





AJ&K

RHC

RIR

RIRF

UC

USAID

SGAFP

Rural Health Center

TBA Traditional Birth Attendant

Union Council

USG Ultra Sono-Graphy

RAHMA Islamic Relief

RAHMA Islamic Relief Fund

Small Grants and Ambassador's Fund Programme

United States Agency for International Development

BHU Basic Health Unit BoT **Board of Trustees** DCO District Coordination Officer DP Distribution Point ECG Electro Cardio Graphy FATA Federally Administered Tribal Areas Frontier Region (semi-tribal area between FATA and Khyber-Pakhtunkhwa) GDP Gross Domestic Product HH Households or Families IDPs Internally Displaced Persons IOK Indian Occupied Kashmir KSA Kingdom of Saudi Arabia LoC Line of Control MDG Millennium Development Goal MoU Memorandum of Association NGO Non Government Organization NOK Norwegian Kroner **OPD** Out Patient Department OSED Organization for Social and Economic Development (Peshawar based NGO) PDMA Provincial Disaster Management Authority PIDE Pakistan Institute of Development Economics PKR Pakistani Rupees PRSP Punjab Rural Support Programme READ Foundation Rural Education, Advocacy and Development Foundation

Azad Jammu and Kashmir (aka Pakistan Administered Kashmir)



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### Chairman's Message



Dear friends.

Assalam - o - Alaikum

Presenting the annual report of RAHMA Islamic Relief for 2012, I am pleased that with the grace of The Almighty, RAHMA has completed its third year since its formal registration. Informally, RAHMA has been working in Pakistan since 2005 providing support to vulnerable communities in disasters and in fulfilling the most pressing development needs.

The year 2012 was a year of progressive growth and capacity-building for RAHMA. Apart from several projects in Pakistan, RAHMA also provided technical support to a relief project for Rohingya refugees and IDPs of Arakan State in Western Burma, under a funding from RAHMA Islamic Relief Fund, Norway. This was the second project in which RAHMA provided its technical expertise to RIRF, Norway in order to help minimize the suffering of disasterstricken people outside Pakistan.

During 2012 RAHMA focused more on development projects for the most vulnerable and underprivileged communities. RAHMA established its second basic health center in a rural area of Azad Jammu & Kashmir. RAHMA's joint health project with PRSP in district Rahim Yar Khan, greatly improved the health status of this floodaffected community and owing to demands of the people, RAHMA extended this project for 2013. RAHMA also appreciates the generosity of local activists and elders in this area, who donated land for more development projects in their area. The efforts of our volunteers and Board members in this regard are also worthy of applause.

In order to empower rural women of the refugee community in district Kotli, RAHMA established a Vocational Training Center in Gulpur Refugee Camp, where 30 women received training in dress-making, while more girls and women will be trained in the coming years. In the education sector, RAHMA's school in the urban slum area of Rawalpindi continued to provide basic literacy to slum children and adult literacy to their parents, resulting in a visible social change among the slum-dwellers. RAHMA also helped the most destitute and vulnerable people in AJK, Khyber-Pakhtunkhwa and Punjab by providing them Qurbani meat on the occasion of Eid-ul-Azha and food packages during Ramazan.

I am thankful to our donors, partners, staff members, volunteers and the communities that we work with, who provide support in our work in one way or the other. I would like to extend our special thanks to RAHMA Islamic Relief Fund, Norway and BoT members for their continued support. RAHMA has marked 2013 as the "YEAR OF HOPE" and we plan to bring HOPE in the lives of more destitute people this year. I hope that our supporters will continue to lend us a helping hand in 2013 and beyond.

Sincerely,

Muhammad Saghir Qamar

Chairman

RAHMA Islamic Relief, Pakistan

# INTRODUCTION

Established in 2004 and subsequently registered in Pakistan under The Trust Act 1882 at registration number ISB1629, on August 31, 2009. RAHMA is a non-Profit, non-political and Non-Governmental Organization (NGO). We are a faith-inspired organization and our programmes are driven by the humanitarian spirit of Islam. We provide humanitarian assistance to people in need based on Islamic principles of charity, equality, kindness and sacrifice and regardless of their faith, gender, age, ethnicity and beliefs.



dynamic organization working towards creation of a just and caring society.

### MISSSION

To improve the life quality of vulnerable people through sustainable development and ensure timely Humanitarian assistance in need.

Reaching out to people with limited or no access to basic services and enabling them to create services they need and giving them access to the opportunities by:

- Organizing them into viable social groups.
- Giving them a feeling of empowerment that reinforces poverty reduction process.
- Convincing them that they can plan and act to improve their lives.
  - Capacity building for use of resources to an optimal advantage.

### Focus Areas during the year

Activities

### Provided Qurbani meat to 558 flood affected families in Rajanpur 1895 families (more than and 707 conflict-affected displaced families from FATA. 13,000 people) benefitted Disaster Relief Distributed cottonseed and fertilizer among 630 flood-affected small farmers in Badin. Established 2 Basic Health Centers in remote rural areas of district 41,600 individuals directly Kotli (AJ & K). benefitted **Basic Health** Provided improved healthcare services to flood-affected people in district Rahim Yar Khan, in collaboration with PRSP. Established a small school for children of urban slums in 45 children and adults **Primary** Rawalpindi in collaboration with SBM Trust. benefitted Education Established Vocational Training Center for women and adolescent 30 women empowered with Vocational girls in Gulpur Refugee Camp (Kotli). the skills to earn a livelihood Training for their families Distributed food packages among 400 refugee households in AJK More than 15,000 individuals for the Islamic month of Ramazan. benefitted Seasonal

On the occasion of Qurbani, distributed Qurbani meat among Kashmiri refugees, flood-affected people in Rajanpur and conflict-

affected tribesmen from FATA.

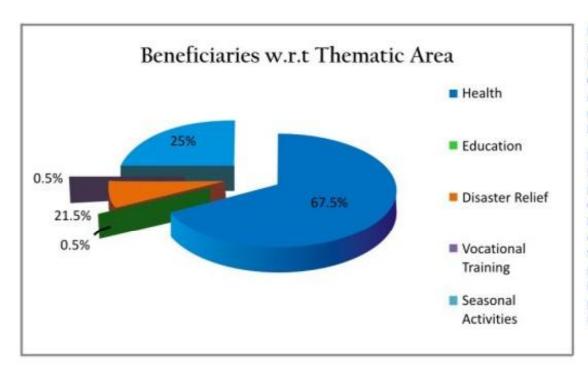


### Year in focus

2012 has been a year of continued growth and capacity building for RAHMA Islamic Relief. During the year, the amount allocated for major projects exceeded PKR 37 Million, while the total number of direct beneficiaries of these projects is more than 61,000.

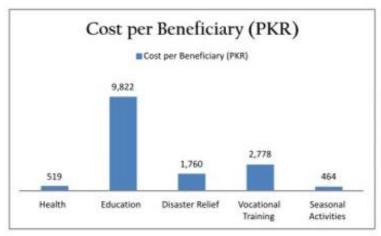
RAHMA welcomed the year 2012 with a new commitment to help people in need across the country. The major disasters facing the nation remained the flood affected people of Sindh (2011 flood) and flood-affected people of South Western Punjab in 2012. RAHMA provided support to the flood-affected people of Sindh in the form of seeds and fertilizers, while later the year, RAHMA helped IDPs from FATA and flood-affected people of Rajanpur (Punjab) via its Qurbani project.

On the development front, RAHMA expanded its healthcare services to UC Dhanwan by establishing a health center in this underserved area and engaging the community in a set of robust mobilization and awareness-raising activities. Our health project in flood-hit areas of district Rahim Yar Khan continued to provide improved healthcare services and this year OPD remained exceptionally high in this BHU. This project specifically improved maternal health in the area, since many rural women met a lady doctor for the first time in their lives. Our basic health center in Khuiratta (Kotli) continued providing services with the funding of USAID.



During 2012, largest numbers beneficiaries (almost 68%) were those who received healthrelated services from RAHMA.

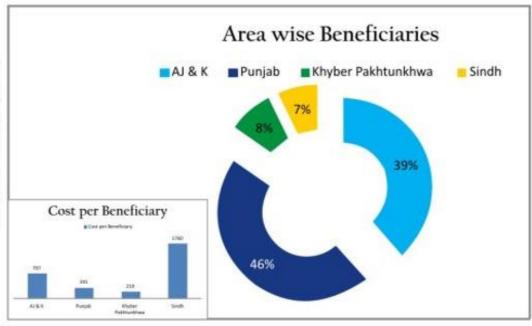
Beneficiaries of RAHMA's seasonal projects rank 2nd. Only 22% of beneficiaries were disaster-affected. On the other hand, cost per beneficiary is highest for Education project and lowest for Seasonal projects.

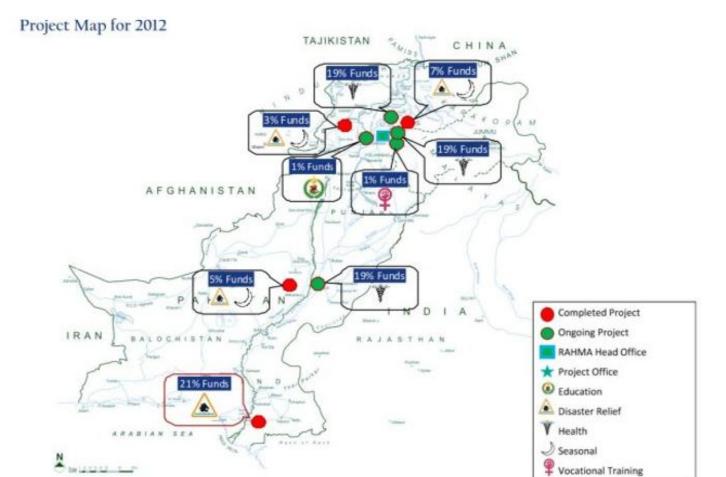


Apart from health, RAHMA ventured the area of into vocational skill development, by establishing RAHMA Vocational Training Center for refugee women and adolescent girls in Gulpur Refugee Camp. The camp is inhibited by more than 450 refugee families from Indian Held Kashmir. At the end of this year 30 women / girls have acquired skills in cushion and dress-making. This is the first milestone towards self-sufficiency in the lives of these poor women.

Children in urban slums are extremely vulnerable, as they are deprived of basic human right of education and health. RAHMA has been working on educating these children through an innovative project - SBM School Project, whereby a makeshift school was established within a slum area. During 2012 the school not only continued providing education to children, but also became a catalyst of social change by initiating adult literacy programme for the slumdwellers.

Geographically, RAHMA's projects had most number of beneficiaries from Punjab (almost 46%), followed by AJ & K (39%).Beneficiaries from Sindh and Khyber-Pakhtunkhwa are 7 and 8% respectively. On the other hand per beneficiary cost is highest in Sindh and lowest in KP.





### Disaster Relief

In September 2011, monsoon floods ravaged the plains of Sindh and Punjab. Farmers who owned small patches of land were totally jeopardized, as they lost their crops entirely. In order to give them a helping hand, RAHMA helped 630 flood-hit small farmers in District Badin (Sindh) by providing them cottonseeds and fertilizers for their next crop cycle.





The Heavy monsoon rains that began in August 2011 and remained continued till September, caused devastation in most parts of Sindh. Monsoon triggered Flooding, affected 22 out of the 23 districts in Sindh. Small farmers (those having less than 5 acres in their possession) were found to be the most affected people during the natural disaster, as their sole source of income - land was submerged and standing crops destroyed.

Out of the 22 affected districts, Badin suffered the most devastation in terms of crop damage and number of affected people, as it is low-lying plain area:

	Total	Affected
Population (Estimated 2011)	1,448,870	1,021,301
Area (Acre)	1,579,416	984,805
Number of Talukas	5	5
Union Councils	46	46
Dehs	511	497
Villages <sup>1</sup>	2	6,395

Cotton is the most important cash crop of the area. besides sugarcane. 100% cotton crop was destroyed during the flood. Small farmers were left helpless and unable to afford the cost of inputs for sowing cotton crops in the next season.

In this time of agony, RAHMA Islamic Relief stood by the affected people of Badin, especially small farmers. RAHMA extended a helping hand to these farmers by providing them recommended variety of cottonseed and fertilizers, which supported them in their earnings, saved their resources and helped them in rebuilding their lives again. 96% of the total funds were utilized in purchasing of cottonseeds and fertilizers.

The project was implemented in UC Muhammad Khan Bhurgary, district Badin. RAHMA provided a complete package of 10 kg cottonseed of BT-121 variety, 150 kg urea fertilizers and 50 kg DAP fertilizer to each of the 630 small farmers.

Union Council Dhanwan is located north of Kotli city next to UC Tattapani, along the boundary with Indian Occupied Kashmir. The Union Council has a population of approximately 50,000 individuals. People of UC Dhanwan are suffering from many problems, but the most obvious one is lack of healthcare facilities. Like other parts of AJ & K, the health conditions of Dhanwan are very poor, owing to poor infrastructure, mountainous terrain, lack of awareness, water and sanitation problems and being prone to natural and man-made disasters.

RAHMA, in partnership with the Development Fund, Norway had already established a Basic Healthcare Center in the same district at another rural area and is fully aware of the health needs of the people and the dynamics of such a project. However, careful field visits of the area were made in April 2012 before launching a health project for the people of Dhanwan. The visits revealed that health facilities are inadequate and in very poor condition in UC Dhanwan. Doctors are few and diagnostic facilities are non-existent. Due to this fact, the area is a heaven for quacks; who are making money and playing havoc with the health and lives of the locals.

Under this project, a modern Basic Health Center was established, having doctor, lady doctor, paramedics, medicines, diagnostic lab and ambulance service. Besides the health center, the project also included Free Medical Camps for far flung villages, Health Screening Camps for school students, awareness-raising among students through Health & Hygiene Clubs, awarenessraising, training of Traditional Birth Attendants and provision of prenatal and postnatal checkups to pregnant women.

The health center became functional in July 2012 and till end of the year, 2600 patients have availed health services at the center and the daily OPD is gradually on the rise. By end of project duration (36 months), an estimated 40,000 people will have directly benefitted from the project. Another interesting component of the project is its "Sustainability Plan"; which is a set of planned activities in order to make the project and the health center selfsustaining by the end of project period.

Progress made during April September can be summarized as follows:

# Rural Primary Healthcare Project Dhanwan, District Kotli, AJK

For the people of remote areas of UC Dhanwan, RAHMA Basic Health Center is not less than a blessing. The health center has provided health services, diagnostic services and free or subsidized medicines to 2,600 individuals, while the capacity-building and awareness-raising component of the project is benefitting the entire population of more than 50,000 of this area.





### Basic Health Services

- 1702 OPD cases
- 381 Lab Tests
- 600 ECG tests

### Emergency Healthcare

• 20 energency cases dealt with

### Maternal Healthcare

- · 80 visits by LHWs
- 200 counselling sessions with women
- 50 women vaccinated

### Child Vaccination

• 50 children less than 5 years age vaccinated

### Capacity Building

- 25 TBAs trained
- 50,000 people reached via banners and posters for health awareness

# Inauguration Ceremony of RBHC, Dhanwan (July 18, 2012)

RBHC Dhanwan was inaugurated in a graceful ceremony held on the project site. The chief guests of the ceremony were Ms. Cicilie Landsverke - Ambassador of Norway in Islamabad and Mr. Javed Igbal Badhanvi - Minister for Food, Government of AJ & K. during the ceremony, Ms. Landsverke applauded the efforts by RAHMA in bringing

about positive social change in Pakistan and in particular in AJK. She expressed her satisfaction on the health facilities provided in the health center. Later she was presented with souvenir and gifts from the project and local staff members.





### Improving Health - Improving Lives

Sahib Jaan is a widow over 60 years old. She lives with her 2 sons and 3 daughters in their mud house in a mountainous village named Phagwarh Mohra in district Kotli of Azad Kashmir. Due to poverty, she cannot afford educating all of her children; hence only younger children go to school while her elder daughters stay at home.

Sahib Jaan is the only bread earner of her family. Due to unavailability of healthcare services, she remains ill most of the time. She is very hard-working and continued working until she is too ill to move. She works in fields and bearing goats to fulfil some basic needs of the children. Her daughters also help her in many of her tasks.

Sahib Jaan's Family is facing several problems regarding health, education and income. Thanks to RAHMA, they now enjoy quality healthcare at their doorstep. Previously, like other people of her village, Sahib Jaan had to go to Kotli city for treatment, after an hour's journey. Being a poor widow, she has also received Sahulat (Facilitation) Card from the health centre, therefore she avails free treatment and medicines. This saves her a big deal of time as well as money. Sahib Jaan can give proper time to her family and she is receiving quality healthcare in RAHMA Basic health centre.

"I am very thankful to RAHMA for helping a widow like me in the form of Sahulat Card and free treatment near my home. Thanks to this facility, I can save a lot of my money and time that used to go wasted on Hakeems and on visiting hospitals in - Sahib Jaan (widow, 61 years old) the city."

Sahib Jaan has many plans for the future of her children. She remains worried about marriages of her daughters and education of her children.

Sahib Jaan Preparing food for the family after recovery



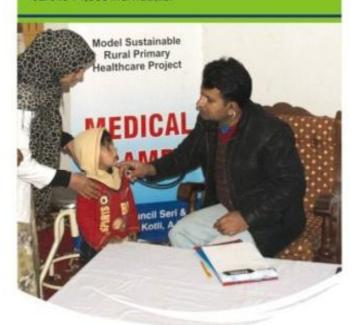
Sahib Jaan having a check-up by Dr. Parvez



Lab Technician taking blood sample of Sahib Jaan



RAHMA's model healthcare project at Khuiratta (AJ & K) has been providing healthcare services to the rural people of this far flung area since July 2010. On the clinical side, the project offers round the clock ambulance, general OPD, diagnostic facilities and free or subsidized medicines. The project also has an outreach component, which includes medical camps, school health screening, training of TBAs and general awareness-raising. During 2012, the project provided quality healthcare, diagnostic services or emergency care to 14,500 individuals.



# Model Sustainable Rural Primary Healthcare Project Khuiratta.

Khuiratta is a small town in district Kotli, located 160 kilometers east of Islamabad. Like other areas of Azad Kashmir, the health indicators of Khuiratta were showing lack of adequate healthcare facilities and poor maternal and child health owing to poverty, lack of safe drinking water and lack of awareness among the people.

The Project is RAHMA's innovative venture in the basic health sector, which is gradually becoming a model and sustainable healthcare project in AJK. The idea of this health center was materialized through the help of the local community which not only donated land for the establishment of centres; but also constructed, on self-help basis, a link road that led to it. This health center offers outpatient care, laboratory tests, ECG, USG, dressing and dispensary related services to the people of UC Khuiratta.

The project was funded by the Development Fund, Norway during 2010. The project is under USAID funding for two years since April 2012 with some extension in the scope and geographical focus. Considering the growing demand of services; RAHMA is going to construct another block.

Mr. Munir Malik founder RAHMA has Laid Foundation stone of the new building



Date	Venue	Facilities	No. Of Doctors	Turnout (no. O individuals
25 Mar 12	RBHC-Khuiratta	OPD, Medicine, Screening, Lab test	4	800
26 May 12	House of Community Member-UC Khuiratta	OPD, Medicine, Screening	3	174
20 Oct 12	House of Community member, Uc Seri	OPD, Medicine, Screening	2	116
12 Jul 12	House of community member-UC Khuiratta	OPD, Medicine, Screening , Lab test	5	352
20 Sep 12	Manjhwar Gala-Uc Seri	OPD, Medicine, Screening	3	312
9 Oct 12	RBHC-Khuiratta	OPD, Medicine, Screening, Lab test	5	918
14 Jun 12	Gov. Boys High School	OPD, Screening	3	120
13 Sep 12	Al Sama Academy, Khuiratta	OPD, Screening	3	57
19 Oct 12	Oxford Public School Seri	OPD, Screening	3	30

<sup>&</sup>lt;sup>2</sup>The centre is located on a 3 kanal plot of land that has been donated to the organization by a member of the local community. While formal transfer of the said piece of land is currently underway; a legal affidavit proclaiming change in ownership status is currently in organization's possession.

# Inauguration Ceremony of MSRPHP

The Project Launching Ceremony and Stakeholders' Workshop of RAHMA's basic healthcare initiative in Khuiratta was launched on Monday, 23rd April 2012. Honorable Sardar Muhammad Yaqoob Khan - President of the state of AJ&K was the Chief Guest of this program. This event was a planned activity of the project "Model Sustainable Rural Primary Healthcare Project (MSRPHP)" in order to bring together different stakeholders of the project at one platform and give them a basic understanding of the project.

The event was also attended by Mr. Mazhar Igbal and Mr. Qudrat Karim of USAID SGAFP; who not only participated in the event, but also reached in the morning and spent many hours with us at RAHMA Basic Health Center.



# Subsiding Agonies

Mohammad Hanif is resident of Ghora 25 KM away from Khuiratta town. He is 40 years of age and he drives a lorry supplying vegetables from Rawalpindi to Khuiratta on daily basis. His job is very tough as he has to drive non-stop for hours on rough roads. In return, he gets Eight Thousand rupees as monthly salary - barely enough to pay house rent and feed his family. With this meager income, he cannot educate his children - 7 daughters and a son. His parents are aged and weak; therefore he has to spend some money on their treatment too. He is also worried about the marriage of his seven daughters, as he cannot save money for their wedding.

Amidst all these agonies, suddenly his body started swelling. rapidly. He could not sleep or walk due to pain and it was difficult for him to carry on with his work. He went to a local hospital in Khuiratta town for medication. However several months' treatment at that hospital ended in smoke.

One day Hanif was informed about RAHMA Basic Health Centre at Broth Nar village near Khuiratta town by her neighbour Salma Kausar. He visited the health centre the next day. Dr. Gul Nawaz working at RAHMA Basic Health Centre is a talented doctor and he believes in identifying the root cause of the disease before starting medication. The doctor studied his case in detail and conducted some lab tests, including USG examination of his kidneys, which revealed that his kidneys are not functioning properly since last eight months!

Dr. Gul Nawaz prescribed him medicines and he started using those medicines. His condition started to improve rapidly and now he is living a normal life like before.







# Improvement of Basic Healthcare Services RYK

(Flood Affected Areas)

A unique healthcare project for flood-affected people of South Punjab, in which, RAHMA works jointly with PRSP and provides quality healthcare and MCH services at BHU Dera Faridi located near the "Katcha" or flood prone area of district Rahim Yar Khan. The impact on the health status of these rural people is visible. During 2012, more than 14,500 people were facilitated with OPD, diagnostic services and free medicines. Under the outreach component of the project, Village Health Committees were formed, health camps were organized, school children and general public were sensitized through awareness-raising campaigns.



District Rahim Yar Khan is one of the affected districts of the 2010 floods, where RAHMA Islamic Relief worked for provision of relief through distribution of food, non-food items, seeds and fertilizers and hygiene items. Apart from relief phase, RAHMA continued providing primary healthcare services during early recovery and rehabilitation phases. Health is also one of RAHMA's core areas of interventions.

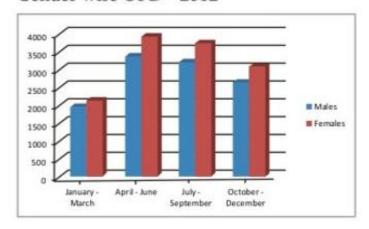
The health facilities in flood-affected areas of district Rahim Yar Khan have insufficient resources, medicines and staff and overall quality of healthcare services was not up to mark.

RAHMA started the project with support of RIRF. Rather initiating another clinic, RAHMA selected and supplemented an already existing Basic Health Unit of the Government of Punjab, which was at easy access for the flood affected population. The project is being implemented in collaboration with Rural Support Program (PRSP), which presently has the mandate to operate all of the existing 104 Basic Health Units (BHUs) in the district. An MoU was signed with PRSP in this regard, and the project also obtained NOC from Provincial Disaster Management Authority.

The BHU was transformed into a community healthcare center where not only quality healthcare services, OPD, medicines, diagnostic facilities and maternal health services are being provided but it also works as a hub of health awareness and capacity-building activities at the community level.

This project will directly benefit 30,000 individuals per year in 9 villages and surrounding hamlets of UC Jhoke Gulab Shah: an area which is located on the left bank of River Indus in district Rahim Yar Khan and which was directly hit by the floods in 2010.

### Gender wise OPD - 2012



# Saving Lives - Sharing Joys

Bharawan Mai is a resident of Baith Machi - a fertile and lush green village on the bank of River Indus in District Rahim Yar Khan. She is 95 years old and heads a large family of 56 persons, including her 7 sons, 4 daughters and many grandsons and granddaughters. She lives in an area where doctors and hospitals are rare and nonprofessional quacks have the freedom to play havoc with the lives of the people.

On the night of November 29, 2012, she fainted in the bathroom. After half an hour, her son Shah Nawaz finds the door of the bathroom locked from inside and no one responding to his knock. He and his wife Sughraan breaks open the bathroom door and find his mother in deep coma.

Shah Nawaz rushed to call self-proclaimed doctor for help, who was a quack. He came and injected her five or six injections, which had no effect on her and demanded ten







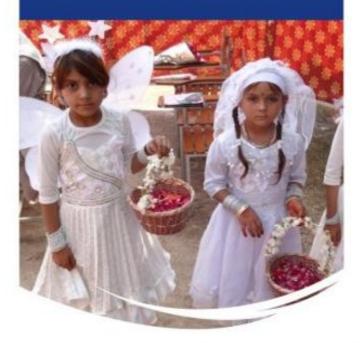
Thousand rupees for his treatment, claiming that he has injected very expensive life saving drugs to her. Shah Nawaz requested him to reduce his bill and give him some time. The quack agreed on the condition that Shah Nawaz will have to pay 150 rupees "surcharge" per day in addition to the ten thousand rupees, until his dues are paid. Shah Nawaz was forced to sell his goat and clear his dues the next day!

Shah Nawaz was advised by his friend to take her mother to nearby Basic Health Unit, Dera Faridi where RAHMA Islamic Relief is providing health services, diagnosis and medicines absolutely free. Due to unavailability of Ambulance, he had to take his mother to the BHU on a donkey cart. On the way, a tractor coming from the other side gave horns and the donkey started to panic. Shah Nawaz could not control the donkey and as a result, her mother fell down from the cart and suffered severe injuries.

Shah Nawaz took her injured mother on his shoulders to BHU Dera Faridi, where she received immediate medical attention. The doctor prescribed her blood sugar test, which were conducted on the spot using lab facility. The doctor was amazed to see that her sugar level was 410 mg/dls, while the normal range is 70 to 140 mg/dl. The Doctor gave her immediate medical support and also prescribed her medicines for controlling her sugar. Within twenty minutes, she opened her eyes. Bharawan Mai's entire family is grateful to the team of RAHMA Islamic Relief.

### Education for All

Shahzada Begum Memorial School is an innovative project of RAHMA in partnership with Shahzada Begum Memorial Trust, in order to provide quality education to children of the urban slums for whom, education is a distant dream. This project will empower these poor children with education and help them break their cycle of poverty. During 2012, more than 25 children acquired basic learning while more than 25 adults also acquired basic literacy and an inspiration to learn under its Adult Literacy Programme.



Every child has the right to education. Poverty and lack of education are inter-connected. You would be surprised to know that Pakistan is a country where public spending on education is less than 3% of the GDP, which is the lowest in South Asia. A nation cannot succeed without educating its children and polishing their technical and vocational skills. The urban slums of Pakistan are one of the most deprived and unprivileged communities. In the twin cities of Islamabad and Rawalpindi, there are more than 30 slums. Most of these slums are inhibited by gypsy community that depends on begging as their source of income. These men, women and children can be seen all day long on busy roads and boulevards, begging for money. As these slum-dwellers make their shelters on government land, hence they are excluded from development mainstream. There are no schools for them, nor any hospitals.

Every year 10,000 children of urban slums are forced to start begging due to extreme poverty; hence they are deprived of education.

In order for the slum-dwellers to break the vicious cycle of poverty, it is inevitable to educate them. With this in mind, RAHMA initiated SBM School in a slum of Rawalpindi with the help of Shahzada Begum Memorial Trust in 2011. The school is makeshift and lies within the slum itself. There are 25 children enrolled in the school, while recently it has also started working as adult literacy center where 20 parents take their lessons in the evening. There are more than 65 children in the area on the waiting list for admission, however due to lack of resources; additional classes cannot be started in the school. RAHMA plans to shift the school to a permanent building in nearby residential areas. In a short span of time, the school has brought about considerable social change in the slum area. The slumdwellers see this school as an emblem of hope.



http://www.indexmundi.com/facts/pakistan/public-spending-on-education

Kaaial says. \*SBM School Has helped Me pursue my dreams. I could not even imagine that one day I will be going to school like other kids wearing neat and clean uniform. Thanks to SBM School, this dream Has come true. I will work hard and gain a good education and I will support my family and help them live a noble and respectful life."



# Nurturing the young sapling

Kaajal is a 9 year old girl living in the slum area along the Nullah Leh in Rawalpindi city. She was born in a community where begging was the most common source of income and there were no taboos associated with it, nor any sense of guilt. Kaajal's parents were professional beggars and like other members of their community, they had no concern for their children's education. They were in a vicious cycle of poverty and Kaajal's future seemed no different. As this community lives in makeshift homes or tents on open spaces that are not owned by them, therefore they remain deprived of schools, health centres and water and sanitation facilities. Some of them think of education as a luxury, while others think of it as a distant dream.

Kaajal's father has six children and he is an old man. He remains sick most of the time, owing to poor hygiene conditions of the community and his old age. Therefore Kaajal was forced to beg on the roads, along with her mother when she should have been admitted to a school. Seeking alms and begging for money with her small hands and lifeless eyes, she would think about her future, which seemed dark to her. She would often see other children of her age going to school, wearing neat uniforms and carrying books, with eyes full of despair. She wanted to throw away the begging bowl, but she could not.

Now, her dreams are coming true, as it has been more than a year since she is admitted to Shahzada Begum Memorial School - a unique education project of RAHMA Islamic Relief for slum kids. Literally she has shattered the begging bowl into pieces and she is hopeful for a better future and respectful life ahead. Her parents also support her and they have been inspired by the Adult Literacy Programme of the school. The project has brought about a tremendous social change in the society, as many parents, who used to take their children to roads with them for begging, now prefer to send their children to school.

# **Vocational Training**

Refugee women are extremely vulnerable and it is inevitable to enable them with the skills to be a productive citizen of the society. With this in mind, RAHMA initiated a Vocational Training Center in the heart of Gulpur Refugee Camp in district Kotli (AJ&K) in July 2012. By end of the year, 30 women and girls have successfully completed their 3month course in dress-making and are now ready to support themselves and their families with a respectable small business that they can call their own.



Poverty remains a serious concern in Pakistan, particularly in its rural areas. According to a report published by PIDE; rural poverty in Pakistan was 22.4 % in 2010. Due to social exclusion, rural women and girls are more vulnerable as compared to men. Lack of decisionmaking powers, lack of resources and inadequate skills are the major causes of poverty among rural women.

Gulpur is one of the two refugee camps in district Kotli, where hundreds of refugee families from Indian Held Kashmir are residing. These refugees are still facing difficulties and their life is miserable. Majority of them are poor labourers and have no full time jobs for their survival. Poverty is rampant in their camps and colonies and most of the refugees families, especially women-headed households are living below the poverty line.

RAHMA established a Vocational Training Centre in Gulpur Refugee Camp in order to empower women and girls from the refugee camp with vocational skills, so that they can increase their household income thereby reducing their dependency on others and enhancing their social status. The centre is accessible, fully equipped and students are trained by an experienced women trainer. The training is very practical and at the end of the 3 months' training course, students are able to start their own business of tailoring or dress-designing. RAHMA provides this training and complete training material absolutely free for refugee women and girls.

The project started in September in a rented building and first batch of 30 students started learning from October 2012. By end of the year 2012, first batch of students have completed their course, and are ready to employ their skills for enhancing their household income. The project also has a sustainability component, and over the years, this centre will be transformed into a self-sustaining enterprise, which will benefit the centre as well as graduating students.

# Inauguration ceremony of VTC, Gulpur

On Sunday, 23rd September 2012; RAHMA Vocational Training Center, Gulpur was inaugurated in a simple yet graceful event that was attended by local community, esp. women and girls and notables from Kotli and surrounding areas. A representative of the refugee community also expressed his gratitude to RAHMA Pakistan and its supporters for opening this vocational training center them.

# New Hopes for a Refugee Girl

Samra age 13, is a special girl enrolled at RAHMA's Vocational Training Centre, Gulpur. Since birth, she can neither hear, nor speak. Samra's parents migrated from Indian Held Kashmir during 1992 to AJ&K. They sacrificed all they had, in the hope of a better future. They started a new life virtually from scratch in the refugee camp. Muhammad Shah Meer - Samra's father is an old man and the sole breadearner of the family. At an old age, he works as a daily-waged labourer in a brick-kiln, as well as mason when ever work is available. In winters, the family has to suffer severe hardships as construction work remains at all-time low.

"This training has
not only given me an
opportunity to learn New skills,
but also helped me gain confidence
and hope. If they can contribute with
better quality sewing machines for us,
it will be a great help. Otherwise I will have
to wait for some time to collect enough money
to buy a sewing machine, In Sha Allah."

Name & age SAMRA 13 years

Family Members Father, mother, 2 brothers and 3 sisters

Location Gulpur Refugee camp.

District Kotli, AJK

Samra's training has started to bear fruits, as in just 3 months, she is now able to stitch garments for men, women and children. On the occasion of Eid, when Muslims celebrate and wear new clothes, Samra doubled the joys of her family by stitching clothes for her siblings and parents, as Eid gift. She is now determined to take her skills one level up and start working as a skilled tailor to support her family. She wants to educate her younger sisters from this income.



Samra's life has been a saga of hope and despair. Unfortunately, she could not study at a school due to unavailability of schooling for special children in that area. She wants to change the fate of her family and break the cycle of poverty. She takes time to do kitchen gardening and backyard poultry, which are her favourite hobbies and occasionally a source of income too.

She is very intelligent and she lives a normal life despite her disabilities. Like normal girls, she has many dreams. She is very happy to learn the skills of dress-making. For her, this is a great opportunity to prove that she is no less than normal girls. She is thankful to RAHMA for opening this centre at Gulpur Refugee Camp.



Qurbani is a ritual of sharing and caring. On this occasion, RAHMA provided fresh Qurbani meat to more than 12,000 individuals including conflictaffected IDPs, flood-affected people and Kashmiri refugees. This not only improved nutritional conditions among these needy people but also helped double their joys of the Eid-ul-Azha.



Sawab Gul, from Amrai Kor (Mohmand Agency) worked as non-skilled laborer in his home-town. Due to the recent conflict, he left his hometown and came to Jalozai IDPs Camp in Nowshera with his wife and 5 kids (aged 2 to 11 years. He continued to work as a laborer in nearby farms and factories. While working in a tin plate factory, he had an accident that caused deep injury and fracture in his leg. He lost his source of income, as long as he is not able to recover again. Due to poverty, he could not afford to offer Qurbani this year. Thanks to RAHMA, he and his kids will have Qurbani meat like the past years.

### Seasonal Activities

Being a faith-inspired organization, RAHMA carried out seasonal activities on important Islamic ritual days like Qurbani and Ramazan. The rationale behind these activities is more of a humanitarian nature, as RAHMA strives to provide social protection to the most destitute and vulnerable segments of the society on these important occasions.

# Qurbani Project

Qurbani is part of Eid- ul- Adha, which is one of the most important Islamic occasions of the year. Qurbani is not merely limited to slaughtering an animal, but actually it means sharing the meat with poor Muslims and relatives.

RAHMA Islamic Relief Pakistan (RAHMA Pakistan/RIRP) performs Qurbani with support from RAHMA Islamic Relief Fund, Norway (RAHMA Norway) and other supporters, and distributes meat amongst the neediest people. This project is carried out each year as part of RAHMA Pakistan's seasonal activities, based on the fact that RAHMA Pakistan believes in the Islamic principles of

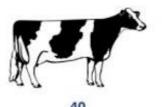
According to Planning Commission, 22.3% of population lived below the poverty line in 2005-06 with a poverty line of PKR 944 per months. Hence they are left with limited choices for food and most probably meat would be too expensive for them. In this situation especially on the eve of Joyous Eid, unprivileged people have been provided with meat that might not have been possible for them in their routine lives. This has not only provided them with fresh meat, but also brought real happiness of Eid to their families.

This year, on the eve of Eid-ul-Azha; RAHMA Pakistan carried out Qurbani of 105 cows and 40 goats/ lambs and distributed the meat among 1,773 most needy and deserving households. The project directly benefitted nearly 12,500 men, women and children. In particular, it helped improve nutritional status of children and women of the target communities.

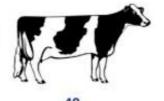
As RAHMA has its Area Offices in Kotli as well as Rahim Yar Khan (southern Punjab), therefore in these locations, RAHMA engaged its field teams in the project. However at Nowshera, RAHMA carried out the project with the help of Organization for Social and Economic Development (OSED<sub>6</sub>) a local NGO based in Peshawar.

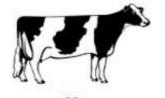
http://www.pc.gov.pk/annual%20plans/2011-12/chapter-14 poverty reduction.pdf

www.osed.org.pk











Kashmiri refugees residing at Gulpur Refugee Camp (Kotli)

508 households

Flood-affected people of district Rajanpur in Southern Punjab

558 households

Conflict-affected IDPs at Jalozai And Peshawar

707 households

### Iftar-us-Saim Project 2012

District Kotli is located to the North of district Mirpur in AJK, bordering Rajauri and Poonch districts of Indian Occupied Kashmir. Kotli city is the district head quarter, which is located 141 KM from Islamabad. The district has a large number of refugees from the bordering areas in Indian Occupied Kashmir, who migrated due to atrocities inflicted upon them by the Indian security forces during the wars between Pakistan and India and also during the armed resistance movement in Indian Occupied Kashmir in early 1990s. Besides the refugees, there are a number of other poor and vulnerable groups, esp. those displaced persons who lived near the Line of Control and had to abandon their houses and properties due to indiscriminate firing and shelling from across the border. There are also a number of women-headed households who have no proper source of income. These households are particularly vulnerable and deserve support.

The project resulted in provision of one month's complete food packages to 400 poor families (almost 3,000 individuals), especially from the refugee community living in district Kotli, for the month of Ramadan. Each food package contained all necessary dry food items, sufficient for an average family for one month. The project not only supported poor and vulnerable people with nutritional support but also helped them spend the Holy Month of Ramazan 1433 with ease and comfort.





Ramazan is the Islamic month of fasting, in which, spending on food increases among Muslims. In order to help the poorest of the poor during this Holy Month, RAHMA distributed monthly food packages among 400 refugee households in AJ&K, reaching out to almost 3,000 people. This helped them spend this holy month with its true Islamic spirit.



# Supporting the vulnerable Rohingya community in Myanmar and Bangladesh

RAHMA played its role as a facilitator for helping the IDPs and refugees of Myanmar's Muslimmajority Arakan state. These helpless people had to abandon their homes due to ethnic cleansing. RAHMA supported this project mainly in its monitoring and evaluation and with other technical expertise. More than 3,000 affected individuals of the affected Rohingya community were supported with Qurbani meat during Eid-ul-Azha.



Arakan or Rakhine is the western state in Myanmar (previously known as Burma), bordering Bangladesh. Muslims are in minority in this state, and most of them belong to the Rohingya tribe. These Rohingyas have been victims of sectarian violence for decades. Recently a wave of sectarian violence in the area left a large number of Rohingya families homeless, as many of their homes were burnt down and they had to leave for safer places. Thousands of them are still living as IDPs inside Arakan while many of the displaced families managed to reach Coxs Bazar district in bordering Bangladesh.

RAHMA Islamic Relief was asked by RIRF to identify local partner in Bangladesh or Myanmar for implementing relief project, provide technical assistance to the local partner and ensure proper monitoring of the project. RAHMA signed a MoU with Fayazee Welfare Foundation, and devised a project of Qurbani meat distribution on the occasion of Eid-ul-Azha to Rohingya IDPs and refugees.

RAHMA carried out Qurbani project for Rohingya IDPs inside Arakan and refugees in Bangladesh. The project was initiated with the overall goal "To share the joys and blessings of the auspicious occasion of Eid-e-Qurban by people of Norway with the conflict-affected IDPs and refugees from Arakan, eradicating the sense of being helpless and lonely."

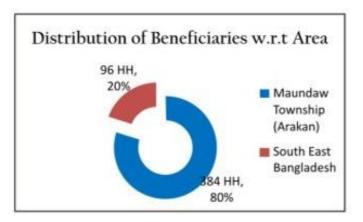


Implementation arrangement for these projects was as follows:

### Fayazee Welfare RAHMA Norway RAHMA Pakistan Foundation To implement the To provide funds in To facilitate RAHMA project and achieve timely manner Norway and FWF with the technical support project objectives, while considering the required To provide monitoring sensitive situation in and evaluation the target area support for the project

<sup>&</sup>lt;sup>7</sup>A civil society organization based in the south eastern city of Chittagong in Bangladesh.

As a result of the project, 480 households have been provided with Qurbani meat to fulfil their nutritional needs and share the spirit of Eid with them. In total 20 cows have been sacrificed most of them inside Arakan. In total 3058 men, women and children have directly benefited from the project. As majority of the affected Rohingyas are inside Arakan, therefore most of the Qurbani meat was distributed among Rohingya IDPs inside Arakan and a small portion was distributed among refugees in south eastern Bangladesh (Coxs Bazar and surrounding area). Besides the tangible support that the project provided to these IDPs and refugees, it also helped reawaken hopes in their hearts. by giving them the feeling that they are not alone in this difficult time and that their Muslim brothers and sisters are with them.



# Institutional Capacity Building

RAHMA always encourages and facilitates its staff members to acquire professional skills that will help them perform their job efficiently. During 2012; many staff members of RAHMA attended training workshops relevant to their work. Most of

these workshops were organized by Assessment and Strengthening Programme funded by USAID.







# Establishment of Area Offices

During 2012, RAHMA strengthened its linkages with the community and local presence be establishing 2 Area Offices in Kotli and Liaquatpur (District Rahim Yar Khan) respectively. Area Office Kotli will take care of 3 projects in Dhanwan, Khuiratta and Gulpur which are located in such a way that Kotli city lies in the center, with approximately equal

distance from each location. Area Office in Liaquatpur has only one project under its supervision, however, being prone to monsoon floods; this Area Office will facilitate relief projects in this area in future.

### Board of Trustees

The Board of Trustees (BoT) as a group has legal responsibility for the policy-formulation, governance and strategic decision-making. The board consists of volunteers from different fields, who oversee operations of RAHMA Islamic Relief on regular basis. Currently the BoT has seven members including the chairman. Major functions of the

- . Ensure legal and ethical integrity and maintain accountability;
- Determine the programme and geographic focus;
- Policy development and implementation in the area of governance, financial affairs, HR, procurement etc:
- Resource Mobilization;
- Enhance organization's public standing.



# Meetings of the BoT:

- General meeting held on 14 January 2012
- General Meeting held on 14 September 2012
- Special meeting held on 17 November 2012 on arrival of delegation from RIRF, Norway

### World Literacy Day

World Literacy Day is held on September 08 each year across the globe. In 2012, an event was organized in Islamabad Press Club by MIF to celebrate this day. All MIF member organizations participated in this event. RAHMA also participated with zeal and zest. RAHMA displayed its reports, presentations and picture albums on its stall. The visitors took keen interest in RAHMA's stall. RAHMA's project staff of the slum school project and some of its students and their parents also participated and expressed their views about the project.

RAHMA believes that education is a basic human right, and strives to achieve education-related MDGs for Pakistan. RAHMA participated with enthusiasm in the event organized on the World Literacy Day on September 8, 2012.



# Visit from RIRF, Norway

Mr. Malik Munir Ahmad founder of RIRF. Norway visited RAHMA Head Office and different project in November 2012. During his visit, he was the Chief Guest of the Ground Breaking Ceremony of the building extension of RAHMA Basic Health Center, Khuiratta. The ceremony was also attended by Deputy Commissioner Kotli, Mr. Masood ur Rahman.



### Annual Award of Excellence

An Annual Excellence Award ceremony was arranged to recognize the efforts of staff of RAHMA. The event was organized in July 2012 at Sarda - a beautiful place in district Kotli. Appreciation certificates and shields were distributed among the best performers.

RAHMA believes in teamwork and a strong sense of ownership and responsibility. Rewarding employees for their effort is a norm at RAHMA. The Annual Excellence Award Ceremony was an effort towards this.





# Projects Summry

Project Name	Major Activities	Donor	Budget for 2012 (PKR)	Location	Duration	No. of Beneficiaries (individuals)
		Onc	joing Projects at	the end of 2012		
Improvement of Basic Healthcare Services	Renovation of BHU in Flood affected areas, of district Rahim Yar Khan, and provision of healthcare services for one year	RIRF	7,265,895	Tehsil/District Rahim Yar Khan	Nov 2011 Dec 2012	24500
Slum School Project or Shahzada Begum Memorial School Project	Provision of primary education to children of slums in Rawalpindi	Individual Donor	442,000	Ratta Amral, Rawalpindi	Sept 11 ongoing	25
Rural Primary Healthcare Project (RPHP), Dhanwan, District Kotli	Provision of basic healthcare, maternal health and awareness among rural population of UC Dhanwan, AJK	Norad	7,252,900	UC Dhanwan, Tehsil and District Kotli	2012-13	2600
Model Sustainable Rural Primary Healthcare Project	Provision of basic healthcare, maternal health and awareness among rural population of Khuiratta, AJK	USAID- SGAFP	7,053,400	UC Khuiratta and Seri, Tehsil Khuiratta, District Kotli	April 2012 to April 2014	14500
Vocational Skills Enhancement of 200 women and girls from Kashmiri Refugees in district Kotli	Vocational skills enhancement in cushion and Dress- making of Refugee women and adolescent girls in district Kotli	Individual Donor	555,575	Gulpur Refugee Camp and surrounding areas, district Kotti	June 2012- June 14	30
			Completed	in 2012		
Agricultural Support for small farmers in flood- affected areas of Badin, Sindh	To provide cottonseed and fertilizer to small farmers affected by 2011 flood	RIRF	7,761,000	District Badin, Sindh	2012	4410
Iftaar-us-Saim Project 2012	To provide food packages for Ramazan to poor refugee households in AJ & K	RIRF	1,600,000	District Kotli, AJ & K	2012	2800
Qurbani 2012	To provide fresh Qurbani meat to flood-affected people in district Rajanpur, conflict-affected IDPs in Jalozai Camp, Nowshera and Kashmiri refugees in district Kotli		5,458,220	District Kotli, (AJ & K), district Rajanpur (Punjab) and Jalozai IDPs Camp (KP)	Oct 2012	12409
	Humanita	arian Projects	abroad (comple	ted with the help of loc	cal partners)	
Qurbani Project for Rohingya refugees and IDPs	To share the joys and blessings of the auspicious occasion of Eid-e-Qurban by people of Norway with the conflict-affected IDPs and refugees from Arakan, eradicating the sense of being helpless and lonely.	RIRF	10,050 US\$	Bangladesh and Arakan State of Myanmar	2012	3058

# Income & Expenditure Account

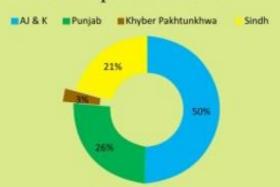
Jan, 2012 to 31st Dec, 2012

Income	PKR
Fund/Donation for Project	41,702,484
General Donation	5,365,782
Other Income	896,430
Revenue	6,268,450
Total Income	54,233,146
Expenditure	
Programe Activities	42,394,016
General Adiministrative	2,748,163
Depreciation	350,218
Total Expenditure	45,492,397
Surplus For the Year	8,740,749
Fund Balance Brought Forward	21,092,445
Fund Balance Carried Farward	29,833,194

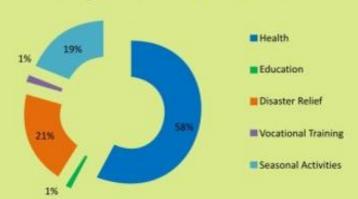
### **Balance Sheet** Jan, 2012 to 31st Dec, 2012

Assets	PKR
Fixed Assets(Land, Furniture,Medical Equipment,	7,438,799
Computers Hadware and Vehicle etc)	
Current Assets	
Bank Balances	10,822,893
Advance	531,486
Prepayments and Receivables	620,724
Investment	12,500,000
Total Assets	31,913,902
FUNDS & LIABILITIES	
Funds	29,833,194
CURRENT LIABILITIES	
Other Payables	2,080,708
TOTAL FUNDS & LIABILITIES	31,913,902

# Funds Expensed w.r.t. Area



# Funds Expensed w.r.t Thematic Areas







### RAFAQAT MANSHA MOHSIN DOSSANI M A S O O M & CO.

Chartered Accountants

### Auditors' Report to the Trustees

We have audited the annexed balance sheet of the **Rahma Islamic Relief** as at June 30, 2012 and the related revenue and expenditure account for the period from January 01, 2012 to June 30, 2012 and cash flow statement together with the notes forming part thereof (here-in-after referred to as the financial statements for the period then ended).

It is the responsibility of the trustees to establish and maintain a system of internal control, and prepare and present the financial statements in conformity with the approved accounting standards as applicable in Pakistan. Our responsibility is to express an opinion on these financial statements based on our audit.

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

In our opinion the financial statements present fairly in all material respects the financial position of the Rahma Islamic Relief as at June 30, 2012 and excess of expenditure over revenue, its cash flow for the period then ended in accordance with the approved accounting standards as applicable in Pakistan.

Place: Islamabad

Dated: November 03, 2012

Rafagat Mansha Mohsin Dossani Masoom & Co.

Chartered Accountants

Engagement Partner: Masoom Akhtar



