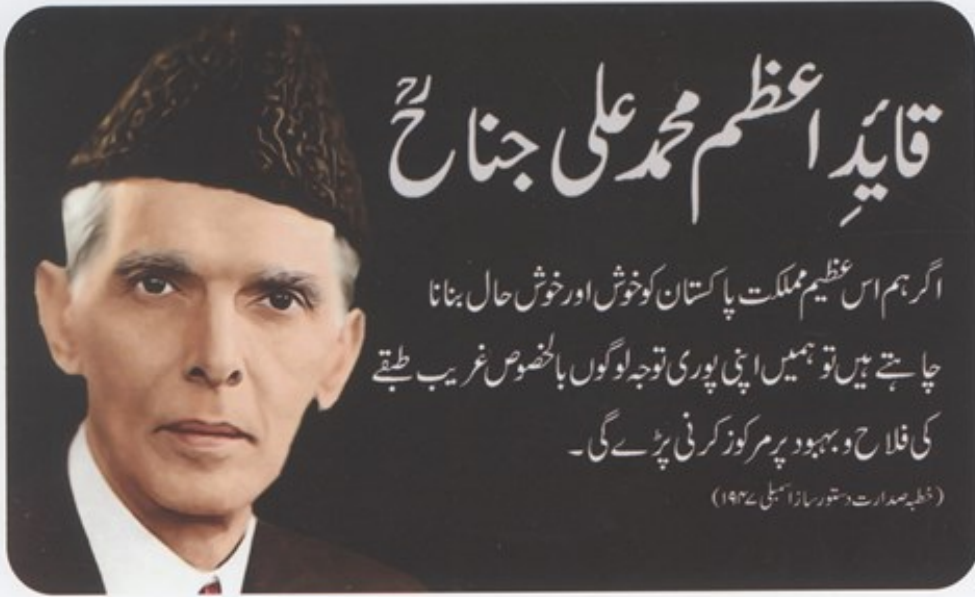




# PAKISTAN BAIT-UL-MAL

*Let the Affluent Share with the Needy*



## قائد اعظم محمد علی جناحؒ

اگر ہم اس عظیم مملکت پاکستان کو خوش اور خوش حال بنانا  
چاہتے ہیں تو ہمیں اپنی پوری توجہ لوگوں بالخصوص غریب طبقے  
کی فلاح و بہبود پر مرکوز کرنی پڑے گی۔

(خطبہ صدارت دستور ساز اسمبلی ۱۹۴۷ء)



**MESSAGE FROM  
THE PRESIDENT OF PAKISTAN  
HIS EXCELLENCY  
DR ARIF ALVI**

Government's first duty is to protect the people, to protect them from hunger and provide them social relief by completing their requirements. The responsibility to protect is a broad concept which is based on the duty of State to protect its own population, it outlines the possible actions by the government in terms of providing assistance to all especially those less fortunate.

The idea of social protection relates to the concept of a welfare state. The purpose of social protection is to promote dynamic, cohesive and stable society through increased equity and security in the face of shocks and life cycle events. Pakistan is promoting social assistance and social insurance programs in order to ensure basic livelihood standards for all its citizens. The establishment of Pakistan Bait-ul-Mal was meant to follow the aura and to attain the objectives of a welfare state. I am glad that this organization despite their limited resources has been taking the lead and trying to provide relief to penurious citizens through various social protection initiatives. In a meeting with young and energetic Aon Abbas Buppi, Managing Director Pakistan Bait-ul-Mal, I advised him working on poverty reduction strategy, since the present government is keen to incorporate pro-poor economic growth and equal distribution of economic opportunities while ensuring decent living conditions and adequate social protection. Am sure the organization will continue serving the susceptible and helpless class of our society with same dedication and commitment. I wish them all the very best.





**MESSAGE FROM  
THE PRIME MINISTER OF PAKISTAN  
HIS EXCELLENCY  
MR IMRAN KHAN**

The universal consensus on the need for good governance is essentially linked to the growing thirst for an improved and qualitative living standard and a secured environment. These growing demands on governance bring to fore a mandatory appeal for a participatory and democratic governance to allow for a proper articulation of social needs and problems to guide policy formation. Democratic governance has therefore been accepted and tested to have acquired the requisite ingredients and paraphernalia to serve as an effective platform for not only a people oriented governance but a sure way of ensuring result oriented governance and development. Social welfare is now a common characteristic of modern democracies to the extent that democratic performances are measured through welfare programs and the wellbeing of the citizenry.

Our vision is to seek a just and equitable society, to mainstream vulnerable and marginalized segments and strategizes inclusive growth by substantially reducing the incidence of poverty and improving income distribution mechanism. Inclusive growth caters the needs of the poor, marginalized, vulnerable and minorities to integrate them in the society. Adequate access to basic and essential public services is critical for the survival and welfare of majority of population. The Government of Pakistan has been allocating significant allocation of money in the budget to implement various social safety net measures with the motive to attenuate the degree of poverty. I am sure that the organization will live up to its philosophy under the management of Aon Abbas and will contribute to protect poor masses.



**MESSAGE FROM THE SECRETARY  
CABINET DIVISION,  
GOVERNMENT OF PAKISTAN  
MR FAZAL ABBAS MAKEN**

Poverty has become one of the emerging issue across the globe. State sponsored Social welfare programs work as a cushion to mitigate the devastating effects of poverty. Social protection and welfare include non-contributory transfers (unconditional and conditional cash transfers, food and other in-kind transfers, school feeding programs), non-contributory social pensions, measures to provide access to essential services as education, health and housing through fee-waivers, public works and social care services. However, challenges are in the implementation of these programs that include setting the eligibility criteria, introduction of poverty score card, scarcity of resources and demand-supply gap.

According to a recent revision in the poverty measurement methodology and release of poverty numbers, around 29% of Pakistan's population lives below the poverty line and a significant proportion is vulnerable to poverty due to any adverse natural or idiosyncratic shock. In order to address the challenges, the Government of Pakistan under the auspices of various pro-poor programs is trying to address a variety of challenges to the sector. It is a very effective and sustainable way to focus on the real needs of individuals and families affected by poverty, hunger and unemployment from the perspective of the basic and fundamental units of society and economy. People coming from the groups living in poverty are very often deprived from basic tools that could enable them achieve decent and sustainable work, which puts them automatically in a lower classes of society. Lower classes have no or very limited influence on economic and social developments, thus an empowerment of these groups would help overcome their inequality in society. Pakistan Bait-ul-Mal is mandated to social spending and minimize poverty shocks to the vulnerable. So far the organization is actively following its vision. Its recent four years progress report reveals some remarkable achievements that deserve appreciation.





## PREFACE

Vulnerability arises from the risks and insecurity caused by life cycle changes (death of an earning member), illness or health problems, natural calamities and the process of globalization and structural adjustments in the economy, global warming and increasingly flexible labour relations can lead to increased incidence of shocks. Social welfare system helps to absorb the shocks and minimize its adverse impact on the vulnerable and poor and helps to make growth more pro-poor. Social welfare is an organized function with a set of activities made to enable individuals, families, groups, and communities to cope with social problems of changing conditions. It plays a major role in contributing to the effective mobilization and development of human and material resources of the country to deal with the social requirements of change thereby participating in nation building. Social protection, social welfare and socio-economic security are key to the well-being of the individual and the family. By responding to people's needs, social protection fosters social inclusion and cohesion. Secure families are the building blocks of secure communities and stable societies. When properly managed, it is an instrument of empowerment and social progress. Fundamental international human rights instruments have recognized the need for social protection. Article 22 of the Universal Declaration of Human Rights of 1948 states that "everyone, as a member of society, has the right to social security". Article 9 of the 1966 International Covenant on Economic, Social and Cultural Rights also refers to "the right of everyone to social security, including social insurance".

The Constitution of Pakistan under Article 37 and 38 provide for social justice, social security, social insurance and eradication of social evils through different means. The Parliament in 1991, passed an Act that established Pakistan Bait-ul-Mal and outlined its responsibilities to provide basic necessities of life such as food, clothing, housing, education and medical relief for all citizens, irrespective of their sex, caste, creed or race, who are permanently or temporarily unable to earn

their livelihood on account of sickness or unemployment or circumstances beyond their control, and to save them from hardship and suffering and to enable them to lead an honorable life in the society as enunciated in the constitution of Pakistan. PBM today has its presence in each district to cater to the needs of marginalized segment of society. We have projects such as child labour schools, women empowerment centres (vocational training centres), sweet homes (orphanages), great homes (old-age centres), and partnership programs with hospitals for treatment of fatal diseases. We are endeavoring to keep pace with the growing needs of social sector support through different projects and new initiatives. PBM has established Thalassaemia Centres under CSR in Islamabad and Chakwal for treatment of poor patients which were later outsourced to Sundus Foundation. Pakistan Bait-ul-Mal today is one of the principal public sector organizations of the country that is playing a leading role to help relieve extreme poverty in the country by providing financial assistance with sustainable growth opportunities. I took the charge as Managing Director of this pro-poor organization in October 2018 with an aim to bring progressive changes leading to innovation, creativity, and incentives for improvement. Though this organization has seen attempts to support needy and provide relief leading to economic empowerment, much more is needed on many fronts such as HR development through trainings and courses, provision of improved services to the vulnerable with advanced facilities, commencing new initiatives and so on. I am committed, have faith in Almighty Allah and believe in 'where there is a will, there is a way'. Will Inshallah bring innovative changes to fetch a little comfort in the lives of needy and poor people of this country.

**AON ABBAS BUPPI**  
Managing Director



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## EXECUTIVE SUMMARY

The concern for Social wellbeing of the people is one of the top policy priority areas for any responsible government across the globe. This concern places a heavy burden on not only the national government but also attract international interest and interventions. Social welfare programs emanating from this concern for wellbeing is one effort that is often used as criteria to measure the developmental interest of a government about its citizens. Given the fact that social welfare programs remain people-oriented efforts, it is expectedly a close acquaintance of a democratic leadership. Democratic governance, having been experimented and accepted in Pakistan as the only people-oriented leadership process makes it an obvious sine qua non for an improved social welfare service delivery. Social protection can be regarded as a kind of insurance policy against poverty and a tool for delivering social justice, as well as a means of promoting inclusive development. It is an expression of solidarity and cohesion between the haves and have-nots, and between government and citizens. It refers to public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society. Social protection thus deals with both the absolute deprivation and vulnerabilities of the poorest, and also with the need of the currently non-poor for security in the face of shocks and life-cycle events. The public character of this response may be governmental or non-governmental, or may involve a combination of institutions from both sectors.

Social protection systems can play a crucial role as automatic stabilizers and sustain the productive capacity of the economy. It helps underwrite the health and well-being of the population to become active and productive citizens.

*“It is your [Government] sacred duty to look after the poor and help them. I would never have gone through the toil and suffering for the last ten years had I not felt our sacred duty towards them. We must secure for them better living conditions. It should not be our policy to make the rich richer, but that does not mean that we want to uproot things. We can quite consistently give all their due share” Quaid-i-Azam*

Pakistan Bait-ul-Mal being a social protection and welfare organization of the federal government is dedicated to the disadvantaged communities of the country regardless of their religious beliefs, gender, race or ethnic background. Underpinning PBM's work is a deeply held set of values that are central to the organization's ethos and identity. It works on principles of compassion, solidarity, stewardship and hope.



# MISSION STATEMENT

The usage of social protection in development discourse and practice has been evolving. Throughout the 1980s, social protection was mainly seen as a 'safety net', i.e. as a 'residual' and temporary instrument for providing subsistence support to individuals in extreme poverty. The World Bank's Social Risk Management Framework conceived in the late 1990s undoubtedly enhanced the case for social protection. It legitimized social protection as a mainstream policy instrument for economic protection of the poor and vulnerable. It also introduced the dynamic and fluid notion of vulnerability as a lens for the analysis of characteristics and sources of human deprivation. Since the mid-2000s, the social protection discourse has advanced broad, developmental benchmarks that go beyond poverty relief and livelihood maintenance. Now social protection has become to be seen as a policy tool for promoting far-reaching improvements in human well-being.

Pakistan Bait-ul-Mal as a Social Protection and Welfare Organization visualize addressing the grievances of poor community of the country, building up relations between the rich and the poor and catalyzing efforts to accelerate system change. Its objectives include (1) assurance of minimum wellbeing through a guarantee of essential goods and services that provide protection against life contingencies for all people, (2) Adoption of proactive strategies and policies to prevent and protect against risks, and (3) to promote individual and social potentials and opportunities. The foundation of these objectives is to encourage poverty reduction and sustainable development. PBM Act has characterized Pakistan Bait-ul-Mal's responsibilities as to provide financial assistance to destitute, needy widows, orphans, invalid, infirm and other needy persons and to their children for educational pursuits; to provide free medical treatment for indigent sick persons and to set up free hospitals, poor houses and rehabilitation centers and to give financial aid to charitable institutions, including industrial homes and other educational institutions established specially for poor and needy; to provide stipends to educated youth and brilliant but poor students during their education/ training before their employment.

Pakistan Bait-ul-Mal has undertaken the responsibility to bring the most effective and positive social change in the country. PBM believes to become truly high-performing organization that improves the lives of deprived section of the society. By helping these abandoned people and their families, PBM believes its way of investing that could help trigger a long-term reallocation of capital, talent and other resources for the country which might leave the biggest positive impact on future of Pakistan.



*“... While earning your daily bread be sure you share  
a slice with those less fortunate...”*

*Aon Abbas Buppi*

The Management, Officers, the staff and all other employees of Pakistan Bait-ul-Mal is motivated by a deep desire to bring whatever skills they possess and whatever funds they can harness to help narrow the growing economic and social divides that run through the heart of our country and severely limited the potential of millions of our citizens. PBM's approach is based on a very strong belief that there is a great unmet need for services for disadvantages sections of the society. The available funds, manpower, and other resources with the organization will always be better leveraged to help the needy people.



# INTRODUCTION

Constitution of Pakistan declares it the duty of the State to provide basic necessities of life such as food, clothing, housing, education and medical relief for all citizens, irrespective of their sex, caste, creed or race, who are permanently or temporarily unable to earn their livelihood on account of sickness or unemployment or circumstances beyond their control.

In 1951, the Government of Pakistan sought the assistance of the United Nations with a view to formulate a social welfare program befitting a free country. A year later the first batch of the UN Social Welfare consultants arrived in Karachi and this marked the beginning of a new orientation in the field of social welfare. In the absence of trained social workers, they advised the government to give priority to social work training as without qualified workers, social welfare projects and programs cannot be properly implemented. On the recommendation of the UN Adviser, the Government of Pakistan (Health Division) drew up a plan for initiating an organized social welfare program in the country in 1953. In the initial stage the government's responsibilities were confined to imparting social work training, encouraging voluntary agencies and sponsoring of urban and rural community development projects. The government, thenceforth, set up a Planning Board in 1953 to prepare a plan of economic development for the country. A social welfare section was created in the Planning Board to investigate social problems and social needs arising out of social change and economic development in the country; to review the social policies and legislation in the various fields of social welfare; and to prepare a five-year plan for social welfare programs. This section was later on named as the National Planning Commission.

In 1956, National Council of Social Welfare was created to stimulate the welfare activities of the voluntary organization by providing financial assistance and consultative services. Subsequently, provincial councils were formed in the provinces with the objective of helping the voluntary welfare agencies both in expansion and coordination. In 1964 the Directorate General of Social Welfare was created. A separate department of Social Welfare was established in 1979. Pakistan Bait-ul-Mal was established in 1991 through an Act of parliament by the Government of Pakistan to provide assistance to destitute and needy widows, orphans, invalid, infirm and such other persons, and to save them from hardship and suffering and to enable them to lead an honorable life in the society.



# PBM AS AN ORGANIZATION

Pakistan Bait-ul-Mal has a nation-wide presence with its Head office in Federal Capital Islamabad and 7 provincial / Regional offices each at Peshawar-Khyber Pakhtunkhwa, Quetta-Baluchistan, Lahore-Punjab, Karachi-Sindh, ICT, Gilgit-Baltistan and Multan. There are 147 District offices all across the country including FATA and AJK. The structure aims at facilitating policy implementation at national, provincial and local level.

Provincial offices at provincial headquarters are headed by Directors. All Directors administratively report to the Deputy Managing Director. There are 4 implementation levels in PBM:

1. **Policy Level:** Represented by Bait-ul-Mal Board
2. **National Level:** PBM Head office, specifically the operations wing (the higher management), executes operations at national level
3. **Provincial Level:** 4 provincial offices and 3 Regional offices ICT (comprising Islamabad, GB, AJK), Gilgit-Baltistan and Multan ensure implementation of the policy and instructions of the management in their respective areas
4. **District Level:** 147 District offices are incharge of the field-work and, execute and implement the policy, follow the guidelines and maintain direct contact with the beneficiaries.

## PAKISTAN BAIT-UL-MAL ACT

PBM Act-1991 provides for establishment of Pakistan Bait-ul-Mal, delineates its budgetary resources and defines area of responsibilities. With budgetary allocation from the Government of Pakistan, the organization is allowed to take voluntary donations, including sudqat and atiyat from individuals, societies, bodies and other institutions. PBM Act also provides for a Bait-ul-Mal Board to act as policy-making body for the organization. The Act describes as to how the organization should be functioned, outlines the powers and delegations of authority in organizational hierarchy.

### MANDATE

To work for destitute and needy widows, orphans, invalid, infirm and other poor people and provide them:

(1)  
Financial Assistance

(2)  
Residential Accommodation with Necessary Facilities

(3)  
Free Medical Treatment

(4)  
To help for Rehabilitation

(5)  
To give financial aid to charitable institutions

# BAIT-UL-MAL BOARD

Bait-ul-Mal Board is established under PBM Act. It is the highest management and policy-making body and, as such, in charge of policy development and strategy formulation for PBM and its initiatives. PBM Board comprises of 10 members including the Federal Secretary of the controlling Ministry who acts as chairman, ex-officio member of the Board. Out of 10, half are non-official members who are appointed by the Federal Government. Managing Director PBM is also appointed by the Federal Government, who by virtue of the post, also acts as member/ secretary of the Bait-ul-Mal Board. Being Principal Accounting Officer, the Managing Director exercises all administrative and financial powers under the act. Key functions of the Bait-ul-Mal Board include policy formulation and planning, consideration and approval of annual plan of work and budget, consideration of audit statement of accounts, and coordination with poverty alleviation programs of the Government in public and private sectors. Bait-ul-Mal Board can delegate its powers to the Managing Director whenever required.

Sr	Member	Official/ Non-Official
1	Secretary Cabinet Division	Ex-Officio / Chairman
2	Managing Director PBM	Official/ Secretary
3	Representative of Finance Division	Official Member
4	Representative of Ministry of Religious Affairs and Inter-faith Harmony	Official Member
5	Representative of NADRA	Official Member
6	Engr Muhammad Sanaullah Khan	Non-Official/ KP
7	Mr Attaullah Mohammadzai	Non-Official/ Balochistan
8	Mirza Munawar Hussain Asif	Non-Official/ Punjab
9	Mr Zohaib Shah	Non-Official/ Sindh
10	Vacant	Non-Official/ ICT



# ORGANIZATIONAL STRUCTURE

## **HR Department/ Establishment Wing**

A dedicated HR/ Establishment wing is established in Pakistan Bait-ul-Mal, headed by Deputy Managing Director/ Director Admin, responsible to deal with all human recourse related matters. To ensure efficiency, certain functions are delegated to Provincial Directors. Presently more than 3000 regular employees are working in Pakistan Bait-ul-Mal.

## **HR/ Establishment Regulatory Framework**

Under section 15 of the PBM Act, the management may employ such officers and servants or appoint such experts, consultants or advisers, from time to time as it may consider necessary for the performance and carry out functions of the organization, on such terms and conditions as it may deem fit. Pakistan Bait-ul-Mal has its own service regulations for conduct of its business and meetings that are drafted and approved by the Federal Government and are not inconsistent with the Esta Code.

## **Capacity Building**

Capacity Building is one of the most critical and important aspect of Human Resource Management in any organization. PBM is providing adequate training to its employees and is following yearly calendar for trainings in different fields. Pakistan Manpower Institute, Secretariat Training Institute, National Institute of Management, Kashmir Education Foundation, UNICEF and others provide helpful trainings to PBM employees. In-house trainings are being arranged to technically and professionally educate the manpower. Recently, trainings related to Child Support Program (CSP) were arranged by PBM through external-resource persons. Similarly, trainings on MS office, Result-based management and HR management is regularly arranged through external-recourse persons. Sitting management is keen to acquaint people know their right and working of government functionaries; so frequent orientation sessions will be carried out all over the country in different universities, colleges to accustom the youth and others with different programs that are being carried out by Pakistan Bait-ul-Mal. Their proposals and feedback will be given due consideration during policy formulation and implementation at any stage.

# CHILD PROTECTION

Child protection refers to preventing and responding to violence, exploitation and abuse against children, including commercial sexual exploitation, trafficking and child labour. Pakistan Bait-ul-Mal target children who are uniquely vulnerable to these abuses, like those living without parental care, in conflict with the law, natural disasters and in armed conflict. Children subjected to violence, exploitation, abuse and neglect are at risk of death, poor physical and mental health, educational problems, displacement, homelessness and poor parenting skills later in life. PBM has a team of dedicated and highly educated professionals and motivated officers including legal advisors and doctors who are taking various measures for mental development, health, education and rehabilitation of neglected poor and orphan children.

## **Pakistan Sweet Home (PSH)**

Every child has a right to be happy, healthy, protected, loved and good nurturing. PBM established first orphanage in the name of Pakistan Sweet Home (PSH) in 2009. Today 35 PSHs are in place all over the country to serve as home and to meet the needs and protect the interests and rights of underprivileged orphans. Orphans aged 4-6 years are enrolled and being provided free education, accommodation, clothing, food and security. Currently, 3633 orphan children are being looked after in these Sweet Homes. 06 PSHs are being run as joint venture of PBM and donors under Corporate Social Responsibility (CSR).

Sitting management has been planning to establish few more Sweet Homes in the districts less developed and prone to vulnerability.

## **Child Support Program (CSP)**

Child Support Program (CSP) is a subsidiary of Food Support Program (FSP) of PBM which was discontinued by the Government of Pakistan in 2007-08. FSP was meant to provide food subsidy and food security to vulnerable groups in different districts of Pakistan which were hit by poverty and severe drought in the years 2001-2008.

Child support is conditional cash transfer program designed to enroll the children for primary education and increase the attendance of school-going kids of registered beneficiaries. This program has passed through various phases, started following traditional methods of targeting the poor and making payments through post offices. Using hi-tech techniques, the program today is applying national registry database of the poor maintained by NADRA, using Proxy Mean Test (PMT) and Management Information System (MIS). This conditional cash transfer program was initially designed and developed with the technical support of the World Bank, which later on was taken over by the UNICEF. Today the program is solely run by Pakistan Bait-ul-Mal and 9



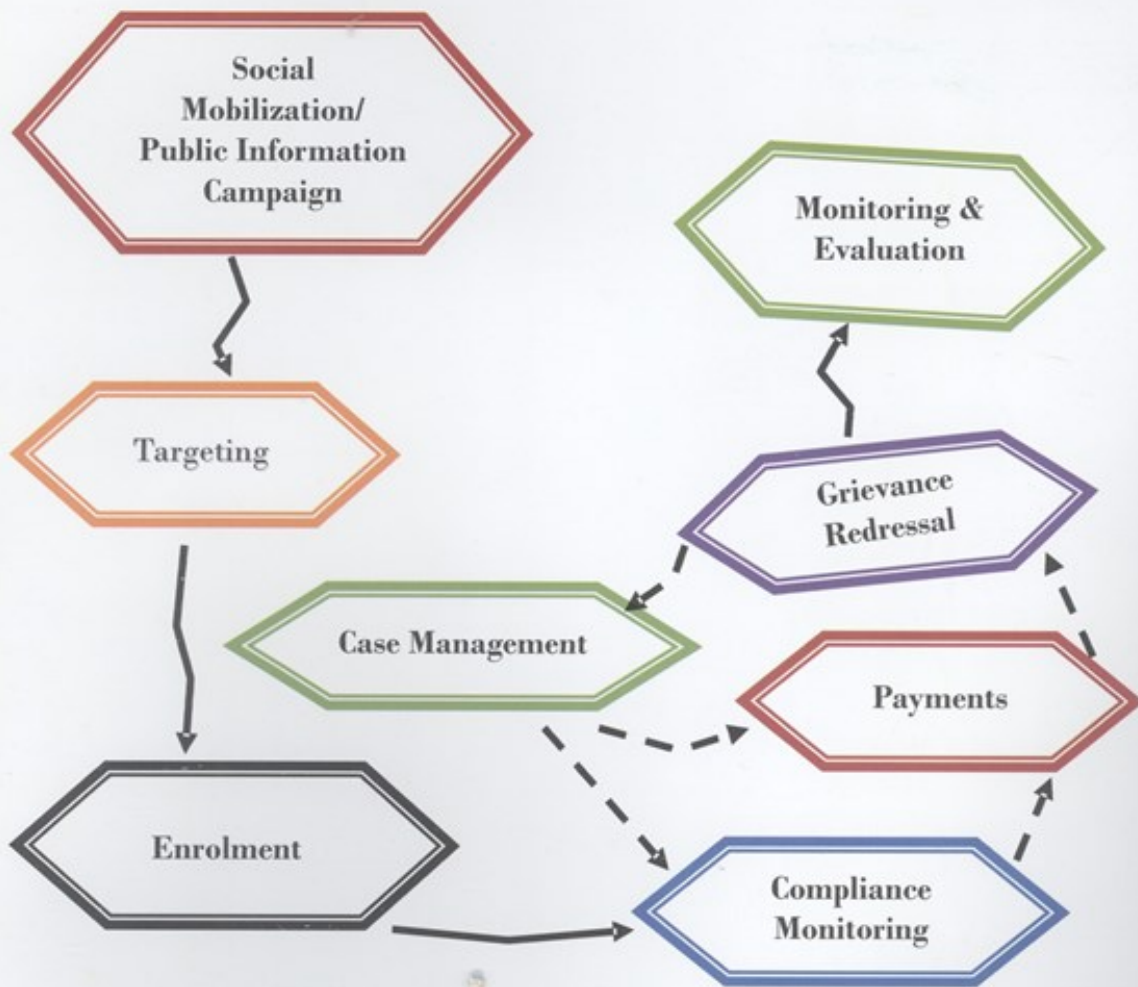
selected districts are being covered throughout the country. Parents are provided quarterly subsistence allowance through easy-paisa. Payment is through bio-metric technology which has completely blocked exclusion errors. An amount of Rs.120 (m) per annum is allocated for Child Support Program. Currently the program is being run in following districts:

PROVINCE	CSP DISTRICT(S)
Khyber Pakhtunkhwa	Swat Dir
Punjab	Rajanpur Lodhran Layyah
Sindh	Ghotki Khairpur
Balochistan	Lasbella
AJK	Hatian Bala

Child Support Program (CSP) has a very robust compliance monitoring system. Monitoring not only refers to continuously observing possible compliance violations, but also includes the ability to provide fine-grained feedback and to predict possible compliance violations in the future. It is part of the Graduation strategy aiming to link the conditional Cash Transfer (UCT) to attainment of human development goals. CSP is significantly contributing towards following three Sustainable Development Goals:

- SDG 1. End poverty in all its form
- SDG 4. Ensure inclusive and equitable quality education and promotion of lifelong learning opportunity.
- SDG 5. Achieve gender equality and empower all women and girls

Public information, social mobilization, supply capacity assessment, registration, admission and attendance compliance, case management, payment transfer, grievances redressal and monitoring and evaluation are key areas and means that are strictly followed in CSP cycle.













## **PBM Schools for Rehabilitation of Child Labour (SRCL)**

Article 11 of the constitution of Pakistan prohibits slavery or child labour, trafficking and the participation of children under 14 to work at the industrious either in micro or macro level or in sectors such as transport, lime kilns, factories, mines, agriculture, machinery, hotels, restaurants, pesticides and in the carpet industries. An estimated 12.5 million children in Pakistan are employed through an informal economy in the street, in private structures or in their homes that deprives them of any form of safety and recognition.

Viewing the challenge of child labour and to engage these children in healthy activities by providing them conducive environment, Pakistan Bait-ul-Mal established its first primary school for child labour in 1995. The organization today is running 158 schools throughout the country. These schools provide free education, books, uniform, bags, stationery, and shoes to enrolled students, along with a stipend as wage compensation. These children are picked from wholesale, manufacturing, cotton-picking, household, and service industries. After primary education, the children are enrolled in other government schools and all expenditures incurred are borne by PBM. Corporal punishment is strictly banned in these schools, code of conduct for teachers and the students is displayed and if reported, immediate remedial action is taken by concerned Incharge or the Regional Director.

New management is focusing and keen to upgrade and revamp all PBM Schools for Rehabilitation of Child Labour, with education up to class 8th, establishment of IT labs, engaging experts for teachers' training, biometric based attendance and payment mechanism.









# WOMEN EMPOWERMENT

According to national census conducted in 2017, women are 48% of the total population of our country. Father of the Nation Quaid-i-Azam strongly believed in women empowerment and their participation in state-affairs. To quote Quaid "No nation can rise to the height of glory unless your women are side by side with you". Women empowerment refers to women gaining more power and control over their own lives. Women empowerment can also be seen as an important process in reaching gender equality, which is understood to mean that the rights, responsibilities and opportunities of individuals will not depend on whether they are born male or female. An empowered woman has a sense of self-worth, she can determine her own choices, and has access to opportunities and resources providing her with an array of options she can pursue. She has control over her own life, both within and outside the home and she has the ability to influence the direction of social change to create a more just social and economic order.

Skills and knowledge are the driving forces of economic growth and social development. The economy becomes more productive, innovative and competitive through the existence of more skilled human potential. Women are the most vibrant and dynamic segment as well as potentially most valuable human resources. By identifying poor women and girls, Pakistan Bait-ul-Mal is empowering women through skill development.

## **Women Empowerment Centre (WEC)**

Pakistan Bait-ul-Mal is empowering women by re-organizing and investing in their capabilities to increase household's income and improved standard of living in the target area through provision of advanced training in drafting, cutting, sewing, designing, interior decoration, beautician, cooking, tie & dye, glass painting, computer and current Microsoft office applications. PBM also provide essential tools, equipments and monthly stipend to all trainees in respective trades to practice the acquired skills after completion of courses. With 157 WECs actively training girls and women all over the country, the Managing Director is intended to expand the project by introducing modern trades so as to bring the trainees into the mainstream business and to make them master of their own destiny.

## **Vocational Dastkari School (VDS)**

Transition from school to work in Pakistan needs vocational education and training system which may ensure that young people are well-prepared when they enter the labour market and can find jobs that match their qualifications. PBM Vocational Dastkari Schools (VDS) provide a solid foundation in skill development, for instance, training of trainers, vocational training for poor girls, women and widows in the fields of drafting, cutting, knitting, sewing, hand and machine embroidery and so on. These schools throughout the country are imparting skills and enhancing sustainable rural development and livelihoods.



The MD believes in innovative ideas and consider it as hallmark in bringing all vocational trades into the bracket of modernism and improvement. His plan is to target and launch information and communication technologies (ICTs) in these VDSs, and arrange capacity building workshops on networking, office automation, establishment of IT labs and MIS. For the purpose, renowned brands, makeup artists, and dress designers like Keune, Jugnu, Nabila, Maria B, Zara Shahjahan, Depliex, Uzma saloon will be requested to train these disadvantaged girls in make-up, dress designing and marketing under CSR. National Vocational & Technical Training Commission (NAVTTC) will also be involved to train our teachers and the students, if required, from all over the country. PBM will also go for entrepreneurship program of the USAID that will add to the talent and competence of our students and teachers.

So far Pakistan Bait-ul-Mal has 4 Model Centres that are working in Islamabad, Lahore, Karachi and Mansehra. The organization is planning to convert every Dastakari School in a model centre, with complete renovation, by teaching market-based courses and introduction of revised syllabus. Mr Aon abbas has set a target to install biometric payment mechanism, and business development skills with marketing linkages for women entrepreneurs.













# POVERTY ALLEVIATION

The United Nations Development Program's (UNDP) Human Development Report 2016 ranks Pakistan at 147th out of 188 countries under the Human Development Index (HDI) based on Health (life expectancy at birth), Education (Expected years of schooling) and Gross National Income (GNI) per capita. Pakistan's HDI value is 0.550 out of 1 as against South Asia's average HDI value of 0.621 and World's average HDI value of 0.717. Pakistan Bait-ul-Mal has been working on different poverty alleviation programs to add into improving the country's HDI.

## **Individual Financial Assistance (IFA) (General, Educational and Medical Assistance)**

Financial Assistance is provided to the individuals who suffer from extreme poverty and cannot afford minimal diet, or unable to pay for their medication, or helpless to bear educational expenses of their children. This program is meant to provide immediate financial help to the individuals who approach the organization. With simple application along with copy of CNIC, any poor individual can apply for this program on first come first serve basis. PBM provides crossed cheque in the name of applicant after completing all procedural formalities that include investigation and inquiry regarding social status of the applicant, and approval of the competent authority. In medical cases, the applicant provide a filled in proforma attested and estimated by the doctors and after completing the procedural formalities, cheques are sent to respective hospitals for treatment of concerned patient. In all education cases, cheques are sent to educational institutions under intimation to the student concerned.









# HEALTH SECTOR

## **Treatment of fatal diseases through government hospitals**

The link between poverty and health is well established worldwide, but the connection is both direct (lack of access to health services) and indirect (lack of awareness about health-related issues). Poverty helps produce ailments and ill-health pushes people towards poverty. It is a vicious cycle. Socio-economic conditions create situations that can lead to ill-health. Health emergencies can cost individuals and families, dearly aggravating poverty. A World Bank study found out that approximately 4% of the population in Pakistan falls into poverty due to health shocks each year.

The expenses of food and healthcare have increased for the poor. Increasing costs of healthcare have constrained access to health services. According to a study, total national cost of medicine is increased threefold from 2007 to 2015. Due to the high costs of modern healthcare, the incidence of seeking healthcare from quacks has increased.







## Pakistan Thalassaemia Centre

The factors determining the health behaviours may be seen in various contexts: physical, socio-economic, cultural and political. So the utilization of a health care system, public or private, formal or non-formal, may depend on socio-demographic factors, social structures, level of education, cultural beliefs and practices, gender discrimination, status of women, economic and political systems environmental conditions, and the disease pattern and health care system itself. A more concerted effort is required for designing behavioural health *promotion campaigns* through inter-sectoral collaboration focusing more on disadvantaged segments of the population.

Thalassaemia is the most prevalent genetic blood disorder in Pakistan. It is estimated that there are 8-10 million Thalassaemia Minor cases in the country with a prevalence of 5-6%. It is also estimated that about 100,000 patients suffering from Thalassaemia Major exist in *Pakistan and every year this number is increasing by about 6,000. Pakistan is witnessing this* large increase in thalassaemic patients due to a lack of proper coordinated, nationwide efforts to contain the inherited form of anaemia, and general public awareness.

Different research studies and diagnosis services are carried out in Pakistan on Thalassaemia prevalence. One such service for prenatal diagnosis of  $\alpha$ -thalassaemia was introduced in Pakistan in May 1994. Two renowned Islamic scholars, consulted before the service was introduced, ruled that a pregnancy can be terminated if the fetus is affected by a serious genetic disorder, and if termination is before 120 days (17 weeks) of gestation. During the first 3½ years of the service 300 couples requested the test. Almost all the couples had been informed by their treating doctors. Most diagnoses were made between 10 and 16 weeks of gestation, and only 15 (5%) were reached after the 16th week. DNA analysis was by the amplification refractory mutation system (ARMS). A multiplex ARMS was developed in which three primer combinations identified the mutations in 91.5% of the couples. In 13 couples (4.3%) linkage analysis was required for the fetal diagnosis. In 47/53 (88.7%) women carrying an affected fetus the pregnancy was terminated. In six cases it was declined principally on religious grounds. Postnatal confirmation of the prenatal diagnosis was possible in 117 unaffected children. One year after the start of the service, interviews with 141 couples with an affected child showed that 72% knew of the availability of prenatal diagnosis. Thirty-two of the informed couples had had a pregnancy, but only 18 (56%) used prenatal diagnosis. The main reasons for non-utilization of prenatal diagnosis were the cost of the test and fear of undergoing the test, though some gave no clear explanation.

Another study on Pakistan characterized 1216 beta-thalassaemia alleles from the five major ethnic groups of the country. The complete spectrum comprised 19 different mutations. There are important ethnic and regional differences in the prevalence of mutations. The five most



common mutations, IVSI-5 (G-C) (37.3%), Fr 8-9 (+G) (25.9%), del 619 (7.0%), Fr 41-42 (-TTCT) (6.7%) and IVSI-1 (G-T) (5.4%), constitute 82.3% of the total. Fr 8-9 (+G) is the most common mutation in Northern Pakistan (41.3%), whereas IVSI-5 (G-C) is the most frequent mutation in Southern Pakistan (52.2%). Six subjects with transfusion-dependent thalassaemia major showed only a single mutant allele. One subject with transfusion-dependent thalassaemia major showed a novel 17 bp deletion involving Cd126-131.

Perceiving these alarming reports and studies, Pakistan Bait-ul-Mal in 2015, established its own Thalassaemia Centre at the allotted area of F-9 Park in the federal capital Islamabad. Free blood transfusion is provided to 25 patients on daily basis. Free thalassaemic tests take place and around 100 poor deserving visitors are tested daily. Another Centre is also established in Chakwal in collaboration with DHQ hospital Chakwal, which is providing services to the needy patients on same footings. In 3 years of its establishment, more than 15000 poor deserving patients are treated. The Centre works under CSR and no government funds are involved. Roche Pharma Pakistan is one of the major contributor. The centre was outsourced in June 2018 to Sundas Foundation Pakistan that are successfully running the project.

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# SERVICES FOR HANDICAPPED

Handicapped or disability is a physical or mental condition that limits a person's movements, senses, or activities. People with disability across the country has been registered to be less than 0.48% of the total population as per the recently concluded 6th Population and Housing Census 2017. The population of the disabled as per 1998 census was recorded at 2.38% of the total population, indicating that there has been a decline of 80% in the population of disabled persons. Available data reveals that around 01 million disabled persons living in Pakistan.

Pakistan Bait-ul-Mal has been serving poor disables with utmost attention and passion. Wheels chairs, hearing aid, white cane, artificial limbs, financial aid and much more are provided to poor handicapped who approach this organization for assistance. So far more than 0.1 million wheel chairs are distributed among needy disables across the country through Pakistan Bait-ul-Mal. PBM has started a new wing in its head office in the name of 'Special Friends' where these poor souls with disability are helped out with their needs and financial assistance. Any deserving family with two disables are registered for assistance of Rs. 25,000/- per annum. Physically disabled, hearing impaired, and blinds are working in Pakistan Bait-ul-Mal as its employees under increased handicapped quota because we believe disability is not inability.





# MONITORING, EVALUATION & AUDITING

Monitoring is the continuous assessment of the intervention and its environment. It takes place at all levels of management and uses both formal reporting and informal communications. Monitoring tends to occur within the activity's operational structure and closer to the underlying activity's occurrence. It may be conducted by operational management or involve an expert outside of the operational line where the expertise does not exist within the management structure. Auditing generally describes activities that occur further after the fact by parties more independent of the respective operational management, such as an Internal Audit staffer or external auditors. While auditing may occur far after the fact to allow for the problem to be corrected, it may do better at ensuring that operational management effectively manages the business activity.

Monitoring allows for early identification and correction before a problem festers and causes the company to be in non-compliance. Pakistan Bait-ul-Mal has an effective M&E and auditing system both at internal and external levels. Statuary audit by Auditor General of Pakistan, third party audit by Chartered Accountant Firms, and external auditors are a regular feature. Impact evaluations and other studies show positive results of PBM interventions. The sitting management has desired to directly monitor the activities of these two main wings of the organization and called for suggestions to further strengthen and bring improvement. Leakages, if any, are not accepted and zero tolerance is observed through M&E and Auditing processes.

## CIVIL SOCIETY / NGOS (CS/NGOS)

Civil society is the aggregate of non-governmental organizations (NGOs) and institutions that manifest welfares and will of citizens. These are considered as a community of citizens linked by common interests and collective activity. Pakistan Bait-ul-Mal provide grant in aid to all those registered NGOs which work in the fields of basic health-care, cataract surgery, kidney dialysis, skill development of women, and education. Such grant in aid to these NGOs of rural and urban areas with limited financial strength, reinforces the bond to work together for poor souls of society and to execute community based projects involving the locals.





*"They ask you, [O Muhammad], what they should spend. Say, Whatever you spend of good is [to be] for parents and relatives and orphans and the needy and the traveler. And whatever you do of good - indeed, Allah is Knowing of it" - 2:215*



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