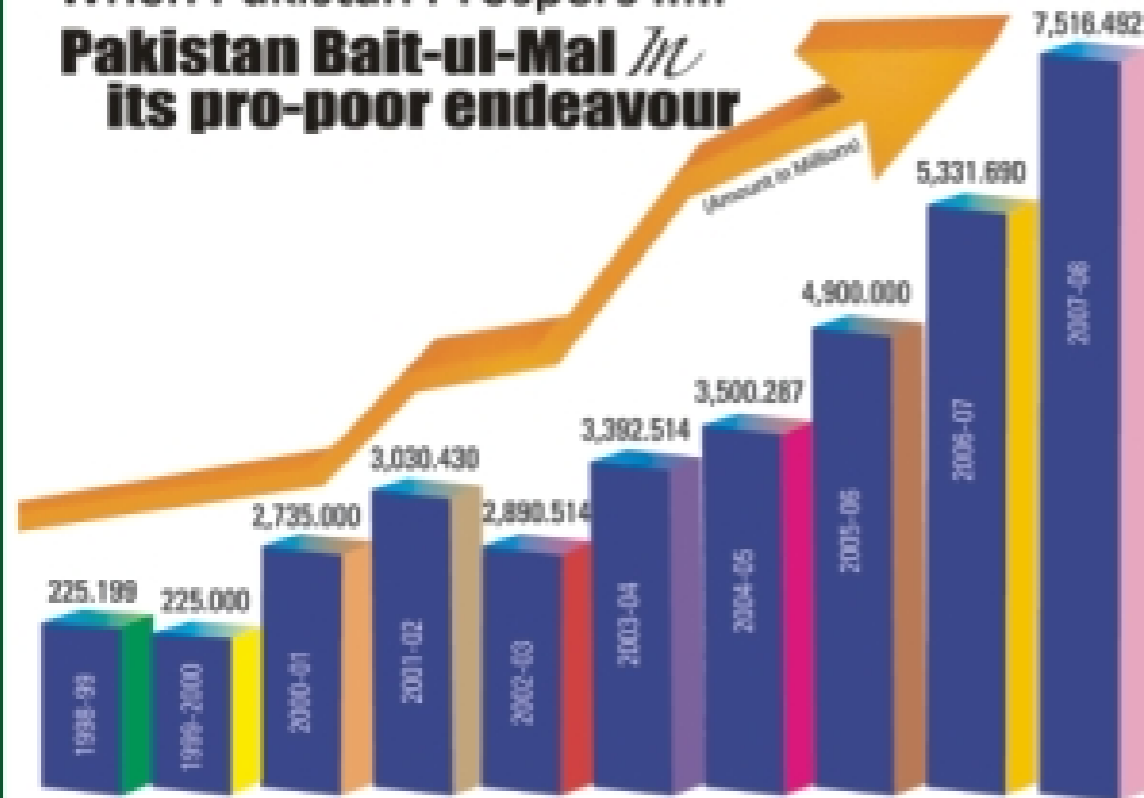






Pakistan Bait-ul-Mal

When Pakistan Prospers
Pakistan Bait-ul-Mal *in*
its pro-poor endeavour



33 TIMES INCREASE
IN BUDGET

Alhamdulillah: through transparent and efficient delivery mechanism we have taken millions out of poverty trap and brought them into mainstream of economic life not for a few selected, but for every extremely poor household.

Let the affluent share with the needy



Government of Pakistan
 Ministry of Social Welfare and Special Education
Pakistan Bait-ul-Mal
 Head Office S-17, Khaspura-e-Jinnah Sector H-8/4, Islamabad, Tel: 991-9250471
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Helping Hand

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INTRODUCTION :

Poverty remains the most pressing issue facing Pakistan today. Despite progress over last few years, the country remains home of almost one third poor population. The government of Pakistan recognizes that social protection has a major role to play in promoting pro-poor growth and tackling their exclusion and inequality. Accordingly, Pakistan has approved a National Social Protection Strategy (NSPS) which provides direction and resources to take this forward. Various public and private institutes are working for poverty alleviation. Pakistan Bait-ul-Mal is also contributing its role. It is a social welfare organization, was established in 1992 through an Act. It is dedicated to combating the effects of poverty. Having particular attention on rehabilitation, empowerment and social integration, especially with issues relating to older persons, persons with disabilities, youth, persons in situations of crisis and other marginalized groups due to economic poverty.

Vision:

Pakistan Bait-ul-Mal envisions a progressive and dynamic organization whose services are provided to down trodden segment of society regardless of gender, caste, creed or religion and its reflection can be seen in the rehabilitation and empowerment of marginalized people. Its management and projects / schemes are as under :

MANAGEMENT

PMB Board

Board is responsible for policy formulation regarding PBM projects, schemes and financial matters. During the period the Board was reconstituted. Mr. Rasool Bukhsh Baloch was appointed as Secretary M/o SW & SE and he took oath as ex officio Chairperson of the Board. Similarly, new non official members were also appointed against following members :

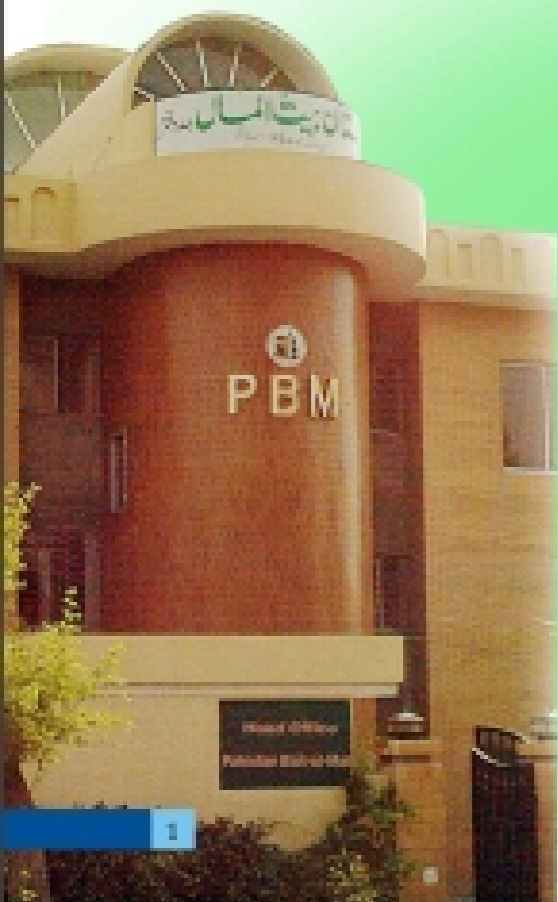


New Members	Ex-Members
Dr. Javid Aghar Member, Bait-ul-Mal Board, Punjab	Mrs. Mah Jabson Noon
Pir Muhammad Durrani (he did not join) Member, Bait-ul-Mal Board, Sindh.	Pir Abdul Wahed Jan Sirhindi
Prof. Dr. Sher Alam Khan Member, Bait-ul-Mal Board, NWFP	Dr. Abdul Matin
Mr. Samia Baloch Member, Bait-ul-Mal Board, Balochistan.	Mr. Dost Muhammad Zarkoon
Mr. Hamayun Gohar Member, Bait-ul-Mal Board, ICE	Maj. Gen (R) Muhammad Aslam

In 48th meeting of the Board, held on 24th November, 2007 the incumbent Chairman offered his gratitude to departing members. Their services were generously acknowledged with remarks that these will be long remembered.

ADMINISTRATION:

The branch strives to give conducive environment to human resource and leadership to meet the requirements of ever expanding outreach of department. The branch is responsible to respond to high-priority issues facing management in improving and expediting core operations. It also ensures the economic and efficient use of resources according to the principles and policies laid down. It ensures discipline and good governance through reward and retribution. It also Develops an administrative network throughout the country to facilitate department goals and create a professional environment by promoting teamwork among all the employees and encourage those who strive for excellence in the pursuit of the department's goals. During the year 2007, about 355 employees were appointed in various seats. For capacity building training in different fields like management, information Technology, Human Resource Management, Finance and Project management etc was imparted to 200 employees. Foreign country trainings has also been arranged for PBM employees and this year three of its officers will attend training on social sector reforms in USA. Restructuring and reorganization is also under consideration to cope with the changing requirements and a draft restructuring plan has been circulated.



PROJECTS/PROGRAMMES

Pakistan Bait-ul-Mal (PBM) is making a significant contribution towards poverty reduction through its following projects:-

- a. Food Support Programme (FSP)
- b. Child Support Programme (CSP)
- c. Individual Financial Assistance (IFA)
- d. Institutional Rehabilitation.
- e. National Centres for Rehabilitation of Child Labour (NCsRCL)
- f. Vocational/Dastkari Training Centres
- g. Jinnah Burn and Reconstructive Surgery Centre – Lahore

The current status of the above projects is as under:-

a. Food Support Programme (FSP)

Is a social safety net is an assistance for extremely vulnerable individuals who are unable to meet the most basic needs for survival and human dignity. PBM has also started a social safety net programme called Food Support Programme to provide relief to such community against the price hike of staple item i.e wheat, since August 2000. Pakistan Bait-ul-Mal (PBM) administers FSP in collaboration with Pakistan Post Office and Provincial Governments. Rs. 2000/- per household were paid to 1.25 (m) households countryside with annual budget of Rs.2.5 (b). Due to efficacy and effectiveness of the programme, government revised its ceiling two times, in FY 2003-04 from Rs.2000/- to Rs.2400/- with annual budget of Rs 3 (b), in FY 2005-06 from Rs. 2400/- to 3000/- with annual budget of Rs.4.38 (b) with increase in households from 1.25 (m) to 1.46 (m). Disbursement of 12th installment is underway. Since inception of FSP, Rs. 21.466(b) has been disbursed. During the period under report, an amount of Rs. 4210 (m) has been disbursed among 1263,000 beneficiaries.

It is viewed that Food Support Programme (FSP) subsidy shall be shifted from simple dispensation to conditional cash transfer. It will ensure sustenance of marginalized and vulnerable segment of society for poverty alleviation and social justice and a graduated escalation in programme has been proposed which will facilitate towards rehabilitation. We will have an authentic, scientific & participatory targeting mechanism to ensure coverage of all deserving beneficiaries. It will ensure investment in human capital (Proxy Means Testing) supported by advanced MIS system & efficient, transparent & accountable payment mechanism.

b) Conditional Cash Transfer Under Child Support Programme (CSP)

The Government has approved to pilot a new add on Programme of FSP namely, Child Support Programme (CSP) with effect from financial year (i.e. 2006-2007) with additional cash incentive (Conditional Cash Transfer) to FSP beneficiary. The incentive will be @ Rs. 200/- per month to family with one child and @ Rs. 350/- per month to the family with two or more children for



sending their children to the schools. In pilot phase five districts i.e. one from each province/region (Bhakkar, Tharparkar, Kohistan, Kharan, and Ghanchey) are being covered with additional budget of Rs. 120 (m). Task of revisiting of FSP beneficiaries was completed by Population Census Organization (PCO). A very sophisticated design of the Project alongwith Management Information System (MIS) has been developed in consultation with Technical Advisors Team of World Bank to manage the implementation of the Project in a professional manner. The first pilot payment was made in April 2007 in district Tharparkar. A sum of Rs 657,450/- was distributed among 660 beneficiaries of two Tehsil of Tharparkar i.e. Tehsil Mithi & Diplo. It is our plan to have an authentic, scientific & participatory targeting mechanism. It will be ensured that all deserving beneficiaries be covered by the programme while ensuring investment in human capital through education sector supported by advanced MIS system & efficient, transparent & accountable payment mechanism. The programme will be scaled-up country wide, alongwith social mapping for reliable data.

c) Individual Financial Assistance (IFA)

The basic thought/vision behind the Individual Financial Assistance policy is to bring about productive changes in the quality of life of poor people by providing them relief. The major components under Individual Financial Assistance are IFA Medical (under which poor patients mainly of Cancer, Heart, Kidney, Hepatitis, Hearing aids, artificial limbs, General Surgery & Medicine are assisted), IFA Education (Poor deserving students are considered), IFA Rehabilitation, (poor strata of society are assisted to rehabilitate themselves) and IFA General (Poorest of the poor are assisted financially)

Since February 1992 to December 2006 an amount of Rs. 1659.725 (million) has been disbursed among 330652 numbers of beneficiaries. During the calendar year January to December 2007 an amount of Rs.381.975 (million) has been disbursed among 20202 numbers of beneficiaries. In addition to disbursement in IFA an amount of Rs.230 (million) has been disbursed among 11500 beneficiaries of Vocational Training Institutes during period of 2007. It is envisioned that the scheme would be made more transparent with reference to delivery mechanism.



d) Institutional Rehabilitation.

PBM provides grant to NGOs engaged in welfare projects under three different strategies i.e. (i) Institutional support to orphans, disabled, abandoned and destitute women, aged, children and juvenile (ii) Institutional care with stress on eye care and (iii) Innovative Pilot Rehabilitation Project. The annual budget is Rs. 103 (m). Since 1992, Rs. 447.867(m) has been provided for 821 Projects. In the period of Jan-Dec 07 an amount of 43.119 (m) had been disbursed in 39 different projects among 166245 beneficiaries.

PBM is of the view that NGOs being local based, are in better position to assess the actual needs of a specific area. It is expected that with the passage of time more and more NGOs will be engaged in the uplift and development of the country in general and rural and backward areas in particular. PBM is also trying to reduce the cases of blindness with the help of cataract surgeries of poor patients. The rate



of blindness (due to cataract) has been decreased after introduction of funding of free cataract surgeries by PBM. It is expected that with the expansion of Strategy-II i.e. Eye Care through cataract surgeries, the rate of blindness will further be decreased in the coming years.

e) National Centre(s) for Rehabilitation of Child Labour (NCsRCL)

Immediate elimination of worst and most hazardous forms of child labour. National Centre(s) for Rehabilitation of Child Labour (NCsRCL) have been established countrywide since 1995. Children between the ages of 5-14 years are weaned away from hazardous labour and enrolled in these centres where they are provided free education, clothing, footwear and stipend to the children as well as parents. The current strength of NCsRCL is 151. (Punjab 66, Sindh 36, NWFP + FATA 25, Balochistan 14, ICT/AJK&N.A 10).

Moreover, 01 centre is in process of establishment and will be functional soon. Presently 16,288 students are benefiting from primary education in these centres. Since inception an amount of Rs. 747.972(m) has been utilized. Up till now 11901 students have been passed out and 9009 have been admitted in govt schools for further education. Budget of one centre is Rs.1.9(m).

Target to establish minimum 150 Centers for elimination of Child labour throughout has been achieved.

PBM has further planned to rehabilitate ex-child labour for further education upto Post Graduation level and employment. These children have reached to 8th Class in formal Educational Institutions on the expenses of PBM.



f) Vocational Training Centres (VTCs)

empowerment is the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired action and outcomes. Considering this Vocational Training Centres have been established throughout the country since 1995. These centres are providing free training to widows, orphan & poor girls in different skills. The current strength of the centres is 141 and out these 26 centres are established in year 07 (Punjab 49, Sindh 29, N.W.F.P + FATA 32, Balochistan 18 & ICT/AJK/N.Areas 13). 05 VTCs are in process of establishment and will be functional shortly. Presently



8862 trainees are benefiting from training in these centres. PBM has started diversification of these centres by introducing training in latest market driven skills like computer, beautician, cooking, glass painting, tie & die and traditional skills (handicrafts) of the local area. 16 Such diversified centres are being established in Balochistan province. Currently 14 diversified VTCs (Punjab 06, Sindh 03, NWFP + FATA 01, Balochistan 02 & ICT/AJK/ N.As 02) are operating throughout the country. Since inception an amount of Rs.214.5091 (m) has been utilized. Up till now 42,255 students have been trained from these centres.



Budget of one centre is Rs. 0.925(m). Local skills are also being imparted in these schools. PBM has planned to modernize / diversify all these Vocational/ Dastkari Schools for imparting skills/ trainings of Computer, use of Office Equipments, like Fax Machine, Photocopiers, Printers, Interior Decoration, Beautician, Cooking, Fishing and Tie & Die etc., in addition to Cutting, Drafting, Sewing and Knitting to help poor women for their empowerment.

Jinnah Burn & Reconstructive Surgery Centre, Lahore

On 21st May 2004, Pakistan Bait-ul-Mal, Health Department, Government of Punjab and Jinnah Hospital, Lahore signed a memorandum of understanding for construction of single purpose state-of-the-art burn and reconstructive surgery centre in Lahore. Pakistan Bait-ul-Mal has allocated Rs. 150 (m) out of which it has released Rs.50 (m) as 1st installment on 24-06-2006 and Rs. 50 (m) on 22-06-2007 as 2nd installment. The foundation stone was laid on 4th August, 2004. PC-I of the project has been revised and construction work is in progress. The Prime Minister of Pakistan during his visit to Jinnah Hospital in August, 2007 announced special allocation of Rs. 500 (m) through PBM to complete the construction work and the matter for release of funds has been taken-up with Ministry of Finance. It is hoped that said funds would be available in 3rd / 4th quarter of current financial year.

Road To E-governance:

The journey on the road to E-Governance, started just five years ago, when PBM took the initiative of making it's own database of poor of this country by computerizing over 2.1 million beneficiaries record till date. It also developed a transparent information retrieval system and introduced IT culture by providing IT training to all its employees on mandatory basis. With the implementation of phase-wise IT development plan, all the provincial offices, as well as, the district offices have been provided with latest computers and being connected with Head Office. The broadband connectivity of 1 MB (optical fiber) with Provincial Offices has revolutionized the ever all office automation in this organization, as we acquired VC (video conferencing) capabilities. This kind of connectivity has not only started facilitating the policy makers, senior management at Head Office of Pakistan Bait ul Mal, Provincial and District Offices to monitor and evaluate various projects but also to our ever-increasing beneficiaries across the country. Following are some of the computerized systems that are in use:

- Food Support Program Management System (FSPMS)
- Automated Web-based Accounting System (AWACS)
- Payroll Information System for Management (PRISM)
- Time and Attendance System (TAS)
- Child Support Program (CSP)
- Individual Financial Assistance (IFA) Medical, Education & General cases.

In addition to the above mentioned systems, MIS has initiated the development of a number of software packages by utilizing available resources at Head Office Software House. Some of the software produced, so far, are: Individual Financial Assistance (IFA) with Proxy Means Testing System and Electronic Transaction with AFIC Rawalpindi and PIC Lahore for speedy processing of medical cases. PBM is taking all possible help from NADRA to validate / authenticate it's database and individual beneficiary records on regular basis. NADRA is also helping in designing and development of new projects such as CSP (Child Support Program) in close coordination with World Bank technical team.

The IT Directorate of PBM has successfully developed a highly professional team of dedicated staff members who are always busy to meet the challenges / targets set by the leadership. There are a number of futuristic projects like, expanding the Electronic Transaction to more hospitals for poor

and needy patients, the Development of a new web-based IFA software with proxy means testing, the Timely completion of I.T. training of all PBM employees for better application of E-governance rules set by the Ministry of IT, the establishment of Data Warehouse and Disaster Recovery Site, and provision of using the Biometric Technology in identification of ultra-poor for transparent and speedy disbursement of cash and many other projects. The future of IT and E-Governance, in this organization, is very promising in the years to come, if the same policies are continued.

IMPORTANT EVENTS :

Distribution of Scholarship Cheques to the students by PBM at Faisalabad on 05-12-2007



MD PBM presenting set of Policy Papers to Mrs. Robina Watto



IMPORTANT EVENTS :

Eid Milan Party at PBM Head Office on 22-10-2007



Prime Minister Shaukat Aziz, Governor Punjab Lt. Gen (R) Khalid Maqbool, Chief Minister Punjab Ch. Pervaiz Ellahi, Minister Social Welfare & Special Education Mrs Zahida Jalal & Managing Director, Pakistan Bait-ul-Mal Brig (R) Muhammad Saifraz at Cheque Distribution Ceremony to students graduating under vocational training programme arranged by Pakistan Bait-ul-Mal at Lahore on 19-09-2007.



Prime Minister Shaukat Aziz, Governor Punjab Lt. Gen (R) Khalid Maqbool, Chief Minister Punjab Ch. Pervaiz Ellahi, Managing Director Brig (R) Muhammad Saifraz at Cheque Distribution Ceremony arranged by Pakistan Bait-ul-Mal at Lahore on 20-08-2007.



IMPORTANT EVENTS :

President Pervez Musharraf addressing the student's ceremony organized by FBM in Islamabad on 19-07-2007



Air University Macro Economics students visited Pakistan Bait-ul-Mal on 02-05-2007



Group photo of 47th Board of Management meeting participants on 15-05-2007



IMPORTANT EVENTS :

MD Pakistan Bait-ul-Mal Brig. (R) Muhammad Sarfraz Receiving Sitara-i-Imtiaz From Governor Punjab Lt. Gen (r) Khalid Maqbool



Executive Director PIMS awarding shield to MD PBM at PIMS Hospital on 03-02-2007.



MoU Signing Ceremony of CSP With NADRA on 12-02-2007



IMPORTANT EVENTS :

46th Meeting of
PBM Board of Management
at PBM Head Office



Distribution Of Cheques
By Saudi Govt. To the
Earthquake Affected
Orphan And
Destitute Children
in Kashmir on
Jan 09-2007



SUCCESS STORIES:-

Assistance to Shaukat Ali (Lahore)

Mr. Shaukat Ali's picture was published in national dailies on 16-02-2007 mentioning that "he is trading his children due to his financial problems". Managing Director Pakistan Bait-ul-Mal Brig (R) Muhammad Sarfraz ordered taking notice to assist the said person on emergent basis. Mr. shaukat was given the Cheque of Rs. 30000/- within 2 days after completing all necessities.

Scared Couple

On 17-08-2006 in Daily The Nation picture of a couple published with the title "Scared couple seeks justice" No NGO or welfare organization was helping them as they got love marriage without the permission of their parents. The couple approached to Chief Justice to help them and in this connection Chief Justice of Pakistan called PBM to assist the couple. PBM assisted the homeless, penniless and scared couple.

Story of Khalida Bibi

Picture of this 29 years old poor woman Khalida Bibi published in "The Daily News" on 22-6-2006. Khalida Bibi was sitting on a bench at busy Bank Road in Rawalpindi and was weeping. PBM contacted the poor woman same day and assisted her in General Rehabilitation with Rs. 30000/- to empower her economically she has a shop presently and she is self reliant.

An exemplary response by Pakistan Bait-ul-Mal

There are institutions aiming welfare of people, and several NGOs too addressing various types of social problems and helping out the needy. No doubt in case where eligible needy people only approach these institutions, they are offered assistance. But such examples are rare when one such institution reaches out to a needy person on its own initiative. But this has happened. A report in one of the prominent dailies was published on 31st March 2006. A cancer case of a very poor lady Sakina Jan was highlighted by the newspaper. On this occasion, remarkable sense of devotion to the cause for which the institution of Pakistan Bait-ul-Mal, stands for, was shown by its Managing Director Brig (Retd) Muhammad Sarfraz. He ordered immediate assistance, to all the concerned persons. And within no time whole machinery of Pakistan Bait-ul-Mal came into motion. All the formalities were completed within 24 hours and cheque worth Rs. 60,000/- handed over to CMH Rawalpindi. This cheque enabled her to start her treatment in time.

Javaid Iqbal, Mianwali, (Tailoring Shop)

Village Jhor is backward area of District Mianwali, in this area there are limited resources for earning. Mr. Javaid Iqbal s/o Mian Muhammad is married person. He is tailor by profession. There are many hardships in his life due to lack of money. Mean while some body told him about Pakistan Bait-ul-Mal. He got assistance of Rs. 25,000/- to set-up a tailoring shop. Investigation Officer of Mianwali has monitored his project on monthly basis. As reported by the concerned beneficiary that his business is running successfully and earning Rs. 2400/- per month which is increasing day by day.

Miss Tanveer Anjum, (Student)

Miss Tanveer Anjum s/o District T.T Singh is a studying MS. Banking and Finance from G.C University Faisalabad. Her father is a poor man and cannot afford her educational expenses. Then she approached Pakistan Bait-ul-Mal for education stipend. PBM has provided assistance to her in different quarters amounting of Rs. 40250/. Thus PBM made easy for her to come her dream true.