Cover by joining formal industrial set ups.
8. Regarding relief and rehabilitation to the effected of the harassment at workplace approximately 28 survivors of violence, were provided counseling and services. Out of which two cases were about harassment at workplace while seven cases were about domestic violence and Baidarie Legal aid Center provided them legal aid.
9. Through developing linkages of the jobless HBWWs with the industrial set ups for acquiring training in marketable skills about 165 Home Based Workers got training from various training institutes about Garments Stitching, Sports wears, Gloves Stitching, Leather Jacket Stitching and Beautician.



10. About 95 HBWs got employment in different industries and Local Centers and are earning Rs.10000 to 14000 rupees on monthly basis. There break up is;
 - a. 31 Trained HBWs were linked with Forward Gear and Supports Sialkot
 - b. Recently 22 skilled Home based Workers got job at Star Park Factory
 - c. 20 Trained HBWs were linked with Rajco Industry Pvt Ltd
 - d. 10 in Training Cum Work Center Sambrial
 - e. 5 in NON & F Factory
 - f. 7 In Baidarie Training Cum Work Center and Local Center Roras



SUCCESS STORY OF NAHEED AKHTER

Ms. Naheed Akhtar, a resident of village Allay Wali of Tehsil Sambrial, District Sialkot. She is 33 years old and mother of eight children, six daughters and two sons. Her husband is a chronic patient and is unable to work and earn livelihood for his family. Naheed began started working as a home based soccer stitcher in 2002. Due to drastic cut in the availability of footballs for stitching, her monthly income decreased to just Rs.2000 per month. It was of course, quite insufficient to meet even the minimum possible expenses of a family of ten members. On account of very meager income she had become indebted to Rs. 30000. She decided to discontinue the education of her school- going children to save the money for paying this debt.



In the meanwhile the team of Baidarie accessed her and convinced her to participate in the activities that are planned to bring improvement in the life of poor women. She agreed to be a member of the group formed by some other co-home based women workers and dedicated time to receive trainings on legal rights, occupational safety and health, collective bargaining and other social issues. She was facilitated to get CNIC in the year of 2014 without which she was not able to get enrolled at any skill training institute, get job and be registered with the Social Protection Scheme etc.

She was among those HBWWs who received training about marketable income generating skills. She acquired four- month training course about stitching of leather garments from Leather Field Pvt Ltd Sialkot. During this training she received stipend of Rs.4000/ month along with the facility of pick-d-drop by Baidarie. During training she also continued stitching of footballs at night to make both ends meet.



After completing her training of leather garments she joined a factory as formal worker and earning Rs. 13000 per month along with pick and drop facility and food allowance. She has been registered with E.O.B.I and P.E.S.S.I entitling her to social protection benefits like old age pension, social security, marriage and death grants etc.

Now not only Naheed's elder children are going to school but she also got admitted her two younger children into the school.

Initially, when Naheed planned go out to acquire skill- training and seek employment her husband was not willing to allow her to do so but the improvement in the financial status of the family c brought a positive change in the thinking of her husband. He has become very supportive for her. She has become very confident and looks forward for a bright future of her children through education.

EMPOWERMENT OF WOMEN- ILO

“Program to contribute to the improved livelihood of women soccer stitchers in Sialkot”

(1st August 2013 to 31st July 2014)

With the technical & financial support of International Labor Organization (ILO -GE4DE)



Several research studies, conducted by national and international institutions, reflected that due to an unprecedented fall in the hand-stitched ball business recently, almost 50,000 workers, including approximately 16,000 women home-based workers in Sialkot district alone, had become jobless or were at the risk of losing their jobs. The large majority of these HBWWs is very young and belongs to 18 to 25 age- group whereas the second largest majority (34.1 %) belongs to 25 to 40 years of age group. Mostly they are illiterate while a

small percentage of HBWWs are only primary passed. They belong to very poor families whose average income ranges from Rs. 7000 to Rs10, 000 /month. Exporters of soccer ball had realized that the outdated manufacturing techniques are major hurdles in enhancing exports and that they had to shift from hand stitched soccer balls to advanced technology of manufacturing.

On the other hand almost hundred percent home based women workers were not satisfied by the wages they were getting. Since all the HBWWs belong to low income group they, despite working for eight hours could not take balanced diet consequently resulting in poor health. About 65.68 percent women work for 4 to 6 hours per day and get only Rs. 1500 to 2,000 per month while about 30 percent HBWWs work for six to eight hours per day and earn only Rs. 2500 to Rs 3,000 per month.

Approximately 83.33 percent HBWWs suffer from pain in shoulders, backbone and in legs due to uncomfortable sitting arrangements.

Hundred percent HBWWs were ignorant about their rights as Home Based workers. They had no knowledge about any union or association.

These women lead their life in absolute poverty and deprivation due to having irregular work and irregular income. They are not assured of getting work order regularly. 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.

Almost all the HBWWs expressed their desire to adopt alternate mean of earning through which they could get better and regular income.

On the basis of this scenario Baidarie implemented a pilot project with the cooperation of International Labor Organization in August 2010 for providing Integrated Support to Home Based Workers in Sialkot. The project concluded in November 2010. Baidarie selected three villages, Roras, Mehat Pur and korowal of Union Council Roras for implementing the project.

After getting positive results Baidarie continued the same piloting initiatives with UN-WOMEN Islamabad from Dec 2010 to Nov 2011. From December 2011 to February 2012 the project operations continued on no-cost basis.

The project was implemented in three villages i.e. Roras, Korowal and Mehtpur in Union Council Roras, Tehsil District Sialkot. Though the project remained very successful and gained very constructive achievements yet, it was concluded, on the basis of experience of the project, that more stakeholders should be involved help solve the grave issues of the Home Based Women workers. So Baidarie held a detailed discussion with the HBWWs, President Sialkot Chamber of Commerce and Industry, Industrialists, Labor Department functionaries and President Pakistan Workers Federation Sialkot Baidarie and decided to conduct a Research to identify local job markets so that women workers may get training in those marketable- income-generation skills and subsequently they may be accommodated in those jobs.

The research conducted revealed that a holistic effort is needed to build capacities in the social system, technical and financial arenas to bring effective and sustainable alternative income sources for these HBWWs. Until and unless an attempt is made to address all these barriers at the same time, little benefit will be achieved.

It was also found that the opportunities of alternative income- generation in the formal sector include surgical instruments manufacturing, football stitching on machine, uniform stitching, shuttlecock manufacturing, paintbrush making, gloves stitching and garments stitching etc. These alternate opportunities are much more beneficial regarding income as well as other benefits like pension, EOBI, medical etc. But the industrialists require trained workers while they do not want to invest on the training the HBWWs.

Moreover the informal manufacturing units like shuttle cocks, paint brush etc., can provide work to HBWWs but they require suitable and necessary training for HBWWs. Whereas the HBWWs are very much willing to get training and acquire new skills but they are interested in the skill of stitching. It might be stitching of uniforms, gloves or any other thing.

Baidarie shared these findings with all the stakeholders including industrialist and manufacturers, representative of ILO and civil society organization in an Orientation Session held in the Sialkot Chamber of Commerce & Industry on 26th Nov. 2013.



The Advisor for Gender to ILO, Ms Sajila Khan,
CEO Baidarie, Mr. Arshad Mehmood Mirza



The participants of Orientation Session with the
former President of SCCI

Baidarie, with the technical & financial support of International Labor Organization (ILO - GE4DE), implemented the project, “Program to contribute to the improved livelihood of women soccer stitchers in Sialkot” from 1st August 2013 till 31st July, 2014.

Baidarie, keeping in view the experience of working earlier with the HBWWs from the three villages, of Tehsil Sambrial, District Sialkot, Roras, Korowal and Mehat Pur, decided to work with the same group consisting upon 100 HBWWs. Furthermore these HBWWs also expressed their willingness to cooperate with Baidarie for the activities under the project.

The prerequisites of training of the selected one hundred HBWWs were assessed regarding their knowledge and awareness about their basic rights as informal workers as have been

described in the International Labor Standards, Pakistan Labor Laws and the Provincial “Policy for Home Based Workers” approved by Govt. of the Punjab. Their knowledge about Gender disparity and importance of collective bargaining was also evaluated.

After determining the needs of the HBWWs, Two-day training was organized. The 100 HBWWs were divided into four groups consisting upon 25 women in each group



Participants of training with the trainer and Chief Executive of Baidarie Mr. Arshad Mehmood Mirza



A participant receiving her certificate

Baidarie organized two sessions to provide essential information about registration with the social Security Institution to get Social Security cover and about the various schemes of social protection.



Mr. Arshid Mirza Executive Director Baidarie briefed the participants about the micro insurance initiative taken by Baidarie for providing them coverage against the major health hazards

PROVISION OF MICRO LEVEL HEALTH INSURANCE TO 100 HBW & THEIR IMMEDIATE FAMILY MEMBERS:

Baidarie had observed that the poor community had to face great difficulties in case of any difficulty since they could not save much due to meager and irregular income. Realizing their serious financial problem Baidarie entered into an agreement with EFU Insurance Company to provide micro health insurance to the selected set of 100 former /current home based soccer Stitchers. Initially Baidarie had paid the premium of all the 100 selected HBWWs @of Rs 5,000 each but after adopting alternate occupations, the workers will pay the premium themselves.

Advance Trainings about “Workers’ rights, safety and collective bargaining” was imparted to the HBWWs. The trainings covered the topics of relevant provisions/clauses of the International Labor Standards including C-177, the rights of the workers in the formal and informal sectors promised in the constitution of Pakistan, Pakistan Labor Law and the laws promulgated by the govt. of the Punjab. Historic evolution of trade unionism, its need and role,



formation and functions of the trade unions etc was also included in the training.



Baidarie also provided information about the definition and concept of union, structure of newly set up union, roles and responsibilities of the office-bearers and importance of collective bargaining to the HBWWs.

About 47 home based workers were selected for this training. Malik Muhammad Naem from Pakistan Worker Federation held the training sessions. Apart from other basic information awareness about the importance & need of collective efforts by workers in the informal sectors: importance of awareness raising in the group about collective and organized efforts for protection of the rights.

The project staff of Baidarie imparted training to all the four groups of HBWWs to hold the monthly meetings as well as facilitated them in holding these meeting.



Thus all the four groups of HBWWs held 48 meetings during the project period. They also took the minutes of the meetings following the guidance of project staff of Baidarie.

The HBWWs used to discuss, in their monthly meetings, that what they should do to learn new skills and how they could access to the labor market. They often discussed that what efforts needed to accomplish the collective interests of the groups. The HBWWs used to talk about how they could get benefit from Social Security Coverage through registration with govt. schemes and micro insurance facility provided by Baidarie for improving their socio-economic status.

REGISTRATION OF THE HBWWs WITH THE WOMEN TRADE UNION:

As many as ten women who have been previously working as HBWs have joined the formal sector and are working in Forward Sports and Forward Gear. They have become members of Pakistan Workers Federation (PWF) as individuals. They pay their subscriptions to trade union fund and get their problems addressed with the support provided by the office bearers in union. These women have received training on collective bargaining organized by Baidarie.

Baidarie managed linkages of 100 HBWWs with the Leather Product Development Institute, Sialkot and Vocational Training Institute Sialkot to help provide them opportunities of training about marketable skills other than football stitching.

The Leather Product Development Institute, Sialkot (LPDI) agreed to impart trainings to HBWWs about Leather Gloves Manufacturing, Leather Gloves Pattern making and Fashion designing, Leather garment manufacturing, Leather garment Pattern making and Fashion designing, Sportswear Manufacturing and manufacturing of Shoes' uppers. LPDI also offered facilities of pick and drop to the HBWs, Rs 1000/month stipend during training and provision of raw material for training.

The Vocational Training Institute, Sialkot, also offered to provide training to HBWWs about Leather garment manufacturing, Computer Leather garment Pattern making and Fashion designing and Fashion Designing Manual. VTI also promised to give Rs 500 stipend to the trainees during training and raw material.

TRAINING ABOUT DIVERSIFIED SKILLS:

Baidarie, following the modification in the implementation scheme, approved by ILO-GE4DE, set up three Training Cum Work Centers in three villages i.e.: Christian town Roras, Korowal and Mehtpur.

These Centers have been established with the ensuring cooperation by the relevant stakeholders. The local community/ woman master trainer provided space for setting up the centers at each of the above listed places. International labour Organization (ILO) allowed

Baidarie to purchase 15 industrial stitching machines @ five (5) machines for each center. The local Industrialists provided raw material and order of work for home based women workers. Baidarie is providing technical support and monitoring and coordination services to successfully run the centers. These centers became operational with effect from June 18, 2014.

At present nine HBWWs have been enrolled in each center where they are learning to stitch gloves. Since, there are only five machines in each center so the women get training turn by turn. In this way there are total 27 HBWWs who have been enrolled in all the three centers. It is also very encouraging that the women, who had completed their training, are getting work orders from the factory and have started stitching gloves on piece- rate.



Baidarie organized three , one-day meetings to mobilize the HBWWs to take initiatives for own account employment and setting up of micro-enterprises like cottage level manufacturing of different products, trade, agriculture, livestock and dairy development etc.



As a result of this initiative all the sixty three HBWWs exhibited their willingness for setting up their own micro enterprises while eight have set up their small business the detail of which is as under:

a.	Cosmetic shops:	Two (2) Women
b.	Vegetable selling shops:	Two (2) Women
c.	Canteens in Schools:	Two (2) Women
d.	Beauty Parlor:	One (1) Woman
e.	Cloth selling shop:	One (1) Woman

Baidarie also provided training of capacity building for enterprise development to about 25 HBWWs



The

outcome of this training was also very encouraging and 35 home based women workers exhibited their interest in receiving training on gloves stitching. Moreover 17 women had set up their own small business the detail of which is as under:

It is also very encouraging that the women, who had completed their training, are getting work orders from the factory and have started stitching gloves on piece- rate.

PROVISION OF MICRO LEVEL HEALTH INSURANCE TO ONE HUNDRED (100) HBW & THEIR IMMEDIATE FAMILY MEMBERS:

Baidarie had observed that the poor community had to face great difficulties in case of any difficulty since they could not save much due to meager and irregular income. Realizing their serious financial problem Baidarie entered into an agreement with EFU Insurance Company to provide micro health insurance to the selected set of 100 former /current home based soccer Stitchers. Initially Baidarie had paid the premium of all the 100 selected HBWWs @of Rs 5,000 each but after adopting alternate occupations, the workers will pay the premium themselves

ACHIEVEMENTS:

1. Leather Products Development Institute Sialkot imparted special training manufacturing of gloves to 15 Home Based Women/girls Workers.
2. Ten HBWWs have joined Forward Sports and Forward Gear as formal workers. They have also become members of Pakistan Workers Federation.
3. As many as **sixty three** Home Based women workers had expressed their choice of setting up their own micro enterprise out of which **eight** have completed the process of getting small loan and have set up their micro businesses.
4. As a result of training of capacity building of Enterprise Development 20 home based women workers have set up their own business and their monthly income has increased from Rs800-1200 to about Rs 8,000 to Rs 10,000 while they are expecting that it would increase to Rs 15,000 with the passage of time since perfection will come in their work.
5. About eighteen Home Based Women Workers start their own account business like cloth shop (one unit) , vegetable shop (two units) , football making (three units) , grocery shop (two units) , gloves (eight units) and garment suit stitching (two units) .
6. Five home based women workers /girls have completed their four- month training of manufacturing gloves and are working as Master Trainers in the three training cum work centers. These master trainers are not only imparting skill training to women/girls in their localities/communities but are also earning about Rs. 7,000 to Rs 9,000/ month. They are very hopeful of getting about Rs 18,000 per month.
7. As a result of meetings about the social protection schemes five home based workers got themselves registered with EOBI.

SUCCESS STORY OF MS. ANUM SHAHZADI

About 22 Year Ms. Anum Shahzadi D/O Mr. Naseer Ahmed lives in Mehat Pur, a village near to Roras. The matriculated Ms. Anum Shehzadi has been stitching football as a home based worker for the last six years and used to earn only Rs.1900- 2,000 per month. She has to stitch footballs as she had no other opportunity to learn any other skill by which she could get better earning.

Miss Anum Shehzadi is a young girl and has many desires. She did not want to live a miserable life as her elders had spent. She wanted to do something for her better future. Since Baidarie had been striving hard for the development of the downtrodden people of Roras and its adjacent villages since 1993, Miss Anum met with the staff members of Baidarie and

expressed her willingness to become part of Baidarie's development programs. Baidarie accommodated her in its various programs in which she participated very actively.

In 2013 Baidarie set up Training cum Work Center with the cooperation of Pakistan Poverty Alleviation Fund which was formally inaugurated on 15th Jan 2014 by the Chief Executive Officer of PPAF, Qazi Azmat Isa. Miss Anum Shehzadi received four-month training of stitching gloves under the "Program to contribute to the improved livelihood of women soccer stitchers in Sialkot" with the technical & financial support of International Labor Organization (ILO -GE4DE). She has much potential and she learnt very quickly. At present she is working as a Master Trainer in the Community- Based- Center in Mehatpur and earning Rs 9,500 per month.

She also participated in the training which was organized by Baidarie to equip the HBWWs with the information about their rights as home based workers, concept of collective bargaining and its benefits. Motivated by the information she has joined Pakistan Workers Federation.

She has also information about various schemes of social security. Moreover she had received health insurance the first premium was paid by Baidarie.

She is very happy as well as hopeful about her future.

EMPOWERMENT OF WOMEN – PAKISTAN POVERTY ALLEVIATION FUND (PPAF)

Training cum Work Centre

With the technical & financial support of
Pakistan Poverty Alleviation Fund (PPAF)



Once Pakistan was the largest exporter of soccer balls and used to fulfill 85 % of the world's demand but since 2006 the China, India and Thailand have also entered into this business and had captured the market significantly.

The International trade data and different research studies suggest that during the last few years Pakistan has ceased to grab orders for hand stitched promotional, recreational and test balls and its share in the training and match-balls has decreased drastically in the global

market. According to the industry resources, the local manufacturers now are not able to obtain more than 30 percent of the orders from the global markets, which is a drastic retreat.

The rapid decline in the hand-stitched soccer ball business in Sialkot industry had created serious effects on the HBWWS who were affiliated with the soccer ball industry and had pushed them in absolute poverty. Moreover these HBWWS were also fed up due to many reasons and wanted to learn alternate skills to earn their livelihood.

Baidarie observed that it is the utmost need of the community that an alternate opportunity of income- generation should be provided but it should not be far from their houses since domestic responsibilities are their top priorities. It is the requirement of the community that a Central place should be selected for their skill- learning and income – generation activities. The community also demanded to set up a training center in the village but it should be exclusive for women.

Baidarie did continuous efforts to bring the issues of the miserable plight of the HBWWS in the lime light, particularly in the notice of various stakeholders to help solve their issues. Pakistan Poverty Alleviation Fund (PPAF) was one of those stakeholders who were contacted and gave positive



response. Thus, Baidarie, with the financial support of PPAF, set up Training cum Works Center on a piece of land which was donated by the community. The Kampala Industries (Pvt) Ltd fully equipped the TWC with necessary hardware and accessories. Besides it also provided a trainer and raw material to train the HBWWS for stitching gloves.

Furthermore it committed to:

- Provide regular working orders to the trained women opting to work at TWC.
- Ensure that every woman worker earns at least the legal minimum wages
- Provide E.O.B.I and Social Security coverage to all the women workers at work at TWC

Baidarie collected socio-economic data of about 200 home based women workers in August 2013 so that as soon as the construction of Training cum Work Center would be completed the training of the Master Trainers would be started.

The first batch, consisting upon 20 women, has completed their training to stitch “Fancy Gloves” and production process has been started.

After completion of the skill training, the trained batches would have three options:

1. Continue working at the TWC and earn their livelihood.
2. Seek employment in some industrial unit
3. Set up their own unit by getting micro financing support from Baidarie, earn for them and offer training to other women in their units



Training cum Work Center Roras,

SUCCESS STORY OF MS. SHAHIDA PARVEEN

Ms. Shahida Parveen w/o Muhammad Saleem, resides in Korowal along with her six children. She had been stitching footballs for the last 12 years but despite working for four to five hours apart from her domestic responsibilities she could not improve her financial status. She used to earn only about Rs 1920 per month which is not justified remuneration of working for four to five hours daily. She was much ambitious to get her children educated but she could only dream of it.

Baidarie had been working in Roras, Korowal, Mehat Pur and other adjacent villages so she learnt about the various programs of Baidarie which were implemented for the development

of the underprivileged sections of the society. She decided to join Baidari's initiatives for the purpose.

Ms. Shahida Parveen participated in the training, held by Baidarie; to create awareness among home based women workers about their rights and about the trade union and benefits of collective bargaining. Ms. Shahida Parveen told Baidarie that she neither had knowledge about her rights as home based worker nor about the benefits of collective bargaining. After getting training her knowledge was improved very much. She learnt that how beneficial trade union is for the workers to get their rights. That is why she had joined Pakistan Workers Federation to secure her rights.

She got the training for four months in the Training cum Work Center, under the about glove-stitching which is an alternate marketable income generating skill. She is working as Master Trainer in the Training cum Work center which had been set by Baidarie in her own village, Korowal and earning Rs. 8,000 per month.

She has attended all the session about social security and had adequate information about EOBI. She has also achieved Health Insurance of which first premium was paid by Baidarie. In case of any mishap her nominee would get Rs 50,000.

She is very hopeful and expecting that she would earn approximately Rs.15, 000 per month after getting perfection in her work.

She said that she would get her children educated for their better future.

EMPOWERMENT OF WOMEN -(MICRO- CREDIT)

Micro credit Enterprise Development Program

(Phase-6th, October 2012 September 2014)

With the financial support of Pakistan Poverty Alleviation Fund (PPAF)

MICRO CREDIT PROGRAM

BAIDARIE'S PROGRAM TO EMPOWER THE WOMEN

It is a fact that poverty is one of major issues of the country and it is spreading very extensively. According to reports of experts 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 the unchecked increase in the prices of food items during the previous two or three years has laid an additional burden on the budget of the families as a result of which the poor families had been pushed into ultra-poverty. Furthermore it is also estimated 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.

Like other rural parts of the country the program area of Baidarie, villages of Tehsil Sialkot and Sambrial, of District Sialkot have also been entrenched in social taboos and have restricted many social and cultural constrains on the development of women. Consequently 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 2001 to 24.4% in 2011-12. That jump represents an extra seven million women in the work force.

Baidarie, on the basis of its vast experience of working very closely with the communities of Roas and other villages of Tehsil Sambrial, District Sialkot, realized that 80 percent hardships in the lives of women are due to poverty. Their health, lack of education, lack of access to informative activities, exploitation of their rights, discrimination on the basis of gender are associated with their economic impediment. Moreover Baidarie articulates that women's economic empowerment plays an important role in improving the education, health and social status of the family

On account of this articulation Baidarie decided to help women of the rural area of Sialkot to become self-sufficient and independent by providing them seed money to set up small business.

BAIDARIE'S PARTNERSHIP WITH PAKISTAN POVERTY ALLEVIATION FUND (PPAF):

Baidarie, with the cooperation of Pakistan Poverty Alleviation Fund (PPAF), in 2005 the organization implemented the Micro –Credit Program and since then has been implementing the program successfully. After completing five successful phases Baidarie had entered into sixth phase of partnership with PPAF from October 2012 to September 2014.

Baidarie, during the year 2014, disbursed about Rs **63,645,000** among the poor borrowers of 73 villages under 12 union councils of Tehsil Sialkot and Sambrial of District Sialkot.

DISBURSEMENT OF FUNDS FROM JANUARY 2014 TO DECEMBER 2014

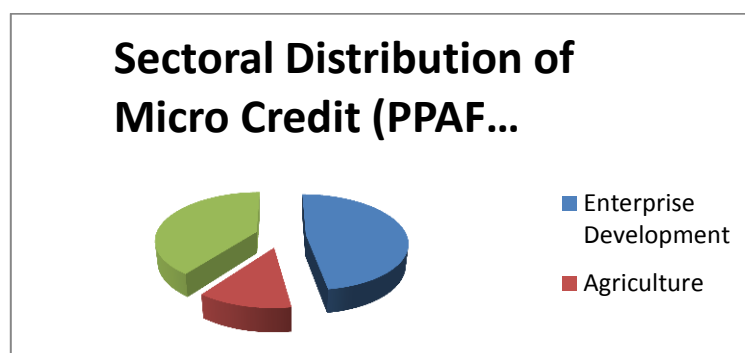
Description	Male	Female	Mix	Total
District	1			1
Tehsils	2			2
UC	12			12
Villages	73			73
Community Organization (New Formed During Year)	8	8	26	42
Disbursement During Year	36,505,000	27,140,000		63,645,000
Clients Served During Year	1,421	1,072		2,493
Active Clients as at December 31, 2014	1,017	901		1,918

Portfolio as at December 31, 2014	28,966,892	28,966,892
Average Loan Size	24,574	24,574
PAR (%)	1.97	1.97

Baidarie has classified its loan into three categories i.e. Enterprise Development, Agriculture and Livestock. During the year 2014 the maximum amount was given for enterprise development while the trend of livestock is on the second number. The people got loan for agriculture purpose falls in the third number.

SECTORAL DISTRIBUTION OF MICRO CREDIT (PPAF FUNDED) FROM JAN 2014 TO DEC 2014 IS AS FOLLOWS:

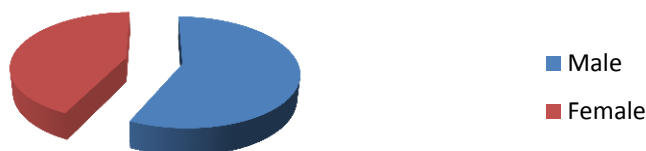
During the year 2014 Baidarie disbursed Rs 30,290,000 among the borrowers for the purpose of Enterprise Development, Rs 7,995,000 for the purpose of Agriculture and Rs 25,360,000 among the borrowers for the purpose of Livestock. The disbursement is presented in the graph below.



DISTRIBUTION OF MICRO CREDIT (PPAF FUNDED) FROM JAN 2014 TO DEC 2014 ON THE BASIS OF GENDER:

During the year 2014 Rs 27,140,000 were disbursed among 1,072 women while Rs 36,505,000 was disbursed among 1,421 men. Following graph presents the disbursement of the amount on the basis of Gender.

Distribution of Micro Credit (PPAF Funded) from Jan 2014 to Dec 2014 on the basis of Gender:



SUCCESS STORY OF MUHAMMAD GHASANFAR

Muhammad Ghasanfar Ali s/o Muhammad Yaqoob is a resident of village Chatti Sajna, Tehsil and District Sialkot. He is 32 years old and belongs to a poor worker family. He is a father of three children. All the children are of school-going age but he could not afford their schooling. He used to work with someone as a worker; stitch gloves and used to get Rs 7000-8000/month. Obviously the amount is very insufficient to meet the both ends.

He usually remained much worried but could not get any opportunity to increase his income. In the meanwhile he met with some people from Jorian about Baidarie and its Micro Credit Program. Then he decided to get loan from Baidarie to set up his own business. He contacted the Credit Officer of Baidarie and got information about the procedure and terms and conditions to get loan.



After fulfilling all the requirements he received loan of Rs. 20,000 from Baidarie and purchased Joki machine used to stitch gloves. During the first year he earned Rs 15,000-18,000/ month. He and his wife are very sensible and used to spend money very economically and saved money also.

After completing the first cycle of loan very successfully he again applied loan of Rs 30,000 which was approved. He purchased another two machines for stitching gloves and hired two young jobless boys. He told that his income was increased to Rs 28,000- 30,000 / month.

After paying of loan of Rs 30,000 he again applied for the third time and acquired Rs 40,000. He again purchased another machine and hired also one more boy. Moreover he also employed two young boys as helpers. He said that now he had purchased raw material of Rs 50,000 and he would prepare gloves and would sell those in the market. He expressed hope that he would get profit about Rs 15,000.

He said that a significant change has come in his life. He told that his children are studying in an English Medium private school. He also revealed that initially he used to work in his house but he had constructed a separate place for his work which is spacious enough where four machines have been installed.

Muhammad Ghasanfar told that he is ambitious to install at least ten machines and would provide job opportunities to about 10 to 12 young boys of his community.

MS. AZRA

Ms. Azra w/o Shahid Mahmood is a resident of Shankar Pur. She belongs to a very poor family. She is a mother of four children, three sons and one daughter. Her husband used to work with someone as a worker for making surgical instruments. But unfortunately because of bad company he became addict. He stopped doing work as a result of which extreme poverty grasped us. She told that she was much distressed due to her children. She said that could not see their deprivations. She decided to set up her business but she did not had money. She was much upset. In the meanwhile her brother-in-law came and told her about Baidarie from where she could get some loan.

Ms. Azra contacted Baidarie and through necessary process she acquired loan of Rs 20,000. Some of her relatives also helped her and managed Rs 30,000 for her business. She purchased clothes for summer for women against Rs 50,000. She got Rs 75,000 in two months apart from daily expenses. She again invested the money and purchased ladies summer clothes and she got profit of about Rs 40,000.



After one year she paid off the whole loan and apart of doing daily expenses she saved some money. She again applied for Rs 30,000 and invested in the business. She said that is quite satisfied with this business. Along with the daily expenses she had saved money. Initially she started her business in her home but now she had acquired a shop. She has expanded her business and purchased shoes for women also for sale.

After completing the second cycle of loan successfully she got loan of Rs 40,000 and invested in the business. Her business is flourishing day by day. Now she has decided that she would invest about Rs 150,000 in her business. She is very hopeful about the sale of the clothes due to summer season and forthcoming Eid-ul-Fitre.



She is very happy and satisfied also as her three children are getting education. She has also purchased necessary furniture and other things of daily use. She has also planned to purchase a Peko machine and she is expecting that her income would increase subsequently. She is very much ambitious to expand her business.

MICRO CREDIT PROGRAM INITIATED BY BAI DARIE FROM ITS ENDOWMENT FUND FOR THE YEAR 2014:

Baidarie observed that there are some good clients who had completed five loan cycles from Micro Credit Program, implemented with the support of PPAF but still they need more money to establish their business but as per principle they could not get loan under the PPAF Micro Credit Program. So Baidarie set up Endowment Fund to facilitate such clients by providing them loan above Rs 50,000 to Rs 100,000.

During the year 2014 Baidarie disbursed Rs 9,730,000 among 152 clients of 8 villages out of its own Endowment Fund.

Description	Male	Female	Mix	Total
UC		2		2
Villages		8		8
Active Clients as at December 31, 2013	49	103		152

Portfolio as at December 31, 2013	1,265,439		1,265,439
Client Served During Year	228	173	401
Disbursement During Year	5,580,000	4,150,000	9,730,000
Average Loan Size	24,264		24,264
PAR (%)			0

SUCCESS STORY OF ENDOWMENT FUND OF BAIDARIE:

TALIB HUSAIN:

Muhammad Talib Husain, resident of Said Pur, Tehsil Sambrial, District Sialkot. He was a vendor and used to sell vegetable on bicycle. His earning was only Rs 100 to 150 daily which was not sufficient to meet the expenditures of family consisting upon eight members, two sons, four daughters and parents. He often remained much worried. In the meanwhile somebody from his own village



told him about Baidarie from where he could loan to increase his business. He approached Baidarie and learnt about the whole procedure for getting loan. Later he fulfilled the procedure in a proper manner and got Rs 20,000. He then purchased a donkey cart and used to sell vegetable. Since the donkey cart could carry more vegetable than on the bicycle and he was able to cover more villages so his income also increased from Rs 150 to Rs 400 daily. He used to spend the money very economically and used to save a fix amount apart from paying the instalments of the loan.

By the end of the year he again applied for the third cycle of loan and got Rs 40,000. He included his saving and purchased a big hoarse –cart. Now he was able to carry even more vegetable and cover many more villages. As a result of which his income increased from Rs 900 to Rs 1000 daily. His elder son also started helping his father. He, as usual, used to fulfil his domestic needs very economically and saved money. By the end of the third cycle he had enough saving.

He always the instalments regularly and proved him as a good client. He asked Baidarie for the Loan of Rs 100,000 from Baidarie's Endowment Fund which was granted to him on the basis of his good previous record. He disposed of the hoarse cart and purchased a pick up.



Talib Husain told that he used to sell the vegetable in 30 villages daily. He has provided job to two other young boys, one driver and one helper. He uses to pay Rs 500 to the driver and Rs 300 to the helper daily. He also told that his income has increased to Rs 1200 to Rs 1300 daily excluding all the expenditures.

Talib Husain told that he is very much happy. He got married of his two daughters and one son. He had also not only renovated his house but has expanded also.

Section 4

SOCIAL EMPOWERMENT

Provision of safe water with the financial support of Muslim Charity- UK



The District Sialkot is a big industrial city of Pakistan and is famous at the world level for production of football. About 80 percent population residing in the rural areas is very poor but unfortunately there is no water supply system by the Government for these poor localities. Generally people get water for their daily use through hand pumps but a large percentage of

the people are so poor that they cannot afford the expenses of the installation of the hand pumps. However a little percentage had managed and got installed hand pumps in their houses but after a few years the pumps have become out of order and require maintenance. With the passage of time inflation in the country has increased many folds and it has become very difficult to keep body and soul together. That is why there are widespread problems of maintenance also.

Inadequate access to domestic water creates many problems and hardship for women and girls. Water supplies are often at the top of the list of necessities of women. In case of absence of water facility in their houses they and their children, generally girls, have to spend two hours a day or more just to collect water from the hand pumps from their neighborhood which is an extra workload on them. Whereas the time, spent on collecting water from the neighborhood can be used in other income- generating activities to help reduce their poverty.



The issue of water quality is also important. Water level starts at 40 feet but not safe for drinking due to many reasons. Sialkot is an industrial city and there are several kind of industrial set ups like leather garments, manufacturing of surgical instruments and football industry. It is an agricultural city also and famous for high quality of rice in the world.

There is not adequate system to dispose of the contaminated water of the industries. The tannery and Factories use to dig out hole and put the contaminated water of the factories in the hole and in this way the contaminated water absorbs in the soil and pollutes the whole water under the earth. Moreover the houses have no proper sanitation system and thus the waste water of the houses also goes in the earth making the water more unsafe for drinking.

Water-borne diseases associated with the contaminated water sources affect the health of the whole family. Children of the poor are often ill from diarrheal diseases. Women carry most of the burden in caring for the sick, which further increases their workload

Baidarie held a survey of about 37 villages of various tehsils of District Sialkot and identified about 125 homes without any source of water.

Baidarie also identified about 29 public places like church, graveyard, offices of the union council, Tehsil Headquarter Hospital, Mosques, schools, dispensaries and playgrounds. Installation of hand pumps at these public places will be beneficial for a large number of people visiting these places daily.

IMPACT & KEY ACHIEVEMENTS:

Baidarie, with the financial support of Muslim Charity- UK implemented the project in March 2014 and completed the installation of 125 hand pumps and two water- wells till 31st May, 2014.

- The installing of hand pumps in 125 homes benefitted approximately 625 family members of 125 houses and the lives of the women had become easier. They have become comfortable.
- The burden on women and children had been reduced and the time, thus saved, is being spent in other socio-economic activities such as football stitching and in caring their children.
- Clean water means that the health of women would certainly reduce the risk of illness and consequently would improve the health of the family members.

EDUCATIONAL FACILITIES TO ORPHAN CHILDREN

Baidarie is convinced that Education is development. It creates choices and opportunities for children, reducing poverty and diseases, and gives them a voice in society. Therefore educating the needy and particularly orphan children is an important component in the social well-being of these children and in reducing poverty.

Education breaks generational cycles of poverty by enabling children to gain skills and knowledge for better jobs. Education empowers children to be full and active participants in society, able to exercise their rights and engage in civil and political life. It is well-documented that increasing girls' access to education has benefits for development, particularly maternal and children's health, economic growth, sustainable family size, and democracy

Denying children's access to quality education increases their vulnerability to abuse, exploitation and disease. Investing in children's education is important to avoid the greater long-term costs of not educating children and leaving them vulnerable. The benefits of educating orphan and vulnerable children are enormous.

Baidarie has identified about 40 orphan children who are without care and support. These children have been dropped out of their schools due to extreme poverty and at present are wandering in the streets without any check because the mothers of these children have to go out of their homes to work to earn bread for themselves and for their children. Baidarie has also observed that mostly the mothers of these children used to stitch footballs but the industry of hand stitched footballs is deteriorating due to many reasons and thus pushing the poor community into extreme poverty.

In view of above mentioned facts Baidarie provided financial support to these 40 identified orphan children in their education for three years. In the meanwhile their mothers are being facilitated to become self-reliant financially to become able to bear the expenses of their

children after this period. The program for the rehabilitation of the poor community includes the training of alternate skill to these women according to their choice, facilitate them to develop linkages with the market, provide funds to set up their business and provide all kind of guidance and financial help to make them self-reliant in three years.

Section 5

SOCIAL MOBILIZATION- SAP

MOVEMENT OF EDUCATION



MOVEMENT OF EDUCATION

The learning of childhood or in teenage is always long lasting and plays an important role in building the thinking and behavior of the youth. Keeping this fact in mind Baidarie, with the cooperation of South Asia Partnership-Pakistan, has initiated a movement to create awareness among the students about the Education as basic right of the children. Five seminars in five schools of the Tehsil Sambrial



in one quarter of the year are organized and thus 15 seminars are being held in one year.

During 2014 Baidarie held 15 seminars in Government Girls Primary School Ajjowali, Govt. Model Primary School Jourianwala, Government Model Primary School Mundair Sayedan, Government Girls Elementary School Kothaila, Home of



Misbah Choudary Kothiala, (participants were school children and teachers of Government Girls Elementary School Kothaila) and Govt. Boys High School, Roras.



Section 6

HEALTH



MATERNAL HEALTH IMPROVEMENT INITIATIVES CONSOLIDATION AND STRENGTHENING PHASE

With the cooperation of GFW

The status of Health of 170 Million citizens of Pakistan is among the poorest in the world and its number is growing at the rate of 2.6% per annum. The population will become double by the year 2027. The question is that is the country prepared for such a challenging burden.

Women and children constitute 60 percent of the total population. A large percentage of women and children, particularly those residing in the rural areas, are most vulnerable due to poverty. Almost 50% women of childbearing age suffer from nutritional anemia. Maternal mortality rate in Pakistan is estimated to be between 340 and 600 per hundred thousand live births. This means that one pregnant woman dies



Training session of Community Health workers

in every twenty minutes, due to mostly by avoidable causes.

Forty percent of children under-five-years of age are malnourished One out of every tenth child born does not live to see his/her first birthday. Twenty-five percent of all children born are of low birth weight, i.e., less than 2.5 kg. These children are usually born to mothers who are malnourished. Furthermore the discriminatory attitude of the society against women on the basis of Gender adds to their miseries.

The high infant and child mortality rates and maternal morbidity & mortality rates are a stigma for the society and it is utmost need to adopt effective measures to address this issue. There is also much need to adopt all possible measures to control the high growth rate otherwise the efforts in the development sector would not produce due results.

Baidarie since its establishment in 1993 has been working for the economic, social and political development of the poor communities particularly for women and girls who are traditionally kept behind and away from all the mainstream processes of empowerment and development.

More than 43% of the people, living in the villages adjacent to the head office of Baidarie, are below poverty line. Mostly the population comprises poor peasants having small landholdings, farm workers, own account workers, semi-skilled and un-skilled workers, daily paid wage earners, artisans, low paid govt. employees and micro entrepreneurs. They lack health facilities and have numerous general and maternal health problems.

Moreover poor nutrition, lack of access to proper healthcare and educational facilities, marriages in early age and excessive child bearing (average 6-8 children per mother) also create adverse effects on the health and quality of life of women.



In view of above observations, Baidarie implemented a project titled “Maternal Health Improvement Initiative” supported by Jhonosn & Jhonson through Global Fund for Women in 22 villages of the Union Council Roras, Tehsil Sambrial, and District Sialkot-Punjab.

The program has been basically designed to provide health care to the pregnant women so its rights holders and beneficiaries are only the women/girls and their new born babies who belong to the marginalized communities. Following the program seven-day trainings were organized for the 22 Women Community Health Workers (WCHWs) for building their capacity to create awareness among the expecting mothers, mothers-in-law, elder women in families and the general members of community about safe motherhood.

In addition to the in-house theoretical- class room training, the trainees were attached with the Health Care facility being provided by the organization at Haji Aashiq Memorial Hospital to get practical exercise also.

Similarly seven-day training was imparted to the 22 Traditional Birth Attendants were about safe motherhood and child birth perceiving that the Traditional Birth Attendants will have to perform their role for facilitating the actual conduct of child birth in the remote rural set-ups, especially in the poor families whose affordability for the hospitalization is quite limited. The Traditional Birth Attendants (TBAs) were also associated with Haji Ashiq Hussain Mirza Memorial Hospital and Maternity Home Roras to get practical training of safe deliveries.

Five hundred (500) booklets in Urdu about Maternal Health Rights and the measures to protect mother and child during and after pregnancy were developed and were distributed among the participants of the awareness raising sessions, pregnant women and their family members.

About 22 medical camps in 22 villages, were also held by the healthcare staff of Baidarie to provide counseling services to all of the visiting pregnant women; mothers having new-born babies and other women visitors about the vital requirements of the maternal health care. They were also provided information and awareness that how the lives of mothers can be saved by taking much needed care during pregnancy and during the process of child birth.



Baidarie has set-up referral services with Memorial Christian Hospital Sialkot and Syed Medical Complex Sialkot to refer cases of complicated nature for necessary diagnostic, curative and counseling support. During the project life 18 cases of pregnant women requiring specialized diagnosis and treatment were referred to these hospitals in Sialkot city.

OUTPUT:

1. Approximately 969 Women, 420 children and 15 men participated in the 22 medical camps, organized by the Baidarie in 22 villages of the operational area of the project, to provide healthcare services including necessary counseling about safe pregnancy, necessary nutrition and safe child birth etc. to the poor women/girls.
 2. During the project life 88 women got benefit of the free ambulance services offered to the pregnant women for conduct of safe delivery and medical checkup at Haji Mirza Ashiq Hussain Mirza Memorial Hospital and Maternity Home Roras.
 3. About 18 cases of pregnant women requiring specialized diagnosis and treatment were referred to Memorial Christian Hospital Sialkot and Syed Medical Complex Sialkot, through the referral system which has been set up by Baidarie to facilitate the expected mothers of complicated cases to the hospitals having better facilities.
 4. About 4620 poor women/girls and 1254 children got benefit of up gradation of the services at Hajil Mirza Ashiq Hussain Memorial Hospital and Maternity Home Roras.
 5. Approximately 1500 persons including 1000 pregnant women visit Haji Mirza Ashiq Hussain Mirza Memorial Hospital and Maternity Home Roras monthly to get counseling about safe child birth and for examining of neo-natal and post delivery services.
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HAJI MIRZA ASHIQ HUSSAIN MIRZA MEMORIAL HOSPITAL AND MATERNITY HOME RORAS:

The poor state of women's health in Pakistan is attributed to the lack of awareness about reproductive health, lack of access to basic health care services, poverty, lack of health infrastructure and personnel, illiteracy, women's low status, inadequate water supplies and sanitation. In the urban areas, access to health care clinics and facilities is not a problem, though the general state and quality of public services is very poor. On the other hand, in the rural areas, people live far from hospitals and basic health care units. That is why mostly women give birth at home with the assistance of a midwife or lady health worker. Illness pushes people into poverty through lost wages, high spending for treatment and recurring treatment for their illnesses. One of the main causes of illness in the rural areas of Pakistan is poor water and sanitation systems.



A large majority of women living in the rural areas suffer from sexually transmitted diseases, and reproductive tract infections. The main reason of this issue of their health is lack of awareness and illiteracy. Furthermore their life is very hard and they could not spare time for rest. Approximately 61.5% women in the rural areas, apart from their domestic responsibilities, used to work in the fields along with the men, even during pregnancy. At the end of the day she has no time to think about her health and about her baby.

On account of very low literacy rate among rural women it is very difficult to make them understand the complications of reproductive cycle.

Like all the rural areas of Pakistan the women of Roras and adjacent villages of Tehsil Sambrial, District Sialkot have similar health issues. Haji Ashiq Hussain Mirza, a renowned social activist, established a small health center to provide health facilities to the people of the area in 1930.

Later Baidarie, not only continued but upgraded this small Health Center into a Hospital 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' in recognition of precious services of Haji Ashiq Hussain Mirza. The Hospital consists upon a laboratory, a dispensary, a Medical Store (Providing medicines at the subsidized rates.), an Operating Theatre (minor procedures) and a Six -Beds ward. Apart from this the hospital also possesses an ambulance to provide transportation service to the serious patients and expectant mothers to the District Head Quarter Hospital or to Civil Hospital in Sialkot.

The Hospital also provides the facility of immunization of children.

The staff of the Haji Ashiq Hussain Mirza Memorial Hospital and Maternity Home” depends upon the Medical Officer (1), FWW (1), Community Health worker (CHW) Female (1), Lab Technician (1), watchman (1) and sanitary worker (1). It functions under technical guidance and supervision of the Medical Specialist, Capt. (Retd.) Dr. Munawar Javed Mian.

A large number of general patients, including men, women and children, from Roras and adjacent villages visit the Hospital daily for treatment. While the patients of serious nature are referred to the District Head Quarter Hospital, Sialkot and other hospitals. However the hospital has also set up a ward of six-beds for the expectant mothers of normal cases.

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 distant village located at about 18 kilometers far from the District Hospital, Sialkot. The general patients in emergency and particularly women for delivery had to rush to the District Hospital Sialkot but the patients had to face great difficulties due to non-availability of any transport. 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. It became possible with the generous donation by Mr. Khalil Ahmad of Moltex Sporting Goods (Pvt) Sialkot and Mr. Muhammad Arshad Waseer and Baidarie purchase the vehicle which is used as ambulance since then.

The table given below reflects the number of beneficiaries of the facilities during 2014.

Sr.No	Month	Opd	Check up	USG	M/S	Lab	AD	Drip	Ambulance
1	Jan	96	33	59	50	17	3	3	Nil
2	Feb	124	19	54	39	29	2	1	Nil
3	March	119	29	49	47	31	2	7	Nil
4	April	145	37	70	44	32	4	20	Nil
5	May	138	42	87	59	27	3	21	Nil
6	June	108	88	77	89	26	5	26	Nil
7	July	118	83	73	97	20	5	16	Nil
8	Aug	118	80	60	107	23	8	16	2
9	Sep	99	99	69	116	20	8	10	3
10	Oct	136	49	37	44	22	2	3	1
11	Nov	61	57	52	51	17	3	4	3
12	Dec	51	36	44	54	31	4	4	1
	Total	1313	652	731	597	295	49	131	10

Total Beneficiaries : 3778

LEGAL AID PROGRAM FOR VULNERABLE WOMEN

ACCESS TO JUSTICE:

In Pakistan women face systematic gender based violence and discrimination. There are several laws that deny women's equal status as citizens such as qisas and Diyat and Hudood Ordinance.



Moreover women's rights are often violated in the name of culture, traditions and norms. Rural women are more vulnerable to such violation of their rights due to lower status of education, less access to legal aid services

The Asia Foundation's law and justice programs strengthen and enhance access to formal and informal institutions that can help resolve disputes, reduce grievances, and advance social justice. These programs also support efforts to protect the legal rights of vulnerable groups; strengthen dispute resolution processes; and reform the functional laws, policies, institutions, and practices.

The Asia Foundation, in partnership with Pakistan Institute of Labor Education and research (Piler), Insaf Network Pakistan (INP) and Rozen has implemented a program to provide access to justice to vulnerable populations in Pakistan. The goal of the project is to improve access to justice and human rights through the provision of efficient, cost effective legal assistance and populations. The project is working towards the achievement of the following three objectives:

- To develop and implement a multi-pronged public awareness campaign that increases citizen knowledge of the laws, which protect their fundamental freedom:
- To strengthen the capacity of existing legal aid centers that provide legal services to those whose rights have been violated:
- To advocate for protection measures and free and fair trial in cases pertaining to religious freedoms

For the achievement of first two objectives, the project is working in 13 districts, in all the four provinces. These include Lahore, Faisalabad, Nankhanasahib, Sahiwal, Multan, Muzafargarh, Khanewal, Sialkot, Sawat, Karachi, Hyderabad, Jacobabad, and Quetta.

Baidarie, with the support of Asia foundation, has set up a Legal Aid Center, in Sialkot. Like other centers, set up in 13 districts, is providing free of cost legal aid and counseling services

to members of vulnerable communities, particularly ethnic and religious minorities, survivors of Gender- Base -Violence and persons with disabilities whereas the advocacy efforts had been focused in all four provincial capitals and at Federal level.

The aims of the project include:

- Improve knowledge of and positive behaviors among members of the local community, police, legal aid workers and local government bodies towards fundamental right of vulnerable populations.
- Improved demand for legal aid services among vulnerable groups.
- Strengthened capacity of legal aid centers to provide broad range of legal services to vulnerable populations.
- Increased demand for protection measures and free and fair trial among civil society, duty bearers and parliamentarians in religious freedoms cases.

The target of the project is to provide legal aid to 60 vulnerable persons that fall under

- Gender based violence
- Persons with disability
- Minorities


Achievements:

Victim's approached the center through telephonic calls and personal visits where they get legal aid, legal assistance and psycho social support. The progress of the project till now is describes as follow:

- Legal aid is provided to **18** persons
- Legal assistance is provided to **4** persons
- **156** personal visits are reported up till now
- Psycho social sessions have been given to **40** clients
- **235** incoming calls have been recorded in the center

Moreover awareness campaign for vulnerable population has been conducted where promotional material has been distributed to increase the knowledge of the people about their fundamental rights.

AUDITOR'S REPORT



Ale Imran & Co.
Chartered Accountants
A Correspondent Firm of
JCA International

AUDITORS' REPORT TO THE MEMBERS



We have audited the annexed consolidated balance sheet of M/S. **BAIDARIE** as at June 30, 2014 and the related consolidated income and expenditure account and consolidated cash flow statement together with the notes forming part thereof, for the year then ended and we state that we have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of our audit.

It is the responsibility of the Management to establish and maintain a system of internal control, and prepare and present the above said 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.

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

In our opinion, the financial statements present fairly in all material respects the financial position as at June 30, 2014 and of its deficit for the year then ended in accordance with approved accounting standards as applicable in Pakistan.

October 25, 2014
Lahore.

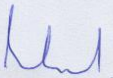
ALE IMRAN & CO.
(Chartered Accountants)

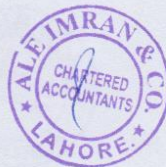
Lahore Office: 155 St. No. 4, Cavalry Ground, Lahore Cantt. Ph: 042-36661927-366671903 Fax: 042-36661946, Mob: 0300-8491775
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**BAIDARIE
CONSOLIDATED
BALANCE SHEET AS ON JUNE 30, 2014**

	NOTE	2014 (RUPEES)	2013 (RUPEES)
PROPERTY AND ASSETS			
NON- CURRENT ASSETS			
Operating fixed assets	3	10,049,009	7,152,361
CURRENT ASSETS			
Micro credit loan portfolio principle amount	4	56,105,479	43,313,597
Interest on micro credit loan portfolio		7,398	7,398
Investment with bank		17,200,000	-
Advances, prepayments and other receivables	5	4,768,307	399,331
Cash and bank balances		41,082,065	35,469,903
		<u>119,163,249</u>	<u>79,190,229</u>
		<u>129,212,258</u>	<u>86,342,590</u>
FUNDS AND LIABILITIES			
DEFERRED GRANTS			
Fixed assets	6.1	7,624,901	5,026,428
Capacity building	6.2	3,745,595	2,748,321
LOAN LOSS PROVISION	7	3,331,197	2,634,036
CAPITAL FUND		1,850,000	1,850,000
EQUITY FUND		17,200,000	17,200,000
GENERAL FUND	8	(2,918,877)	(1,751,798)
CURRENT LIABILITIES:			
Creditors accrued and other liabilities	9	2,291,366	1,314,354
Micro credit loan fund (PPAF)		85,528,749	57,321,249
Interest on micro credit (PPAF)		2,600,000	-
Short term loan		7,959,327	-
		<u>98,379,442</u>	<u>58,635,603</u>
		<u>129,212,258</u>	<u>86,342,590</u>

The annexed notes from 01 to 16 form an integral part of these accounts


EXECUTIVE DIRECTOR





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BAIDARIE
CONSOLIDATED
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED ON JUNE 30, 2014

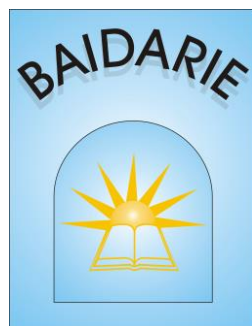
	NOTE	2014 (RUPEES)	2013 (RUPEES)
<u>Income</u>			
Micro- finance sector			
Service charges on micro credit loans		14,223,589	9,243,984
Loan processing fees		1,554,100	835,400
Profit on bank deposits		1,333,201	36,937
Other income		108,750	-
		17,219,640	10,116,321
Financial charges		6,573,040	3,761,780
Net financial margin		10,646,600	6,354,541
Provision against non-performing loans	7	1,246,149	1,723,637
Operating income from MC after provision		9,400,451	4,630,904
Social sector program			
Income from health center		516,601	481,061
Other income		396,669	100,000
Donations		13,000	183,156
Gain on disposal of asset		-	17,867
		926,270	782,084
Total operating income		10,326,721	5,412,988
<u>Expenditure</u>			
Micro- finance program			
Salaries, wages and other benefits		4,470,095	4,154,761
General and administrative expenses	10	4,224,983	3,314,121
Training expenses		-	42,326
Loss on sale of fixed asset		-	7,021
		8,695,078	7,518,229
Social sector program			
Salaries, wages and other benefits	11	4,734,611	2,349,179
General and administrative expenses	12	4,410,562	2,399,172
Program expenses	13	11,708,158	2,064,102
Training expenses	14	1,333,280	-
		22,186,611	6,812,453
Total expenses		30,881,689	14,330,682
Net operating loss		(20,554,968)	(8,917,694)
<u>Deferred grants amortized/ utilized during the year</u>			
-relating to fixed assets	6.1	1,076,055	904,743
-relating to capacity building	6.2	18,311,834	4,835,320
		19,387,889	5,740,063
Net surplus /(Deficit) for the year		(1,167,079)	(3,177,631)

The annexed notes from 01 to 16 form an integral part of these accounts


EXECUTIVE DIRECTOR




COO



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