

Annual Report

2021-2023



AWAMI DEVELOPMENT ORGANIZATION (ADO) LAYYAH

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Acronyms

ADO	Awami Development Organization
RO	Reverse Osmosis
UNOPS	United States Office for Project Services
IP	Implementation Partner
PPAF	Pakistan Poverty Alleviation Fund
MIS	Management Information System
MDP	Members Development Plan
VDP	Village Development Plan
LEP	Livelihood Enhancement and Protection
CPI	Community Physical Infrastructure
CNIC	Computerized National Identify Card
PO	Partner Organization
HID	Human Institutional Development
NGO	Non-Government Organization
GLA	Government Lines Agencies
HH	Households
RO	Reverse Osmosis

CEO Message



As founder of Awami Development Organization (ADO), when I have recall my past twenty years memories, our inspirations, are now becoming realities after a long period of hard and continuous teamwork, Initially, ADO has emerged by a group of passionate and enthusiastic persons with a great zeal and zest to bring a positive developmental change in deprived areas of district Layyah.

ADO got legal entity in 1996 and from that time continuous efforts have been made by this organization to become a ray of hope for the vulnerable and marginalized communities. Now, the geographic outreach has spread around the national boundaries. This report contains a brief snapshot with special focus on our mission, goals, objectives, completion of projects, its achievements, outputs and outcomes results of our work done during the period of 2016-2018. It cannot in fact cover the insides of how we came to this point for it will need pages and pages. Though it will give our respectable readers the idea how Awami Development Organization (ADO) put together consolidated achievements. My team has achieved these results with their hard work, passion, although, faced new challenges.

I am grateful to Almighty God who enabled me and my team members to raise the voices of voiceless. I am thankful to my team members who have faced challenges during the implementation of project intervention and overcome these challenges through developing and implementing innovative operational strategies. I am also grateful to our donors for their financial assistance, technical support, mutual trust and confidence on us. Local communities' remarkable support encouraged us to continue field operations in any condition. I should must salute on their good attitude and behavior and expect same in future.



About Journey:

Awami Development Organization (ADO) is a Non-Governmental, humanitarian organization working for the ignored, down-trodden and deprived community of District Layyah. The said organization registered in 1996 with Social Welfare Department, Govt. of the Punjab under (voluntary social welfare agencies registration control & ordinance 1961). Its management comprises of devoted, self- less and experienced persons, who have tried their level best to bring together various strata of the society to promote socio-economic situation, mutual welfare, awareness and enlightenment in the area. Awami Development organization (ADO) started its intervention from Tehsil Layyah and expands its work at provincial level. Now, ADO has been registered under Section 42 of the Companies Ordinance 1984 (XL-VII of 1984) from Securities and Exchange Commission of Pakistan (SECP) at 18th November, 2016 and its Current Legal Status has become a Company.

The organization has covered a remarkable distance in terms of its outreach and expansion in addition to standardization in professional capacity during the previous years. Furthermore, to enhance the Organizational professional capacity, the organization has established Standard Operating Procedures (SOPs) in this regard. All staff members are strictly following developed SOPs. The formation of SOPs took significant time and gave opportunity for organizational evaluation and analysis. Moreover, organization has been equipped with all office requirements. Then, ADO moved on developing the major programs based on the priority themes. Since its establishment to till the time, now ADO stands among the first row of humanitarian-based organizations.

Till date ADO works in different hematic are as per ADO's Vision & Mission, i.e. in all over the Pakistan with the support and collaboration of USAID (United States Agency for International Development), PPAF (Pakistan Poverty Alleviation Funds), United Nations Development Program (UNDP), United Nations Office for Project Services (UNOPS), Embassy of Japan (EOJ), South Asia Partnership Pakistan (SAP-PK), Aurat Foundation Pakistan (AFP), Solidar Switzerland, Strengthening Participatory Organization (SPO), International Organization for Migration (IOM), Rural Development Policy Institute (RDPI), Free and Fair Election Network (FAFEN) and SLA (Swiss Labor Assistance).

ADO has built strong network since inception including; Indus Humanitarian Network (IHN), South Punjab NGO Forum (SPNF) DISTRICT COMMISSION FOR CHILD WELFARE & DEVELOPMENT, (DCCWD), District Layyah since 2013, Layyah Civil Society Network(LCSN) since 2011, Coalition for Tobacco Campaign (CTC) since 2008, District NGO Coordination Council with District Social Welfare & Baitual Mal Department, Hashoo Group of Industries during Livestock Trainings of LEP-III, Better Cotton Initiative (BCI), PCCHI (Pakistan CSOs Coalition for Health and Immunization (PCCHI), The Professional Institute Layyah

VISION: A democratic & peaceful society ensuring equal development opportunities to all.

MISSION:

Socio-economic and political development of the Marginalize communities especially children and women through group formation, capacity building, economic support and advocating their rights and entitlements to ensure development for all

GOALS:

1. Create new livelihood options, mechanisms and avenues for poor communities through enhancing technical skills and financial supports.
2. Promote child rights; Child Education, child health, child protection and general awareness rising on child rights elevation.
3. Commencement of sustainable revolt against violence imposed to women.
4. Develop and generate analytical information on disaster management and climate change
5. Provision of facilities of basic Health and Hygiene to communities of remote areas.
6. Strengthen democratic culture, values and practices through institutional development initiatives.
7. Promote and advocate for safe environment among all stake holders and to protect it from manmade disaster through different programmatic interventions.

OBJECTIVES:

1. To prop up meager communities especially they out hand women to stand on their feet by economically empowering them through Islamic microfinance scheme and increasing their employment through entrepreneurship.
2. To elevate child rights through liberating children from bonded labor and provision of sustainable sources of basic education, child protection, child health and initiating a general awareness on child rights uplift.
3. To improve formal and non-formal education especially focusing on early childhood education through elevating awareness and provision of sustainable interventions.
4. To riot against every kind of violence imposed to women through increasing Victims awareness through trainings, capacity building and legitimate interventions regarding violence of women.
5. To strengthen democratic governance through institutional development and improvement in their functioning according to democratic and political processes of the country.
6. To protect natural environment through impurities, pollution and other dilemmas.
7. To help the disaster victim communities through increasing their awareness about the disaster preparedness and vigilance and provide relief to disaster affectees.

e. Major Programs

1. ADO- Livelihood Development Program

- a. Social Mobilization & Institutional Development
- b. Training & Capacity Building (Skills Development, entrepreneurship and business development, asset management, linkages development etc.)
- c. Micro Credit Schemes



2. ADO- Child Rights Program Areas:

- a. Child Protection:
- b. Child Education:
- c. Child Health:



3. ADO-Women Empowerment Program Areas:

- a. Women Rights Elevation
- c. Women Skills Development and Economic Empowerment



4. ADO- Education Program Areas:

- a. Provision of Formal Education
- b. Provision of Non-formal Education
- c. Provision of Technical Education, Vocational Education and Skills Development



5. Health

- a. Primary Health Care (PHC)
- b. Mother and Child Health Care (MCHC)
- c. Emergency Health Relief (EHR)
- d. Health and Hygiene Trainings



6. Disaster Management

- a. Mitigation/Preparedness/Resilience
- b. Rescue
- c. Early Recovery
- d. Rehabilitation



4.FLASHBACKOFMAJOR PROJECTS:

4.1 STRENGTHENING ELECTORAL AND LEGISLATIVE PROCESSES PROGRAM

4.1.1. Project Basic Information:

Name of Organization:	Awami Development Organization (ADO)
Project name:	Strengthening Electoral and Legislative Processes
Approx. value of the contract:	34107565 PKR(243284-USD)
Location:	15DistrictsofPunjabProvince,Pakistan(District Faisalabad, District Toba Taik Sing, District Chiniot, District Jhang, District Sargodha, District Mianwali, District Khushab, District Bhakkar, District D.G. Khan, District Layyah, District Muzaffargarh, District Rajanpur)
Funding Agency:	ECP/UNDP/UNOPS
ProjectPeriod:	23rd April, 2018 to July,2018

4.1.2. Project Description:

As an Implementing Partner (IP) formally started the project at 23rd April, 2018. ADO ensured the provision of qualitative services to UNOPS as an IP through efficient Event Management, Swift reporting mechanism, Cost effectiveness and careful storage and record keeping in designated three divisions/Lots i.e. Lot No. 2. (i.e. Sargodha Division), Lot No.3. (i.e. Faisalabad Division) and Lot No.8 (i.e. D.G. Khan Division). Better event management was ensured through; focusing on prior time training venue arrangement and cleanliness including seats and tables before the training/orientation event, proper placement of training material and stationary at each table, proper distribution of the deliverables, in time serving of refreshment in good qualitative hygienic and fresh form, conduction of attendance of all participants and master trainers and the pictorial evidence of the training event. Finally, the proper wrap up of training material and unused stationary and cleanliness was ensured after end of session. The quality and quantity of food, tea, cookies and mineral water was also ensured and the food was presented/ served in time and with proper table manners.



4.1.3. Project Major Activities:

ADO provided refreshment, logistical support and distributed training material among the total 136730 election staff including APOs, POs, Sr. POs & PRs. Officers including; 29928 participants of Two days training and 106802 participants of and half day training.

Lot	Division	Districts	Two Days	Half Day
			No. of Participants	No. of Participants
1	Sargodha	Sargodha	3702	13214
		Khushab	1368	4883
		Mianwali	1450	5175
		Bhakkar	1484	5297
2	Faisalabad	Faisalabad	7586	27079
		Chiniot	1424	5083
		Jhang	2388	8523
		T.T.Singh	2420	8638
3	D.G.Khan	D.G.Khan	2038	7271
		Rajanpur	1224	4360
		Muzaffargarh	3464	12359
		Layyah	1380	4920
Sub-Total			29928	106802
Total No. of Election Staff			136730	

4.1.4. Project Major Strategies:

Following strategies adopted to ensure smooth functioning of the program;

- Developed upward and downward communication strategies
- Better program management and operational planning's
- Allocation of human and financial resources as per lots/divisions
- Close monitoring and supervision during implementation
- Timely reporting to donors as per agreed plan.
- Cost effectiveness field operations
- Effective and efficient program management strategies

4.1.3 Output and Outcomes Results:

1. Improved knowledge and skills of 444,703 (PrOs, Sr. APOs, APOs & POs) regarding election rules and regulation and election management.
2. Improved election management skills of 48,667 Presiding Officer (PrOs), 48,667 Senior Assistant Presiding Officer (Sr. APOs), 215,357 Assistant Presiding Officer and 132,012 (APOs) Polling Officer (POs) to conduct free and fair election 2018.
3. Improved relationship, confidence and trust of donor on ADO management project capacity.

4.2 INSTALLATION OF RO-WATER PURIFICATION PLANT

4.2.1 Backdrop of the Project: The installation of RO-Water Purification plant based on ADO comprehensive series of consultations with community by using modern techniques of survey and assessment of already installed 5- Water Filtration Plants by TMA Layyah in 2008. At that time responsibility of water supply and sanitation was devolved from Water and Sanitation Authorities (WASAs) to Tehsil Municipal Administrations (TMAs), and these are managed through Public Health Engineering Departments (PHEDs). The arsenic ratios on these plants were about 40-45% from the previous decades. As a result, the innocent citizens have been suffered from vomiting, abdominal pain and diarrhea, muscle cramping, stomach and kidney problems. Women and children were the most victims. Reason behind was, as per technical experts, 1) Inadequate skilled staff hired 2) hygienic conditions were below the standards.

The Public Health Department Report about samples taken from these 5 Filtration Plants is as;

A Statistical Report on the Analysis of Water Samples from District Layyah

Nitrate	50 MG/Liter	17.72 MG/Liter
Arsenic	10 Parts/Billion (PPB)	55 Parts/Billion (PPB)
Flouride	0.50 MG/Liter	1.5 MG/Liter
Iron	0.54 MG/Liter	1.00 MG/Liter
Nitrate	3 MG/Liter	1.05 MG/Liter
TDS	1000 MG/Liter	1350 MG/Liter



The new RO plants were installed in July, 2017 and the inauguration ceremony was held at 17 July, 2017 in which the participants from Public Health Department, District Line department, CSOs, TMA and the participants from educational institutions and community participated.

4.2.2 BeneficiariesDetail:

Sr.	Area of Beneficiaries	(HHs)
1	Mohalla Eid Gah	3500
2	Mohalla Jahan Shah	1000
3	Mohalla Shareef Pura	500
4	Surrounding Markets of Cinema Road, Sadar Bazar etc.	500
	Total Direct & Indirect Beneficiaries	5500

4.2.3 Output & outcomesResults:

1. 5500 households are the directly beneficiaries of these plans
2. 38500 female, children and male are drinking safe water on daily basis
3. Improved linkages with public health, district administration and local government officials improved
4. Strengthened coordination and support mechanism with district administration
5. Decreased water borne diseases in the area especially in the children and women.

4.3 PRIME MINISTER INTEREST FREE LOAN (PMIFL)

4.3.1 Project Summary:

Location	8-UCs of District Layyah 1-UC-Jaman Shah2-UC-NoshehraThalKalan3-UC-SahrishtaThal 4-UC-Jakkhar, 5-UC-Lohanch Nasheeb, 6-UC-Ladhana 7-UC-164 A-TDA 8 Layyah Thal Jandi
Duration	01-Jul-14 to30-Jun-23
Financial Magnitude	144 (Million) PKR

4.3.2 Project Objectives:

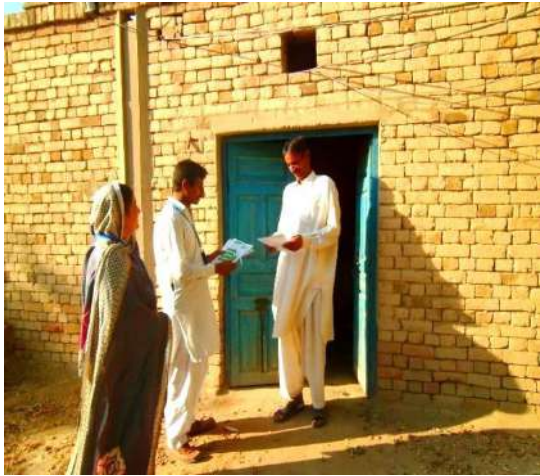
- Make Interest Free Loans available to men, women and youth from poor, vulnerable and marginalized households categorized under 0-40 on the Poverty Score Card.
- Support female participation and inclusion in economic activities by disbursing at least 50% loans to women. Encourage behavioral change by demanding loan beneficiaries to ensure specific health and education practices.
- Enhance the entrepreneurial competencies by extending capacity building services, e.g. enterprise training & counseling, market linkages, financial literacy and numeracy training.

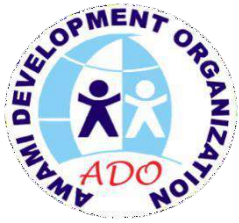


Outcomes:

Through ADO-PMIFL Scheme (Phase-I) total 7150 beneficiaries have received interest free loans and trainings on petty trade development and entrepreneurial skills. These beneficiaries utilized these financial supplements into developing their small businesses.

Through ADO-PMIFL Scheme (Phase-II) total 8223 beneficiaries have received interest free loans and trainings on petty trade development and entrepreneurial skills. These beneficiaries utilized these financial supplements into developing their small businesses.





BASIC EDUCATION COMMUNITY SCHOOL (BECS)



4.4 BASIC EDUCATION COMMUNITY SCHOOLS(BECS)

4.4.1 Project Summary:

Project Title:	Basic Education Community Schools (BECS)
Commencement:	01 Apr 2014 to onward
Venue of Schools:	06 Union councils of Tehsil Layyah

4.4.2 Project Brief:

An agreement was signed between Government of Punjab, Pakistan and ADO for the supervision and sustainability of 50 schools with the support of National Education Foundation (NEF)'s Basic Education Community Schools (BECS) Program in District Layyah. The BECS Program is being managed by ADO from 2014 to onward. This program is aimed "Provision of quality education for deprived boys and girls of remote areas. The basic purpose of the project is to provide quality education of school dropout boys and girls of remote areas so that they can contribute in society as an active citizen. Teachers' refresher course and trainings are provided by ADO through veteran educationist to increase the quality of education. The Monitoring and Evaluation of these Schools and the enhancement of the quality education is being done by ADO. Teacher's performance monitored regularly by the ADO hired supervisors. ADO has also arranged teacher's training program in order to update the knowledge of teachers about the Modern Teaching Skills. In the stated project, ADO has established 50 schools at the Village and Basti level of 9 Union Councils out of total 23 Union councils at Tehsil Layyah namely;

S.No	Schools Located in Union Council (UC)
1	164-A/TDA
2	JAMAN SHAH
3	KOT SULTAN
4	KOTLA HAJI SHAH
5	UC-LAYYAH THAL JAND
6	UC-LODHANA

Single teacher is responsible for all the classes of the school by adopting multi-grade teaching methods; based on formal school curriculum. ADO has been implementing the program with care in selected remote areas of 6 UCs, these UCs are highly ranked as deprived UCs, some of these areas have no access towards any opportunity of formal or non-formal education. These are most conflict and disaster-prone areas of Tehsil Layyah.

4.4.3 Outcomes Results:

- The BECS schools are owned by the local communities
- Improved trend to send children in schools rather than to send them for domestic labor.
- Local peoples are approaching ADO to open these schools in their respective villages especially girls schools.

Voice & Accountability (AAWAZ)



4.5 AAWAZ (VOICES AND ACCOUNTABILITY)

4.5.1 Project summary:

Project Donnor	DFID/SAP-Pakistan
Project start Date	03/2012
Project End date	02/2018
No.of UCs	10 UCs
Project Outcome	Planned The stated outcome for the program is that democratic processes in Pakistan are more open, inclusive and accountable to citizens

4.6 Punjab skills Development Fund

Project Summary:

Location	District Mianwali District DG Khan
Duration	3 Months started from 1 March 2023
Financial Magnitude	2,956,800 PKR

Through this project, 176 of young men and women now have the skills they need to pursue their careers of choice. Explore from hundreds of training options in your city to find one that interests you.

Provision of technical skills to the 176 students in Hunar sa Bahali Program for the betterment of the marginalized community. Through this project the trainees explore their careers and most of it opened their own shop after getting this training. Technical Skills are important for a number of reasons. They can help you work more efficiently, boost your confidence and make you a more valuable candidate for employers. Candidates who have a technical skill are often more confident when applying to certain industries than those who don't



4.7 International Organization for Migration

Awami Development Organization has distributed NFI Kits and other items to the flood affected families in Sindh Province with the Collaboration of International Organization for Migration (IOM)

Donor Supplying Agency	Implementing Partner	Province	District	Tehsile	Union Council	Items	Total
IOM	ADO	Sindh	Mirpur Khas	Jhudo	Allah Bachio Talpur	NFI Kits, Tool kits,	180
IOM	ADO	Sindh	Mirpur Khas	Jhudo	Roshan abad	Tool Repair Kits & Dignity Kits	200



4.5.2 Project Components:

1. Helping women and excluded groups to participate safely in politics and in public spaces at federal, provincial and local levels
2. Building the skills of citizens and communities resolve disputes peacefully, work together for common solutions and be more tolerant towards minority groups and women
3. Facilitating women and other excluded groups to engage with government to improve responsiveness and accountability and demand improved delivery of services
4. Generating and synthesizing improved evidence and communicating/championing this to political leaders and the elite

4.5.3 Project Interventions:

1. Conduct social mapping, review membership and develop village profiles/data to improve functioning of AVF, AUCF, ATF and ADF
2. Strengthen AVF/AUF initiatives to make AAWAZ Aagahi centers women-friendly space and hub of knowledge for women and excluded groups
3. Provision of ATF/ADF initiatives and actions for promoting citizens' voices, actions and accountability & provision of social response and support
4. Review & planning sessions of ANF and APFs on issues of gender-based legislation, social, political, cultural and economic rights and ADR
5. Conduct 'Women's Assemblies' to develop and present charter of demand on women's rights
6. Conduct annual 'Youth Conventions' for EAW&G and implementation of law on forced marriage, customary practices
7. Commemorate 16 Days of Activism on Ending VAW&G (8th march, 12Feb.)
8. Lobbying meetings/sessions/conference with policy makers, standing committees, legislators and political leadership on legislative proposals
9. mediation/ADR and social cohesion issues
10. Public events on ADR related legislation and policies (round tables, conferences, dialogues etc.)
11. Cultural and peace events engaging local communities, progressive religious scholars around social cohesion, peace and harmony
12. Organize; conduct, document and follow-up Khuli Kachehri for improved governance and citizens led accountability.
13. Explore community satisfaction about their access and quality of service delivery using score card technique (health and education).
14. Program orientation sessions, planning and review meetings with District field teams
15. Review and planning sessions with CRPs and other volunteers

4.5.5 Output & Outcome Results

1. Formed and strengthen 50 AAWAZ Village Forums (AVF), ready to take up socio-economic issues through collective actions.
2. Formed and Strengthen 5 AUCF and ensure their functioning through engaging them in programmatic interventions and also engaged them with union councils planning and monitoring of development schemes.
3. Established 5 Aaghai centers, headed by young women, is performing hub of information and also disseminating information among key stakeholders at UC levels.
4. Form, Strengthen and made functional AAWAZ District forum (ADF) to highlight socio-economic and governance issues at district levels as per their action plans.
5. Annual Action Plans of 50 AVF, 5 AUCF, 1 ATF and 1 ADF are developed through consultative process and their progress is monitored on regular basis.
6. 2430 members (1307 male & 1123 female) of AVF, ADF, AUCF and ATF are mobilized, skills enhanced and linkages developed with local public representatives, district administration and GLAs.
7. Social issues raised through conducting Khuli Kacharies at UC, tehsil and district levels.
8. Women assemblies organized and thousands of local women participated on the governance issues, women political participation and to highlight the importance of their vote.
9. Women contested on all seats of 5 UC in local government election and 30% seats are won by these women.
10. Appreciation, cooperation and technical support provided by GLAs, district administration, public and elected representatives during the implementation of the project. Community members also remarkably extended their cooperation for the smooth functioning of the project intervention in their respective villages and hamlets.



5. CONCLUSION:

ADO has reached at the conclusion, with lesson learnt, that there is still lot of effort needs to do for those areas where still communities are waiting about our development actions.

We learnt that “Prime Minister Interest Free Loan” is contributing a lot in restoring and creating new livelihood option and opportunities for rural communities especially for youth male and female members. ADO has decided to continue this initiative by strengthening more through transparent and innovative organizational actions.

ADO has also decided to contribute more for good governance in the coming years through strengthening existing capacities of elected representatives (ERs), building their linkages with other district ERs to initiate learning and sharing experiences.

ADO has decided to develop new programs and action to address negative effects of “Environment and climate change” damaging means of livelihood in remote areas especially for farming communities.

ADO will continue staff building initiatives with the technical support of other like-minded institutions in the coming years so that team can utilize its best potential and abilities to strengthen local communities as per ADO strategic plan.

1. Prop Up to Exceptionally Gifted Adolescent Girl

RESTORING HOPE



9th grader Sania Bibi is an epic proof of will power and courage. Whoever sees her driving herself and taking other girls of her age to and fro in a rickshaw on the village roads looks on in pride and pleasant wonder. Her father bought her a rickshaw for Rs. 45,000 after selling some of his livestock for Rs. 25,000 and adding it

to another Rs. 20,000 that he acquired as loan under the Prime Minister's Interest-Free Loan Scheme. This is not only a way for Sania to commute for her education but by also giving pick and drop facility to 7 girls and charging them Rs. 700 per month. This indeed is a welcome boon in her parents' income which has increased by Rs. 5,600 per month. There was a time when Sania Bibi's father, Muhammad Ijaz, had to take his eldest son out of school because of financial constraints. He was close to pulling Sania Bibi out of school as well when she advised into take advantage of the Prime Minister's Interest-Free Loan Scheme. It was there and then that she decided to drive the rickshaw and let nothing come in the way of her education.

At first, Muhammad Ijaz paid little heed to his brave young daughter's advice, but after giving it a second thought and weighing his options, he arrived at a conclusion that he had no other choice. In January 2015, she received an interest-free loan of Rs. 20,000 through the Pakistan Poverty Alleviation Fund's (PPAF) partner organization Awami Development Organization and sold two of his goats. Thus, he put together Rs. 45,000 required to purchase a second-hand rickshaw for his daughter. Very soon, Sania Bibi learnt how to properly operate a chine. Sania Bibi says "When people see me driving past in my rickshaw, they look at me with respect and offer words of encouragement for my education. I owe all this respect to Prime Minister's Interest Free Loan Scheme which has made meself-sufficient".

Sania Bibi has won the Rising Star Award from Pakistan Poverty Alleviation Fund (PPAF) with a cash prize of worth 20,000 PKR and now she has won the Citi Micro Entrepreneurship Awards by the Citi Foundation and PPAF along with a cash prize worth 50,000 PKR.

Utilizing this amount of money Ijaz Decided to purchase a new rikshaw for Sania Bibi and she can now give pick and drop to about 14 students of her school easily as she has a new big rikshaw



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Recognition, Awards and Achievements of SaniaBibi



12TH CITI MICRO ENTREPRENEURSHIP AWARD
SANIA BIBI WON AWARD AND CASH PRIZE FOR YOUNGER MICRO ENTREPRENEUR BY CITI FOUNDATION & PPAF



Sania is receiving a Cash prize for the youngest micro entrepreneur



Shining Star Award
SANIA BIBI ALSO RECEIVED AN AWARD FOR SHINNING STAR FROM PPAF

1. An Egg Today is Better Than aHen Tomorrow



Full Name: Saima Kanwal
Gender: Female
Birth Date: 21Years
Marital Status: Unmarried
#of Dependents: 1
Full Street Address: Kunal Nasheeb, Union Council Jakkhar, District Layyah
Telephone: 0300-0691200
Type of Business: Layer Farming
Monthly Sales: 9000-10,000
Total Employees: Nill

Saima is a young girl of 21. She has a family of five siblings including her two younger brothers and one younger sister and her father and mother. She lives in Kunal Nasheeb, Union Council Jakkhar, District Layyah. She belongs to a lower middle-class family. All things were going very well until and unless Saima got education upto graduation level, but as she passed her graduation, it became difficult for her parents to afford all the children getting education at different levels, so Saima's parents stopped her to get admission in Master. Saima is an educated and passionate girl, she never gives up and she thought of doing something from which she can continue her education.



She along with her father went to Karobari Rehnumai Markaz established by Awami Development Organization in Union council Jakkhar, there they met Mr. Ghulam Qasim (Credit Officer-PMIFL Scheme) and got all the information about acquisition of the Interest Free loan. Then she discussed her father to do a layer farming small business through availing this loan and her father got agreed. They went to KRM and applied for a loan. Eventually, after completion of the loan process Saima got a loan worth 20,000 Rs/. She purchased a layer farming guide from market and then purchased layer hens and arranged a suitable place for them in her house. Her father also supported her in getting all the needful and desired information. When ADO PMFIL team visited her home, they found her very passionate about growing her business in a beautiful way. After a few months, she started selling the eggs but she got a little demotivated because the local market was not yielding much profit for her as she planned.

Her father uses to come to Layyah City, there he made a contract from a wholesaler and promised to supply the eggs. The wholesaler offered good price per egg than of the local rural market. Saima now a day has been selling about 3 dozen of eggs per day. She has a handsome sale volume about 10,000-11,000 per month and out of which she can earn almost 7000Rs/. Profit per month. She has collected 28,000 Rs/ in the previous four months and her sale volume is rising as the winter season is passing. Now, she aims to get admission in Master in the District Layyah as a private candidate and she also desires to earn some money in her business of layer farming. Her mission is making her own hatchery.

3. A Little backing and Sajjan Made it”

Sajjan Masih has a revolutionary tale of life. Sajjan is one of a family of 12 siblings including 7 sisters, 2 brothers (Later) and his parents. His father was a poor man and two brothers died at young ages and one of his sister is disabled. He became the only one hope for his old parents and his 7 sisters. He was more interested in opening a parlour because he had done some short courses of beautician from Islamabad and he found himself good for this. He opened his own beauty parlor in his own home at a small scale and a lot of female customers especially from Christian communities started coming at him.



Even after being so skilled in his work, Sajjan could hardly earn a suitable profit out of his parlor, the reasons behind were the lack of logistical arrangement, sitting plan, beauty products and tools to handle more customers at the same time. Moreover, Sajjan lack of income made Sajjan to handle the parlor without other manpower. He single-handedly had to deal customer, provide make over and take care of cleanness of parlor.

Much worried about the situation, he started searching over the possible ways to get loan from a financial institution, mean while he heard about PPAF supported PMIFL scheme in his area. He went to Karobari Rehnumai Markaz(KRM) at Sojhla Loan Center established by Awami Development Organization (ADO) at UC-Noshehra Thal Kalan, he inquired thoroughly about the terms and conditions of the loan. Much surprised about the existence of truly interest free loan, he passionately filled his application and submitted to representative Mr. Asif Ali. After wards, ADO PMIFL Project Coordinator Mr. Waqar-UI-Hassan conducted his PSC through physically visiting his home and parlor and found him eligible for granting of loan amount worth 22000 Rs/ at 28-04-2016.



Then Sajjan realized that the sitting plan must be improved and for this purpose he availed another loan worth 25000 Rs at 10-10-2017 and utilized this amount of loan to improve the sitting plans and purchase improved machinery and tool kits for his parlor. His sales begin to rise even he has to engage 4 Christian ladies on nominal salary in order to deal with maximum number of customers coming to the parlor. Sajjan is now earning almost 17000 Rs after meeting monthly expenses.

His future perspective is to enhance his parlor up to a special bride make up parlor and he is quickly moving towards it. He thanks to PMIFL which makes guest room parlor into a profitable business.

Sajjan Was awarded as a National Winner 12th Micro Entrepreneurship Awards Ceremony by Citi Foundation and PPAF.

4. Aneela Never GiveUP



Full Name: Aneela Abass
Gender: Female
Birth Date: 05-12-1989
Marital Status: Divorced
Full Street Address: Chak No 165-TDA Ladhana Dist. Layyah
Telephone: 0307-7827815
Type of Business: Beauty Parlor
Location of Business: 165-TDA Union Council Ladhana

Aneela is a female of 27. She has a tragic story of life. Her father was a jeweler. She got married when she was 25, just after her marriage her father died in an accident. Her husband was an illiterate and un-supportive man, he made her victim of domestic violence. She was an educated and skilled girl. She refused to stay with him. Their marriage came to an end when her husband divorced her. She never gave up and continued her struggle against the odds of life. Aneela heard about the Prime Minister Interest Free Loan (PMIFL). She decided to avail that loan to grow her own business. Aneela had Five Year Experience in Relevant Business. She went to the loan center established in her union council. She availed the loan and upgraded her business to a good extent. She has started earning about 10,000 PKR per day.



Aneela has upgraded the living standard, she has Improve Social Statues, she has become independent and her parents and siblings got much satisfied and passionate after running of her business. Aneela abas has engaged to workless ladies of native community these ladies will after getting training run their own businesses. The target community is presented by a cheap and easily accessibility to the venue for their beauty care pedicure manicure etc. Recently Aneela has been awarded by 13th Citi Micro Entrepreneurship Award by Citi Foundation & PPAF.