

# ANNUAL PERFORMANCE REVIEW 2011



# Baidarie

*Catalyst for Human Development and Social Harmony*

---

---

## » Acknowledgement

Over the last eighteen years, Baidarie Sialkot has been working consistently to empower rural women in economic, social and political terms. Its unswerving commitment to the cause, steadfastness and persistence in its actions and hard work has won it the credibility and the recognition as the leading women rights organization in Sialkot District. In particular, it has become an icon of resistance against gender based discriminations and violence against women and girls.

The organization understands that though it has contributed in sizable terms to sensitize and mobilize the communities for protection of women rights yet a lot remains to be done to develop a culture ensuring gender equity. Tremendous input is required to revitalize and reinforce the social values and norms of respecting women rights, honoring them as equal citizens of the state and making them socially and economically self reliant to have independence of having unhindered access to their choices and options in life.

This process of social metamorphosis which is vitally necessary for mainstream social development can only become deep and strong rooted if all the relevant stakeholders in state and society go hand in hand to carry this struggle forward. To contribute to the strengthening of this process, Baidarie has generated massive social capital in the form of women rights activists and human rights focused community groups. It has tried to capacitate them for raising their voices collectively and pragmatically in favor of not only the gender responsive policy and decision making at the levels of state but also for formation of gender sensitive behaviors and conducts at the levels of community and society. Baidarie is committed to continue, coordinate and lead this struggle forward.

Baidarie owes a great debit of gratitude to all those have supported the organization to move forward with its struggle which undoubtedly was vehemently thwarted on perpetual basis by the forces upholding the agenda of status quo, feudal thoughts, patriarchy and orthodoxy. In particular, I stand obliged to the members of the Baidarie Board who have always provided guidance of strategic importance to keep the organization on the right track and keep it focused on its boarder agenda of socioeconomic empowerment of the most vulnerable ones among the socially excluded set of communities.

I would also like to appreciate the members of my team whose incessant toils, dedication and sincerity add quality of the outputs of the organizational programme. The volunteers, community organizations, Media, Government functionaries, NGOs at local and national levels have also been our strength and it would be injustice if I do not pay my gratitude to them.

My acknowledgement will remain incomplete if I do not express my special thanks to Mrs. Farkhanda Hashmee whose laborious, rigorous and sincere efforts helped in bringing this document in your hands. I am thankful to her for all of her efforts in collecting and tabulating the data and compiling the report.

Ms. Hina Noureen  
President Baidarie

## » Acronyms

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

# Contents

	Page No
Expression of the Executive Director	02
<b>Section 1 Preamble</b>	03
<b>Section 2 Our Journey</b>	04
<b>Section 3 Empowerment of Women</b>	05
• Micro Credit Enterprise Development Program- Phase-4th ( October 2009-September 2011)	06
• Empowerment of rural women through cooperative livestock farming-PPAF	13
• Program for Improvement in Working Conditions for the Home Based Soccer Stitcher Women in Sialkot (July 2010 to June 2011).	16
<b>Section 4 Violence Against Women</b>	23
• Campaign for Increasing Community Responsiveness against Gender Based Discrimination and Violence in collaboration with SAP-PK (October 2010 to March 2011)	24
• We Can Campaign We can Campaign, Program to create awareness about VAW in collaboration with SAP-PK ( August 2011 to September 2011)	28
<b>Section 5 Social Mobilization</b>	30
• Social Mobilization Program In Collaboration with PPAF (July 2010 to March 2012)	32
<b>Section 6 Health</b>	36
• Ashiq Husain Mirza Memorial Hospital & Maternity Home	37
• Health Care Program	38
<b>Section 7 Rehabilitation of the orphan children</b>	42
• Rehabilitation of the orphan children in collaboration with The Awaiting Eyes Foundation (UK)	42
<b>Section 8 Auditor's Reports</b>	43

## » Message of the Executive Director,

Year 2011 witnessed Baidarie taking persistent and pragmatic steps for translating its vision of “Development of an equitable society that can provide for institutionalized guarantee of equal opportunities for Socio- economic empowerment to vulnerable classes” into the realities of the work-a-day world.

This journey has been quite difficult and replete with ever emerging challenges. The most formidable and deep pervasive challenge out of all has been that the impact of poverty generating factors is always more vigorous than that created by the few half-heartedly and non systemic measures aiming at poverty alleviation. The process of feminization of poverty has been intolerably rampant to play havoc with the quality of lives of the voiceless poor women living the rural and semi urban areas.

The major cut in the hand stitched ball business industry in Sialkot has made thousands of home based women soccer stitchers jobless and vulnerable for all the economic and social oddities. These women, who already belonged to the social strata propped over very modest and humble pedestal, are now left with very meager economic and social choices and options for meeting even the minimum basics required for a normal modest life.

Including this particular set of home based women workers into the list of the potential right holders, Baidarie decided to take the challenge in its face and has made several efforts to highlight the plight of these women living in its operational areas. It has adopted the holistic approach to catalyze the process of economic, social and political development so that self- respect, dignity, economic self-reliance, independence of opinion and choices may become their own prerogative.

Baidarie is proud to have support and backing of the Govt. of the Punjab, Pakistan Poverty Alleviation Fund, UN WOMEN, International Labor Organization, South Asia Partnership-PK, Global Fund for Women, Sialkot Chamber of Commerce and Industry and several other stakeholders in advancing and invigorating its struggle to secure, protect and promote the rights of economically and socially excluded classes. It is also privileged to have a team of very hard working and seasoned professionals who are working hand in glove with the massive social capital generated by the organization during its struggle of almost two decades.

Being spokesperson of Baidarie, I would like to thank all the stakeholders for their very valuable support and assistance and would like to avow that with maximum vigor and strength, the organization would continue its struggle for empowerment of the poor and socially excluded classes.

Arshid Mehmood Mirza  
Executive Director

**Preamble:****Our Vision**

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

**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 Goals**

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

**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.
- ☞ Documentation.
- ☞ Development of the programs in compatibility with the organizational mandate
- ☞ Strict Monitoring of the project activities to achieve the desired result
- ☞ Spread the useful and essential information among the community, with specific focus on women.

### Background:

No doubt various Conventions introduced by the various agencies of the United Nations including Convention for the Elimination of all kinds of Discrimination Against Women, (CEDAW), the Convention to Eliminate Violence Against Women and Universal Declaration of Human Rights (UDHR) had brought significant change in the life of women of Third World Countries yet their social indicators lag much behind than those of men.

The status of Human Rights among women varies depending upon the financial status, level of education as well as the regions where they live. Overall 85 percent poor population of Pakistan reside in the rural areas of the country and it is also true that 72.71 percent poor live in the rural areas of Punjab which is one of biggest province of Pakistan. The literacy rate among poor women is also very low, approximately 34.2 percent.

On account of this fact we can safely say that 72.71 percent population is deprived of all the basic Human Rights. In poor families violation of the rights of women starts right from their birth because they are not wanted children. Their birth is welcomed by unpleasant and sad feelings. One can imagine very well that when a person is not welcomed in a family how it is possible that she would get due care, food, education and all that which is essential for a happy life. The strongest desire for a son or all sons causes serious repercussions in the lives of daughters, sisters, wives and mothers.

Though in urban areas son has preference over daughters yet the situation has improved a little due to a little increase in the literacy rate among women, awareness about their health and that of their children. However the phenomenon of son preference in the rural areas has dreadful consequences.

The rural woman has to face the violation of her rights since her birth. Right from the start of her life she is given secondary position in the family as compared to the sons. She has no right to think independently about her life. The male members of her family took decisions about her life like whether she should get education or not if yes then up to what standard, to whom she should marry. After marriage her husband

Became the commandant of her fate. In the old age her sons take the place of her husband and control all the matters.

In this way a Pakistani woman spend her whole life in subjugation because she comes in this world as an “unwanted child”

The condition of women, residing in District Sialkot, Punjab Province, in the perspective of Human Rights, is not different from other women living in the rural areas of the country.

The literacy rate is very low but it is lower among women due to non availability of educational institutions for girls within their reach. The situation of health facilities for women is also not satisfactory. There are Basic Health Units, Tehsil Head Quarter Hospital and Two District Govt Hospitals, but those are not enough for 3.5 million populations of District. More over it is not equipped with adequate facilities required for mother and child care due to which the mother and child mortality rate becomes high in the rural areas.

Moreover injustice in the distribution of food among girls and boys causes nutritional deficiencies among female children resulting in further complications in their health and child birth. On account of lack of awareness about health and non availability of health facilities by the government women are mostly victimized at the hands of quacks and hakims. Pakistan is signatory of the United Nation's Declaration on the Human Rights (UDHR) and thus bound to implement it in the country.

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

## Empowerment of Women





## Empowerment of Women

- ★ Micro credit Enterprise Development Program--Phase-4th (October 2009-September 2011)
- ★ Empowerment of rural women through cooperative Livestock farming-PPAF
- ★ Program for improvement in working conditions for the Home- Based Soccer Stitcher women in Sialkot (July 2010 to June 2012)

## Micro Enterprise Development Program

**Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Ultimately, the goal of microfinance is to give low income people an opportunity to become self-sufficient by providing a means of saving money, borrowing money and insurance.**

Most of the micro credit institutions and agencies all over the world focus on women in developing countries. Observations and experience shows that women are small credit risk, repaying their loans and tend more often to benefit the whole family. Another aspect of Micro Credit is that it is a method which gives some status to the women in a social economic way and changes the current conservative relationship between gender and class when women are able to provide income to the household. Women are in most cases responsible for children, and in poor conditions it results in physical and social underdevelopment of their children. 1.2 billion People are living on less than a dollar a day. There are many reasons why women have become the primary target of microfinance services.



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

## Role of Micro credit in alleviating Poverty

**“Money makes money. When you have got a little, it is often easy to get more.  
The great difficulty is to get that little”**

Microfinance in Pakistan is a relatively new and emerging discipline but it is gaining importance fast as a tool of social mobilization and poverty alleviation.

Though impact of microfinance sector in Pakistan is yet to be evaluated, but globally it has shown a positive impact on poverty reduction that is significant enough to be recognized.

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

### Pakistan Poverty Alleviation Fund (PPAF)

The Pakistan Poverty Alleviation Fund (PPAF) was established to alleviate poverty and empower the rural and urban poor, by providing them with access to resources and services.

Poverty has become one of the major issues of Pakistan and is spreading widely in the country, particularly in rural areas. The number of the poor people residing in the rural areas constitutes 80 percent of the country's total poor population. According to an estimate the prices of food items has increased by 34 percent during the year 2012 which had laid an additional burden on the budget of the families. No doubt people are trying to cope the situation by adopting various techniques yet according to Human Development Index (HDI) about 60.3 % of the population of Pakistan lives under national poverty line.

The Gender discriminatory practices in the society of Pakistan have also played a pivotal role in increasing the ratio of poverty. Traditional gender roles in Pakistan define the woman's place as in the home and not in the workplace, and define the man as the breadwinner. Consequently, the society invests far less in women than men. Women in Pakistan suffer from poverty due to lack of opportunities throughout their lives. It is a bare truth that women constitute 60 percent of the poor population.

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

### History of Baidarie's Partnership with PPAF



PPAF provided support in five phases listed as under

- First Phase: (2005-06)
- Second Phase: (2006-08)
- Third Phase: (2008-09)
- Fourth phase: (October 2009-September 2011)

Baidarie entered in the fifth phase of (MCEDP) Micro Credit Development Program (October 2011 to September 2012). Baidarie, under this project, was liable to disburse Rs 50 Million among the borrowers of 28 villages under three union councils of District Sialkot, (Roras, Juarian and Bhaghwai Awan).

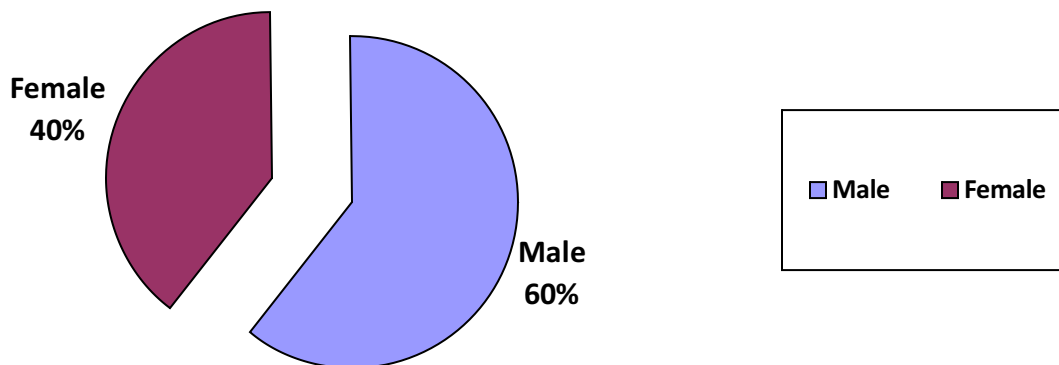
Baidarie implemented the Micro Credit Program, according to the agreement with PPAF, in 28 villages under three union councils of Tehsil Sambrial, District Sialkot. As many as 40 new organizations were formed and about Rs. **21,030,000** were disbursed among 951 clients. The details of the program can be observed from the table as under:

Description	Male	Female	Mix	Total
UC	3			3
Villages	28			28
Community Organization (New Formed During Year)	13	12	15	40
Disbursement During Year	11,780,000	9,250,000		21,030,000
Clients Served During Year	564	387		951
Active Clients as at December 31, 2011	566	390		956
Portfolio as at December 31, 2011	14,812,523			14,812,523
Average Loan Size				22,114
PAR (%)	0.4			0.4

#### Gender wise distribution of loans

Baidarie has 951 active clients in the year 2011 out of which 387 were female (40%) and 564 (60%) were male. The ratio among male and female clients is presented in the following graph. About Rs. 21,030,000 were disbursed till 31<sup>st</sup> December 2011 among the clients.

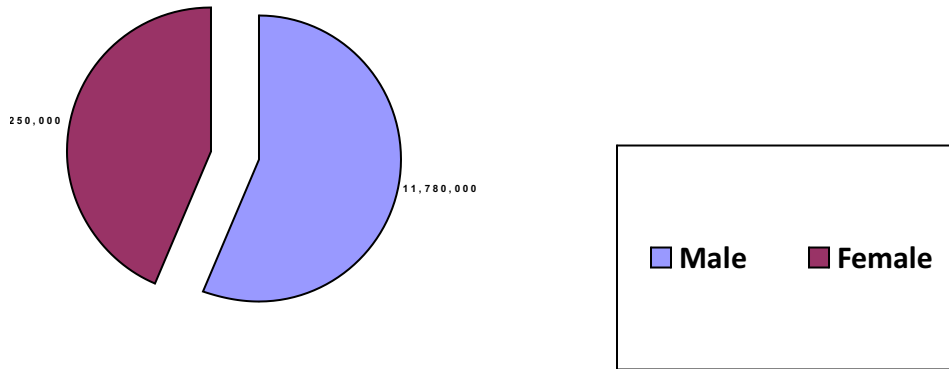
#### Genderwise Distribution of loan



#### Disbursement of amount

During the reported period (Jan 2011-Dec 2011) Baidarie disbursed Rs 11,780,000 among Male and Rs 9,250,000 among female. (Total Rs 21,030,000)

### Distribution of Amount



### Sectorial Distribution of Micro Credit (PPAF Funded) From January 2011 to December 2011

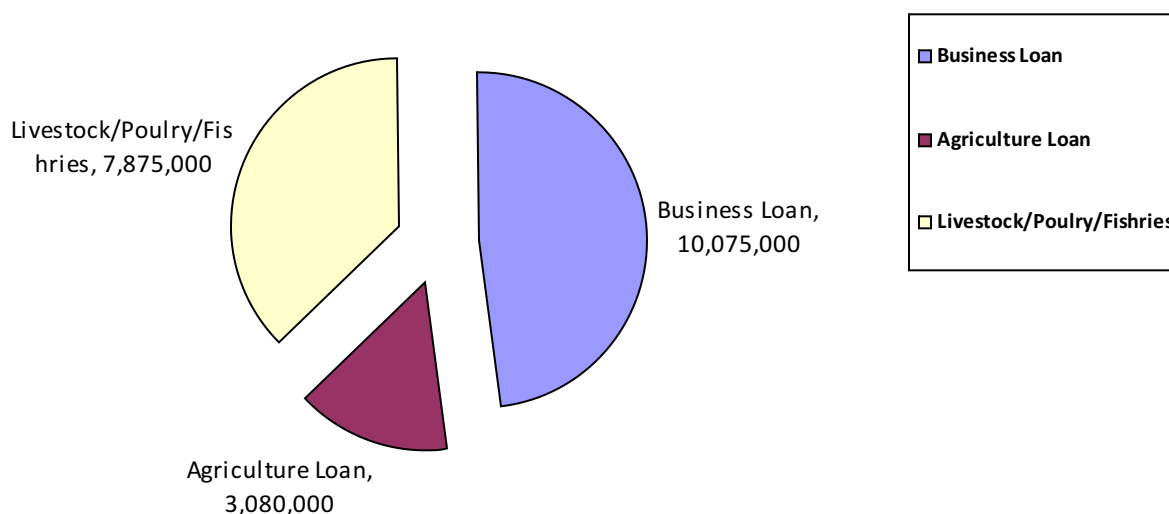
Baidarie has introduced three products of the Micro Enterprise Development Program, which are as follows.

- 1 Business Loan
- 2 Agricultural Loan
- 3 Livestock/Poultry/ Fisheries

Sr No.	Type of Loan	No of loans	Amount
1	Business Loan	448	10,075,000
2	Agriculture Loan	161	3080,000
3	Livestock/poultry/ fisheries	342	7,875,000
	<b>Total</b>	<b>951</b>	<b>21,030,000</b>

The distribution of loans in the sector of business, agriculture, and Livestock/poultry/ fisheries is being presented in the graph as under.

## Micro Enterprise Development Program



### Fifth Phase

In October 2011 Baidarie entered into fifth phase of the Micro credit with the partnership of PPAF for another one year. The fifth phase will conclude in September 2012.

### Micro Credit Program from Endowment Fund of Baidarie for the Year 2011

Baidarie has set up its own Endowment Fund to facilitate the clients of the target area.

Description	Male	Female	Mix	Total
UC		1		1
Villages		10		10
Community Organization (New Formed During Year)	3	2	4	9
Active Clients as at December 31, 2011	20	11		31
Portfolio as at December 31, 2011		1,016,594		1,016,594
Client Served During Year	9	6		15
Disbursement During Year	570,000	520,000		1,090,000
Average Loan Size				72,667
PAR (%)				0

## Success Story of Sharifan Bibi

Mst. Sharifan Bibi, belongs to very poor family of Village Chak Janta, Post Office Dhanawali, Tehsil Sambrial and District Sialkot. She is a mother of seven children.

Once the Baidarie team visited the village Chak Janta and presented the introduction of the Micro Credit & Enterprise Development Program to the community. Sharifan Bibi facilitated the team voluntarily and organized a group of woman. She also became the member of that group and later she was selected as the President of the group as she has good reputation in her village regarding her honesty and good behavior. She expressed her interest in getting loan and after going through the proper procedure she got loan of Rs. 10,000 from Baidarie.

Sharifan Bibi observed very keenly the needs and requirements of her community as well as her own capabilities.

She found that women had to go far away to purchase the essential commodities of daily use. She thought to set up a general store at her home for the convenience of her community.

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

She set up her shop with commitment to lessen her poverty and worked with confidence and she thinks that this is the main key of her success. This helped increase the sale of her shop. Initially she used to earn about Rs 4500/ month from her general store. After successful completion of the first loan cycle she got second loan of Rs. 15000/- from Baidarie.



Sharifan Bibi, like other women of Pakistan, particularly residing in rural areas, had to face many challenges. In the rural set up women are not very independent and mobile which is a great hurdle in their economic empowerment

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

Though she is illiterate yet she learnt record keeping and helped her son in maintaining the record of investment and sale of her general store. She has become mobile while before starting business she could not dare to go out of her village alone

Sharifan Bibi has gained much confidence. She has become able to talk to women and men also while earlier she was a shy and mere a housewife. She told that she has gained much knowledge about the market and actual prices of the essential commodities of life. She further told to the Baidarie that no body can cheat her regarding prices of the items of daily use.

Sharifan Bibi wants to set up a big general store like those in big cities where one can purchase all essential commodities. She intends to increase her dairy business.

She has also gained some position in her home. She says that economic empowerment of women is very essential to enable them to get some position in the home and in the society.

She said that not only children or younger women but the male members of her family also have started at least listening to her view point in the family matters. Sharifan Bibi has become an example for many other women of her community. Other women of her community were impressed by the economic betterment in her home due to her business and thus also become motivated.

She motivated the women of her community to not only set up groups, get loan from Baidarie and set up small business but she also encouraged them for group savings. They formed groups and got loan from Baidarie to set up small business. The success of her business has set an example for the women residing in the near by villages.



## Empowerment of rural women through cooperative livestock farming-PPAF

