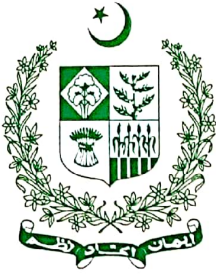


"The idea of social protection relates to the concept of a welfare state. The purpose of social protection is to promote dynamic, cohesive and stable society through increased equity and security in the face of shocks and life cycle events. We are promoting social assistance and social insurance programs in order to ensure basic livelihood standards for all our citizens"

H.E. Dr. Arif Alvi
President of Pakistan



"Our vision is to seek a just and equitable society, to mainstream vulnerable and marginalized segment and strategize inclusive growth by substantially reducing the incidence of poverty and improving income distribution mechanism"

H.E. Imran Khan
Prime Minister of Pakistan

Message from Special Assistant to the Prime Minister on Poverty Alleviation & Social Safety



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.

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. In order to address the challenges, the Government of Pakistan under the auspices of Ehsaas, various pro-poor programs are addressing 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. In recent months, the organization under the banner of Ehsaas has shown remarkable achievements.

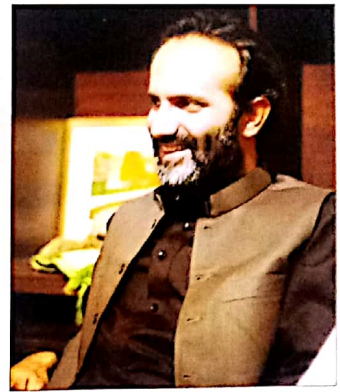
I am sure that the organization will live up to its philosophy under the management of Aon Abbas and will contribute in protecting poor masses against poverty shocks.

Dr. Sania Nishtar

Foreword

Poverty is a complex, deep-seated, pervasive reality. For individuals, poverty is a nightmare. It is a vicious circle of poor health, reduced working capacity, low productivity and shortened life expectancy. For families, poverty is a trap. It leads to inadequate schooling, low skills, insecure income, early parenthood, ill health and an early death. For societies, poverty is a curse. It hinders growth, fuels instability, and keeps poor countries from advancing on the path to sustainable development. For all of us – and for all these reasons – the cost of poverty in shattered human lives is far too high. But there is another face to poverty. People living in conditions of material deprivation draw on enormous reserves of courage, ingenuity, persistence and mutual support to keep on the treadmill of survival. After all, for most people living in poverty, there is no safety net and little state support. Simply coping with poverty demonstrates the resilience and creativity of the human spirit. In many ways, the working poor are the ultimate entrepreneurs. People in poverty go through each day with the will to survive, but without the support and possibilities to move up the ladder of opportunity. Imagine where their efforts could take them if that ladder were in place. Our common responsibility is to help put it there. After all, the poor do not cause poverty. Poverty is the result of structural failures and ineffective economic and social systems. It is the product of inadequate political responses, bankrupt policy imagination and insufficient international support. Its continued acceptance expresses a loss of fundamental human values. To be sure, poverty is a global phenomenon that occurs in every society. 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. During the past one year, we have tried to bring progressive changes leading to innovation, creativity, and incentives for improvement through HR development, such as training and courses, and provision of improved services to the vulnerable with advanced facilities, commencing new initiatives and so on. I am committed to bring more positive changes to fetch a little comfort in the lives of needy and poor people of this country.



AON ABBAS BUPPI
Managing Director
Pakistan Bait-ul-Mal



With present management, Pakistan Bait-ul-Mal has adhered to efficiency, dynamism, accessibility, transparency, advocacy and capacity building that has led to tremendous results both in resolving issues related to Beneficiaries' Management System, Human Resource Management and Financial Management.

Pakistan Bait-ul-Mal Mandate



Educational Scholarships to Poor Deserving Students from Matric to PhD upto 0.1 Million



Medical Assistance to Poor Patients upto 0.6 Million for Cancer, Cardiac, Medicine, Surgeries and others



In Child Protection, PBM Runs 55 Orphanages and 163 Child Labour Schools all across Pakistan



157 Women Empowerment Centres all across Pakistan



Pakistan Bait-ul-Mal runs Thallasaemia Centres and Old Age Homes



Persons with Disability get Financial Assistance and Other Assistive Devices

PBM During 2019-20

1730



Orphans Enrolled all across Pakistan

With expansion of existing **Dar-ul-Ehsaas** and establishment of 17 new to provide **quality facilities to poor orphans**



Through IFA Medical

21,618

lives saved

during July 2019 to 30 June 2020 with an amount

PKR 2757 Million

12006 & 1117

Cancer Cases

Cardiac Cases

Treated with **PKR 1867 Million**

5,683



Education Stipends Granted with

PKR 155 Million

all across Pakistan

5,146



Beneficiaries Served for Shock Therapy

PKR 122 Million

PKR 31 Million

Spent on the Operation of
31 Children for Cochlear Implant



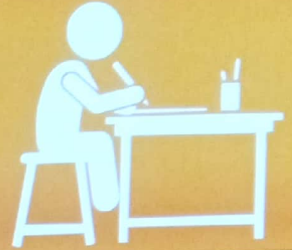
PBM During 2019-20

18,141



Eye Cataract Surgeries Performed
all across Pakistan during 2019-20
with PKR 36.28 Million

4,495

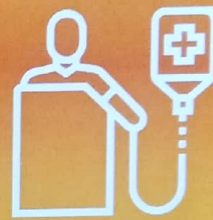


Orphans sponsored
through PBM Orphanages
with PKR 674 Million

3,444

Dialysis Cases

Treated with PKR 38.69 Million



35,597



Education Stipends paid to
School going Children at Primary
Level under Child Support Program
with PKR 35.78 Million

30,000



Women got training through
PBM Women Empowerment Centres
all across Pakistan
with PKR 638 Million

PKR 124.45 Million

Spent on the Education of
18,519 Children
through PBM Schools for Rehabilitation
of Child Labour

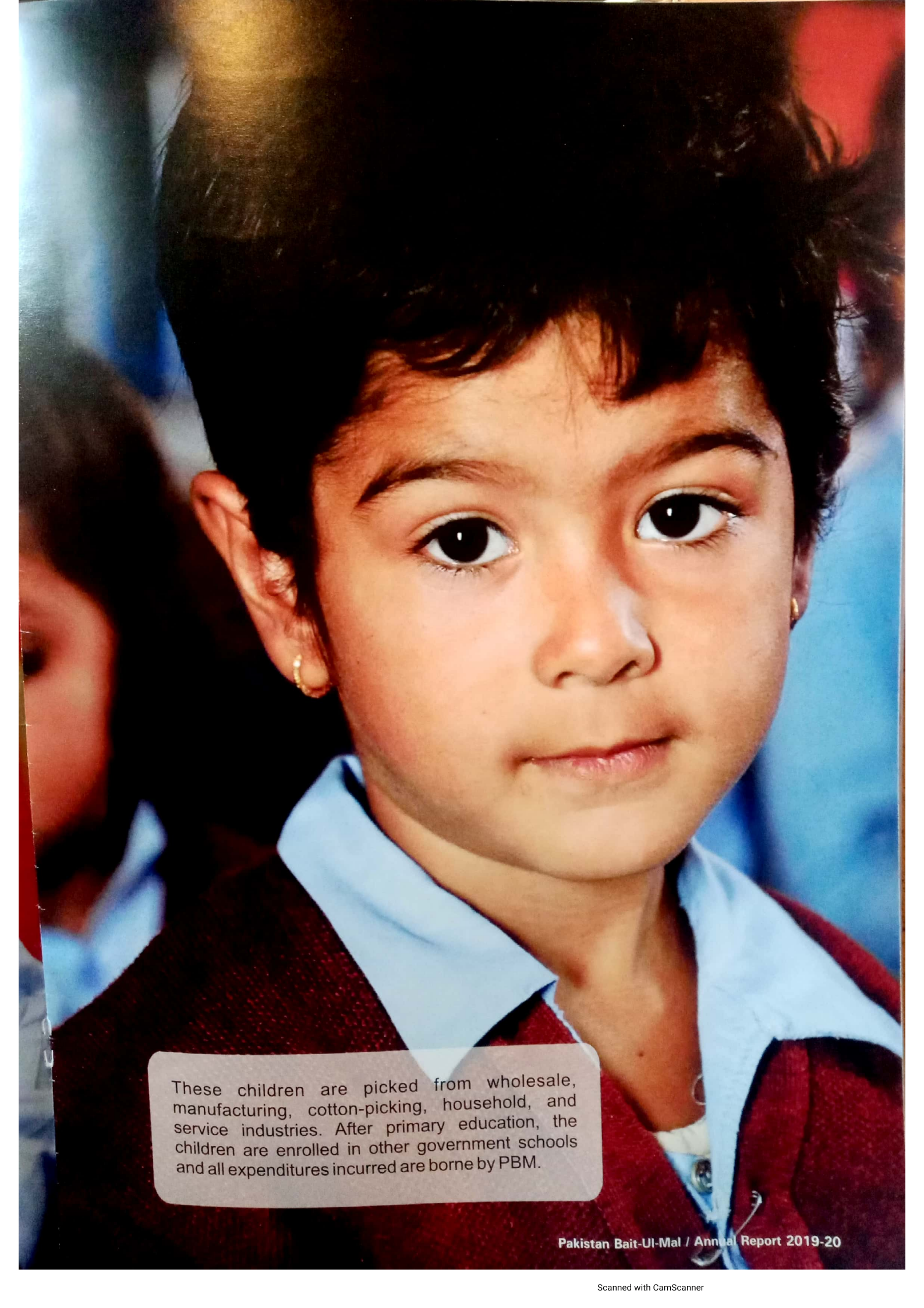


PBM Schools for Rehabilitation of Child Labour (SRCL)

18519

Children are
Enrolled in
PBM Schools.
PKR 19,220
per Annum is
being spent on
one child






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 159 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.

Foot print of

Pakistan Bait-ul-Mal

Province/ Region	D.O.	DE	WEC-IT	WEC	SRCL
					
Lahore Region	24	10	32	07	56
South Punjab	14	05	18	01	22
Sindh	32	11	30	02	37
KP	32	10	24	06	24
Balochistan	31	02	15	06	14
ICT & AJK	11	11	02	06	05
Gilgit-Baltistan	10	02	01	04	05
TOTAL:	154	51	122	26	163





Legend

Sr.	Offices & Projects	Signs
1	Pro./Reg. Distt. Offices, DE, SRCL, WEC-IT, WEC	DO DO DO S WI W
2	Pro./Reg. Distt. Offices, DE, SRCL, WEC-IT	DO DO S WI
3	DO.,DE, SRCL, WEC, WEC-IT	DO S WI W
4	DO.,DE, SRCL, WEC	DO S WI
5	DO.,DE, SRCL, WEC-IT	DO S W
6	DO.,SRCL, WEC-IT, WEC,	DO S WI W
7	DO.,DE, WEC-IT	DO WI
8	DO.,SRCL, WEC	DO S WI
9	DO.,DE, SRCL	DO S
10	DO.,SRCL,WEC	DO S W
11	DO.,SRCL	DO S
12	DO.,WEC-IT	DO WI
13	DO.,WEC	DO W
14	DO.,	DO

Women Empowerment Centres

18,840

Trainees at 157 Women Empowerment Centres, 16 different trades are being taught. Payment of stipend, raw material etc. So far **252,396** students passed out.

54

New WECs to be established during current Financial Year.



Cutting, Drafting, Tailoring, Hand Embroidery, Machine Embroidery, Tie & Die, Hand Knitting, Fabric Painting, Block Printing, Zari Work & Local Skills, Beautician, Computer Courses, Khadi Work, Dresses etc

Cochlear Implant

31

Successful Surgeries
with PKR 31 Million

334

Registered

A New Initiative undertaken by Pakistan Bait-ul-Mal through different Government and Private Hospitals.

Cochlear Implant is a surgery for hearing impaired children which cost around 1.6 million per surgery.



Facilitation Centre

15,840

Applicants Attended

6,141

Cases Processed



Call Centre

79,200

Telephone Calls Attended

80%

Issues Resolved

Persons with Disability (PWDs)

5,753

PWDs Attended

PKR 67.35 Million

137

Artificial Limbs

PKR 16.33 Million

265

Hearing Aids

PKR 82.66 Million

400

Elbow Crutches



One of the most concerned area, PBM helps out and assist poor persons with disabilities. Assistive Devices, Customized Wheel Chairs, Hearing Aids, White Cane, Artificial Limbs, Financial Assistance, and Special packages.

HRM During 2019-20

→	Capacity Building of Employees through National Workshop	231
→	International Trainings for PBM Officers	10
→	Capacity Building of PBM Employees through STI, PMI, AHK-NCRD	172
→	Mid Career Management Course (MCMC)	9
→	Promotions (BPS-1 to BPS-18)	326
→	HR Committee of the Board Meetings Conducted	4
→	Complaints Received through PM Citizen Portal and Resolved	27

Updation of PBM Service Regulations 2005

Re-structuring of PBM

Ehsaas Integrity and Governance Policy

Reward and Recognition Policy





**PAKISTAN
BAIT-UL-MAL**

ANNUAL REPORT 2019-20