

**RURAL DEVELOPMENT FOUNDATION  
PAKISTAN  
(RDF)**



Established  
1978

**Annual Report for the  
Year 2007-2008**

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## PREAMBLE

It gives me a great pleasure to inform on behalf of RDF to all friends, colleagues of RDF NGO network that the dream of RDF to construct RDF Centre will come true. The Agreement to construct three basements and a 10 storey building on the 8 kanal plot of RDF at 31 Mauve Area, G-9/1, has been signed with HAKAS (Pvt) Limited, for construction of this building. On completion of this building, the scope of work of RDF will be enlarged, the Institute of Rural Development Studies (IRDS), Data Bank and Library will also be housed in this building. RDF self-generated income from the rental of this building will increase which will facilitate RDF in the accomplishment of its mission of integrated rural development all over the country. The increased financial support from the income of this building will also enhance the sustainability of RDF which is working as a non-political, non-profit making and non-governmental organization.

**S.M. Asim**  
**Director General**  
**Rural Development Foundation**

## **INTRODUCTION**

### **INTRODUCTION TO RURAL DEVELOPMENT FOUNDATION OF PAKISTAN**

#### **PROFILE**

The Rural Development Foundation of Pakistan (RDF), a non-political, non-profit making and non-governmental Organization (NGO) recognized at the national as well as international level, was founded in June 1978 by Dr. M. Sadiq Malik with the approval of Federal Government vide EAD's letter No. 2(2)IBRD/IER/78 and registered under the Societies Act XXI of 1860 and subsequently registered under the Social Welfare Act XLVI of 1961. At national level it has grass-roots (village level) NGOs/CBOs (Community Based Organizations) as its members and is linked globally through various NGO networks in Asia, Europe, Africa, South and North America.

#### **RDF NETWORK**

The Foundation has more than 200 member NGOs/CBOs in the 4 provinces of Pakistan which are working in the focal villages according to the mandate of the Foundation.

The Foundation is a member of international networking such as: Development Innovations and Networks (IREN), Geneva; Asian NGO Coalition for Agrarian Reforms and Rural Development (ANGOC), Manila, Philippines; Asian Institute of Rural Development (AIRD), Bangalore, India; and The Centre for Our Common Future, Geneva. RDF is a focal point for the Environmental Liaison Centre (ELCI), Nairobi, Kenya. The International Community Education Association (ICEA), UK; World Bank NGO Global Committee, Washington; Asian Development Forum (ADF), Philippines and member World Rural Forum (WRF) Spain. RDF enjoys consultative status to ECOSOC of United Nations.

#### **OBJECTIVES OF RDF**

The Foundation acts as a facilitators in order to make the people aware of their potentials as a force to undertake their development according to their own aspirations and priorities. The approach is: "Village-based Peoples Centred Sustainable Agriculture and Rural Development" which should take the form of a movement. The objectives are:

to facilitate and assist the village community to organize Village Development Committees (VDCs) to undertake surveys, to identify problems, formulate

Small projects and implement the development programmes/projects.

to train the VDCs to improve their management capacity and expertise in formulation of small projects.

to carry out research on various aspects of rural development

to foster and develop contacts with rural development organizations both in Pakistan and abroad to share knowledge and experience

acting as a think-tank to organize seminars, workshops, forums to discuss and document the deliberations on different rural development issues

to publish and disseminate information to member NGOs/CBOs (national network)

### **FIELDS OF ACTIVITIES**

Agriculture and human resource development

Health (Mother & Child care), drinking water, sanitation  
Education and skill development

Population

Environment

Rural Industries

Self-employment

Micro-enterprises, micro financing and income generation projects

Training of women and youth

Human rights

Institution building

Mass communication, Advocacy, and awareness

## **RDF STRATEGY**

RDF organizes the Village Development Committees (VDCs) supported by local Rural Volunteer Corps (RVCs) at the village level, to establish their identity. VDCs are registered under the Societies Act of XXI of 1860 and the Social Welfare Act XLVI of 1961.

VDCs are trained to carry out village bench-mark surveys to identify their problems, prepare village profiles and Five Year Plans. Subsequently VDCs classify their projects as follows:

Self-help project

Marginal support project

Major support project

The Foundation assists the VDCs in procuring proper funding from the government/donors and other agencies for marginal and major support projects.

## **RDF FUNDING**

Membership fees, donations, publications, projects (consultancy), rent from property etc. All donations to the Foundation are exempt from tax by the Central Board of Revenue under section 151 read with section 159 of the Income Tax Ordinance, 2001.

## **RDF CENTRE**

The RDF Centre is established in its own multi storied building raised in the centre of Islamabad on a piece of land donated by the government. The centre also houses Institute of Rural Development Studies (IRDS) and South Asia Association of Non-Governmental Organizations (SANGO).

## **SOUTH ASIA ASSOCIATION OF NON-GOVERNMENTAL ORGANIZATIONS (SANGO)**

SANGO was established in 1987 by group of leading NGOs of SAARC countries. It is registered under Society Act XXI of Islamic Republic of Pakistan..

To provide a forum where NGOs may exchange view and information on matters and questions of common interest.

To serve as an instrument for the development, growth and improvement of NGOs and their activities.

To serve as a means of informing people, governments, particularly the member governments of South Asia Association for Regional Cooperation (SAARC), Inter-governmental agencies and non-governmental organizations.

To encourage research and studies which will promote the growth and activities of NGOs.

To serve as a centre for the collection and dissemination of information on the activities and experience of NGOs and other bodies.

To arrange seminars, conferences, and exchange visits's publications and promotions of joint development programmes where ever possible and feasible.

To promote networking of NGOs in South Asia and establish liaison with governmental bodies of the region and international organizations.

To promote, encourage and advance the objectives and performance of SANGO by such measures as shall be deemed fit.

SANGO is dormant due to political reasons in the SARC countries.

## **RURAL DEVELOPMENT FOUNDATION - ORGANIZATION**

### **PATRON-IN-CHIEF**

Late Gen. Muhammad Zia-ul-Haq  
President of Pakistan

### **CHAIRMAN (PAST)**

Syed Babar Ali  
Admiral (Retd) Muhammad Sharif  
Malik Mairaj Khalid  
Maj.Gen.® Rao Farman Ali Khan

### **CHAIRMAN (PRESENT)**

Maj.Gen.(Retd) Mian Abdul Qayoom

## **FOUNDER EXECUTIVE PRESIDENT**

Dr. M. Sadiq Malik

## **FOUNDER MEMBERS**

1. A.T. Chaudari
2. Dr. A. Qayyum
3. Begum G.A. Khan
4. Ch. Nazar Muhammad
5. Ch. Sultan Ali
6. Dr. Attiya Inayat Ullah
7. Gul M. Khan Jomezai
8. Hakim M. Said
9. Jamil Nishtar
10. Khalid Majid
11. Maj.Gen.® Rao Farman Ali
12. M.A.K. Chaudhry
13. M.A.R. Ariff
14. Dr. M. Sadiq Malik
15. Mian Riaz ud Din Ahmad
16. Mohammad Nawaz
17. Raja Aurangzeb
18. Syed Babar Ali

## **RDF COUNCIL**

- 1) Maj. Gen (Rtd) Mian Abdul Qayoom  
H. No. 29, St. 13, F-7/2, Islamabad
- 2) Dr. M. Sadiq Malik, Executive President RDF  
26 Hill Road, F-6/3, Islamabad
- 3) Mr. H.K. Mir, Executive Vice President  
G-9/1, Islamabad
- 4) Mr. S. M. Asim  
Director General & Member Secretary RDF Council  
House No. 294, St. 18, G-10/2, Islamabad
- 5) Mr. Javed Sadiq Malik



Wafaqi Mohtisab  
Government of Pakistan, Islamabad

- 6) Mrs. Zarene Rashid Malik  
26 Hill Road, F-6/3, Islamabad
- 7) Mr. Raja Inaam Ameen Minhas, Advocate High Court  
Legal Links F-8, Markaz, Islamabad
- 8) Malik Rafique Ahmad Awan  
President  
Yasir Development Foundation  
Awan Building, Shahana Road, Khanewal
- 9) Mr. Rasool Nawaz Sadiq  
Chairman, FARCA, P.O. Box No. 14, Bannu, N.W.F.P.
- 10) Mr. Muhammad Amin Khaskheli  
President, Al Mustafa Welfare Society, Dubi, P.O. Taluka Mirwah  
Distt. Khairpur Mirs Sindh
- 11) Syed Sajjad Hussain Naqvi  
President Al Asar Development Organization, Dera Ghazi Khan
- 12) Mr. Abdul Sattar Khan  
President, AFB, New Korla Naseer Rajan Pur
- 13) Ms. Safia Asghar Bhatti,  
President, Anjuman-e-Behboodi Khawateen  
House No. 23, St.No.1, B Block Renala Khurd, Anwar Shaheed Colony, Okara.
- 14) Syed Aftab Hussain Bukhari  
Executive Director HRSP, AJ&K

### **EXECUTIVE COMMITTEE**

Dr. M. Sadiq Malik,  
Executive President

Mr. H.K. Mir,  
Executive Vice President

Mr. S.M. Asim  
Director General

## **DEVELOPMENT ACTIVITIES OF RDF FOR THE YEAR 2007-2008**

Rural Development Foundation (RDF) had carried out its development activities in the following manner:

- a) RDF's direct interventions in the field
- b) Collaboration with RDF/NGO network.
- c) Technical advice/facilitation of field NGOs

As a direct intervention in the field, RDF is running a Pilot Project which was established as early as 1987 at village Godhu Taxila, is located about 2 KM from Taxila - Khanpur Road and about 7 KM from Taxila Town which in the past was linked with the main road through a kucha track. The village lacked proper communication system with no facilities of sanitation, drinking water, basic health facilities and female education. RDF motivated the people of village Godhu and the adjoining villages and established a Village Development Committee. The RDF Centre was established in village Godhu which housed a Mother and Child Care Centre, Skill Development Center and Girls Primary School. This school was closed when a Government Girls Primary School was established adjacent to the RDF Centre. The village people were motivated to install internal water supply piping and the RDF arranged central drinking water supply from a tubewell to the village. The water drains were also constructed on the road sides. Two KM kachcha track from the main road to the village was metalled. The present activities of the RDF Centre are briefly given as under:

### **RDF PILOT PROJECT TAXILA**

The RDF Taxila Centre has the following facilities available in the Centre.

#### **Mother and Child Care Centre**

The MCH Centre has the following facilities:

- a) Outdoor Patients Department
- b) Family Planning Services
- c) Ante natal and post natal facilities
- d) Blood and sugar test facility
- e) Operation Theatre (Minor surgery)
- f) Ambulance Service and Mobile Dispensary

### **Outdoor Patients Department**

A permanent Lady Health Visitor assisted by other para medical staff is available in the MCH Centre. During the period under report a total of 1,119 patients were examined in the MCH Centre. The monthly turn out of patients is given as under:

July	60
Aug	95
September	70
October	75
Nov.	80
Dec	76
January	57
February	72
Mar	86
Apr	35
May	24
June	40

### **Operation Theatre**

The MCH Centre has been renovated to add further facilities of Patients Waiting Room, one bed patient room, operation theatre and patients preparation room for surgery.

### **Building for Residents Medical Officer**

A small building for the residence of Medical Officer at Godho Centre has been added within the existing RDF Pilot Project building at Godho at a cost of Rs. 18 lakhs with the financial assistance provided by HAKAS (Pvt) Limited.

### **Mobile Dispensary**

An Ambulance has been purchased and equipped with essential medical equipments. This ambulance is also being used as a Mobile Dispensary visiting different villages of Tehsil Taxila in accordance with a laid down schedule under the supervision of Dr. Kamal Hussain, Medical Officer, Godho Medical Centre. The dates of visit to different villages are notified in advance through the VDC who is responsible for making arrangements of check up of patients on a given date and place. In addition to the visits of Mobile Dispensary to different villages of Tehsil Taxila, the following medical camps were also held.

S. No.	Month	Place	Number of patients	Total Patients
1.	July 07	Salargah	61	61

2.	August 07	Kamra Kolian	37 57	94
3.	September 07	Ghari Afghanan Budho	53 67	120
4.	October 07	Sakho (Kashmir Town)	49	49
5.	November 07	Pind Boti	47	47
6.	January 08	Malpur Tehsil Taxila	35 Female 23 Children 18 Male	76
7.	February 08	Kurm Paracha	33 Femal 15 Children 22 Male	71
8.	March 08	Dhairee Malu	27 Female 25 Children 13 Male	65
9.	April 08	Kashmir town	40 Female 17 Male 26 Children	83

### **RDF Skill Development and Vocational Centre Godhu**

The Centre undertakes training of women in sewing, stitching, cutting and embroidery. Different types of courses are run by the Centre which are mentioned below:

- a) Regular 6 Months Course – number of trainees 15
- b) Short Summer Vacation Course for school girls.  
When the schools are closed school students desirous of learning preliminary stitching course are given three months short training. The average number of trainees is 25.

### **Computer Training Centre**

A small Computer Training Centre has also been established at RDF Centre Godhu to give preliminary computer training to the school students. At present 7 female students are obtaining computer training. Miss Naila is working as a volunteer instructor.

### **RDF Model Villages Taxila**

Model Village on the pattern of Godho, one in each Union Council is being established under the expansion programme of Pilot Project Taxila. Provisionally following villages have been selected:

	<u>VILLAGE</u>	<u>UNION COUNCIL</u>
1.	MALPUR	LEB THATU
2.	TOTNIAN	GARHI USMAN
3.	BALAR TOPE	GARHI SIKANDAR
4.	DHOK NASIM	JALALA
5.	KARAMWALL	KHURAM PARACHA
6.	PIND GONDAL	THATA KHALIL

### **RDF-NGO MICRO CREDIT PROJECT FOR ALLEVIATION OF POVERTY**

RDF in collaboration with its network of NGOs started a scheme titled RDF – NGO Micro Credit Project for Alleviation of Poverty in 2002 for which one NGO each from Punjab, Sindh, NWFP and AJK was selected. The basic concept of this project is to reduce poverty by increased income generation of poor rural community through micro entrepreneurs. The project is running very satisfactorily and many jobless people have been able to put up their own self employed micro entrepreneurs through which they have generated or supplemented their income. Summary of the work don so far is given as under:

### **RDF – Frontier Reconstruction, Welfare Agency, Bannu (FARCA)**

S.NO.	NAME	ADDRESS	AMOUNT	PROPOSED PROJECT
1.	Mr. Sardar Khan	Mirbaz Barakzai Bannu	10000	Livestock
2.	Mr. Samander Ali	Kotka Usman Ghani	10000	Livestock
3.	Mr. Sher Adat Khan	Zondha Ghebi Bannu	10000	Agriculture
4.	Mr. Umer Nawaz Khan	Kotka Usman Ghani Bannu	10000	Fruit Business
5.	Mr. Adil Nawaz Khan	-do-	10000	Small business
6.	Ms. Yasmeen	-do-	10000	Embroidery work
7.	Mr. Shah Tamas Khan	Mirbaz Barakzai Bannu	10000	Tyer workshop
8.	Mr. Gulrubana	-do-	3000	Embroidery work
9.	Ms. Baswari Jana	Zondha Ghebi	7000	Flour machine
10.	Ms. Rameela	Mirbaz Barakzai Bannu	10000	Embroidery work
11.	Mr. Zafrullah Khan	-do-	10000	Agriculture
12.	Mr. Zahid Rehman	-do-	5000	Agriculture
13.	Mr. Dil Robaz Khan	-do-	6000	Agriculture
14.	Mr. Fazal Rehman	Mumbati Barakzai Bannu	6000	Agriculture
15.	Ms. Islam Zada	-do-	9000	Cloth Business

16.	Ms. Fasiha	Mirbaz Barakzai Bannu	9000	-do-
17.	Mr. Nematullah Khan	Kotka Usman Ghani Bannu	3000	Tailoring shop
18.	Mr. Qismat Ali Khan	Mirbaz Barakzai Bannu	5000	Dispensary
19.	Mr. Nazar Ali Khan	Kotka Usman Ghani Bannu	10000	Agriculture
20.	Mr. Zir Nawaz Khan	-do-	10000	Cloth business
21.	Mr. Javed Rehman	-do-	1000	-do-
22.	Mr. Mirqad Ayaz	-do-	8500	Agriculture
23.	Mr. Adnan	-do-	10000	-do-
24.	Mr. M. Nawaz	-do-	10000	-do-
25.	Mr. Raza Khan	-do-	10000	Small business
26.	Mr. Baset Ali Khan	Mirbaz Barakzai Bannu	10000	Barber shop
27.	Mr. Kashif Khan	Mamash Khel Bannu	10000	Agriculture
28.	Ms. Khatim Bibi	Zondha Ghebi Bannu	10000	Livestock
29.	Mr. M. Raziq Khan	Mirbaz Barakzai Bannu	10000	Agriculture
30.	Mr. Rasool Rehman	Kotka Usman Ghani Bannu	10000	Small business
31.	Mr. Kashif Ali Khan	Mamash Khel Bannu	4000	Agriculture
32.	Mr. Jamshed Khan	Boza Khel Bannu	3000	-do-
33.	Mr. Ihsanullah Khan	Baka Khel Bannu	3000	-do-
34.	Ms. Robina	Hinjal Nawab Bannu	5500	Livestock
35.	Ms. Aisha	Kot Beli Bannu	5000	-do-
36.	Mr. M. Bilal Khan	City	10000	Small Business
37.	Ms. Aisha Zaitoon	Kotbeli Bannu	10000	Livestock
38.	Mr. M. Jalal Khan	Zondha Ghebi Bannu	10000	Agriculture
39.	Mr. Sadullah Khan	Khani Kala Bannu	10000	-do-
40.	Ms. Zaibun-Nisa	Kotka Usman Ghani Bannu	10000	Livestock
41.	Ms. Balqees	Khani Kala Bannu	60000	-do-
42.	Mr. Haleem Khan	Sokari Karim Khan Bannu	30000	Agriculture
43.	Mr. Samar Jan	Kotka Usman Ghani Bannu	3500	-do-
44.	M. Ibraul Haq	Khani Kala Bannu	10000	Small business
45.	Mr. Gul Zaman Khan	Mirbaz Barakzai Bannu	5000	Agriculture
46.	Mr. M. Saleelurehman	Nurar Bannu	6000	-do-
47.	Mr. Gul Raip Khan	Nurar Bannu	6000	-do-
48.	Ms. Shabana	Hinjal Nurbaz Bannu	10000	Embroidery work
49.	Ms. Shaista	-do-	10000	Embroidery work
60.	Mr. Gul Zaman Khan	Mirbaz Barakzai Bannu	8000	Agriculture
61.	Ms. Fatma Naheed	-do-	3000	Agriculture
62.	Mr. Gul Rashid	Khani Kala Bannu	3000	Agriculture
63.	Mr. Amjad Ayaz Khan	Khani Kala Bannu	3000	Agriculture
64.	Mr. Sohail Khan	Mirbaz Barakzai Bannu	3000	Agriculture
65.	Ms. Afsana Rashid	Khani Kala Bannu	5000	Embroidery work
66.	Ms. Zar Muhammed	Nurar Bannu	6000	Agriculture
67.	Mr. Mauladin Khan	Kotka Usman Ghani Bannu	10000	Livestock
68.	Ms. Sufia	Khani Kala Bannu	7000	Embroidery work
69.	Ms. Gulmina	Bazar Ahmad Khan	10000	Small Business
70.	Mr. Adil Nwaz Khan	Motka Usman Ghani Bannu	6000	Agriculture

71.	Mr. Dil Khobaz	Mamadn Khel Bannu	5000	-do-
72.	Mr. Hazrat Zman	Mumbari Barakzai Bannu	4550	-do-
73.	Ms. Bas Bibi	-do-	4650	Embroidery work
74.	Mr. Hazrat Rehman	Kotka Usman Ghani Bannu	5000	Agriculture
75.	Mr. Abdul Sattar	Kotka Usman Ghani Bannu	7000	Agriculture
76.	Mr. Abdul Wahab	-do-	10000	Small Business
77.	Mr. Amjad Ayaz	Khani Kala Bannu	10000	Agriculture
78.	Mr. Sardaraz Khan	Kotka Usman Ghani Banu	10000	Livestock
79.	Ms. Amna Majeed	Khani Kala Bannu	10000	-do-
80.	Mr. Shamtiyaz Khan	Mirbaz Barakzai Bannu	10000	Agriculture
81.	Ms. Rooh Jana	Shah Madi Kala Bannu	10000	Livestock
82.	Mr. M. Barak	Mumbati Barakzai Bannu	10000	Agriculture
83.	Ms. Zoha	Khani kala Bannu	5000	Embroidery work
84.	Ms. Qamroon	MirbazBarakzai Banuu	5000	Embroidery work
85.	Ms. Aslam Jana	-do-	5000	Livestock
86.	Ms. Firoza	-do-	5000	-do-
87.	Mr. Samander Ali	-do-	10000	Small business
88.	Mr. Nematullah khan	-do-	10000	-do-
89.	Mr. Balakaman	Balakmon Barazai Bannu	10000	Agriculture
90.	Mr. Hamid Nawaz	Kotka Usman Ghani Bannu	7000	-do-
91.	Mr. Iqbal Nawaz	-do-	3000	-do-
92.	Ms. Sumera Jabeen	-do-	8000	Livestock
93.	Ms. Nosheen	-do-	3000	Embroidery work
94.	Ms. Salma	-do-	9000	Livestock
95.	Ms. Mamta Gul	Mumbati Barakzai Bannu	10000	-do-
96.	Mr. Shaniyaz	-do-	5000	Agriculture
97.	Mr. Dinhuhammed	-do-	5000	-do-
98.	Ms. Akhtari jana	Village Zargram Bannu	7500	Livestock
99.	Mr. Sheraz Khan	-do-	9500	-do-
100.	Dr. Shafullah Khan	Kingar Jaahadur Bannu	10000	Medicine store
101.	Mr. Shamriyaz Khan	Gulanoor Barakzai Bannu	10000	-do-
102.	Ms. Dilrobana	-do-	6500	Sewing machine
103.	Ms. Bas Khumara	-do-	10000	Midwife Equipments
104.	Ms. Jalal Ahamd	Kotka Qadir Khan Bannu	10000	General store
105.	Mr. Ihsanullah Khan	Aka Khel Bannu	8500	Live stok
106.	Mr. Shayan sadiq	-do-	9000	Agriculture
107.	Mr. Waheed	Mazanga Bannu	10000	General Store
108.	Mr. Qamar Ali	Khani Kala Bannu	9500	-do-
109.	Ms. Janzeba	-do-	8500	Live stock
110.	Mr. Balakamon	-do-	10000	Agriculture
111.	Mr. Rahmat Ameen	Mirfazar Kala Bannu	6500	-do-
112.	Mr. Basit Ali	Zondha Ghebi Bannu	10000	Barar shop
113.	Mr. Sarfaraz	Akhun khel Bannu	10000	-do-
114.	Mr. sanaullah Khan	Usman Gahni Bannu	7500	Agriculture
115.	Mr. Dostullah Khan	-do-	10000	General store

116	Mr. Mali Gul Khan	-do-	5500	Agriculture
117	Ms. Yasmeen	Loharan Bannu	8000	Home based business
118	Ms. Zohra	-do-	9500	-do-
119	Ms. Asia	Akhondan Bannu	10000	-do-
120	Ms. Rahim Bibi	Gul Raihan Bannu	10000	Live stock
121	Mr. Balqiaz khan	-do-	5500	Agriculture
122	Mr. Zir Nawaz	Usman Ghani Bannu	10000	General Store
123	Mr. Shahzeb Khan	-do-	4500	Agriculture
124	Mr. Nematullah Khan	Mirbaz Barakzai Bannu	10000	Agriculture
125	Ms. Zinat Ghani	Hinjal Bannu	7500	Home based business
126	Ms. Fazma	-do-	8500	-do-
		<b>Total:</b>	<b>975700</b>	

During the current year 2007-2008 the loan has been released to 41 male and 32 female persons doing their small business in agriculture, live stock development and home business.

### **RDF – Yasir Development Foundation (Regd) Khanewal**

#### **Loaning during the year 2002**

1.	Riffat Perveen Chak No.93/10-R	10,000/-	Three goats each were handed over to these women. After one year the number was increased. These women sold some goats and repaid the loan. Seven goats were left with them with which they are now earning their livelihood.
2.	Dolat Hayat	10,000/-	
3.	Suda Mai	10,000/-	
4.	Farhat Naz	10,000/-	
5.	Mehboob Sultana Colony No.3 Khanewal	8,000/-	The women purchased cloth from Faisalabad with the loan money and sold it on profit in their village. They earned profit with which they started their own business and repaid the loan.
6.	Amna Bibi	8,000/-	
7.	Hameeda Begum	8,000/-	
8.	Sughran Bibi 91/10-R	7,000/-	The woman purchased a zig zag machine started embroidery business She earned profit and started her business and repaid the loan.
9.	Gullan Mai w/o Shaha Mand Colony No.3	6,000/-	The women put up a fruit & vegetable stall in front of their houses. Earned



			profit, repaid loan and are running their store.
10.	Keena alias Ameena	6,000/-	
11.	Muhammad Nawaz Shekhana 93/10-R	7,000/-	He is a small farmer. Acquired loan for seeds, urea etc. Earned profit on his yield and repaid the loan.
12.	Abdul Ghaffar Welder Colony No.2 Khanewal	5,000/-	He is a welder by profession. Started his own business with the loan money. He is well established now and has repaid the loan.
13.	Allah Jawai Chak No.76/10-R Khanewal	5,000/-	The woman is engaged in embroidery business and sells embroidery suits. Earned profit and repaid the loan.
<b>Total:</b>		<b>100,000/-</b>	

### Loaning during the year 2003

1.	Parveen Akhtar d/o Mehr Din Colony No.3 Khanewal	10,000/-	The women, during the Eid collectively purchased cloth from Faisalabad and Multan and sold it house to house and earned profit. After repaying their loan now they have their own business and well settled with it.
2.	Shahida w/o Muhammad Yaseen	10,000/-	
3.	Naheed Sultana w/o Mushtaq Ahmed Colony No.2 Khanewal	10,000/-	
4.	Nasreen Begum d/o Gul Khan	10,000/-	
5.	Sameea Neelam d/o Muhammad Shafi	10,000/-	
6.	Hafeezan Bibi d/o Shakeel Ahmed 88/10-R, Khanewal	10,000/-	
7.	Rozeena Bibi d/o Nazeer Ahmed Faradwali Masjid	10,000/-	
8.	Nasira Bibi d/o Ismail Kot Beerbal, Khanewal	10,000/-	
9.	Saeema Ismail d/o Ismail Colony No.3	10,000/-	
10.	Ameeran Mai d/o Mumtaz Ahmed, Kot Beerbal	10,000/-	
11.	Aqeela d/o Muhammad Hussain Sadat Colony	10,000/-	
<b>Total:</b>		<b>110,000/-</b>	

**Loaning during the year 2004**

1.	Shabana d/o Javed Old Khanewal	5,000/-	They purchased add. accessories for their Beauty Parlor. It is now running well. Have repaid loan.
2.	Washaba d/o Javed	8,000/-	
3.	Atta Muhammad d/o Dost Muhammad Kot Beerbal	7,000/-	The boy entered into fruit & vegetable business. On earning profit repaid loan timely.
4.	Zohra Naeem d/o Naem Khan, Peoples Colony	10,000/-	All the women started selling bangles. Earned a good profit and repaid their loan.
5.	Najma Khanam d/o Kausa Jamil Zahoorabad	10,000/-	
6.	Azra Jamil d/o Kausa Jamil Kamran Colony	10,000/-	
7.	Manzooran d/o Talib Hussain Kamran Colony	10,000/-	All the three women jointly started selling embroidery suits. Earned good profit and repaid loan. Still in the business
8.	Ameeran Mai d/o Muhammad Nawaz Kamran Colony	10,000/-	
9.	Maqbool Amed s/o Khushi Muhammad, Kot Muhammad Hussain	10,000/-	
10.	Dr. Muhammad Ayaz Afzal, Colony No.3	10,000/-	Purchased additional accessories for the clinic and repaid loan timely.
11.	Bakhtan Mai Chak No.93/10-R	10,000/-	All the women started selling bangles. Earned a good profit and repaid their loan.
12.	Saban Mai d/o Ahmed	10,000/-	
13.	Jandan Mai w/o Haq Nawaz	10,000/-	
14.	Gullan Mai w/o Shaha Mand	10,000/-	She put up a fruit & vegetable stall. Earned profit, repaid loan timely.
15.	Ghulam Jannat w/o Rustam	10,000/-	The women sold cloth on profit in their village, earned profit and repaid the loan.
16.	Mukhtaran w/o Muhammad Aslam Chak No.91/10-R	10,000/-	
17.	Shazia Mai w/o Muhammad Hussain Chak No.91/10-R	10,000/-	
18.	Ameeran Mai w/o Sajjad Chak No.93/10-R	10,000/-	
19.	Mubeen w/o Mukhtar Colony No.3	10,000/-	The women purchased make-up material for ladies. Sold it on profit and repaid their loan timely.
20..	Zubaida Bibi Chak No.93/10-R	10,000/-	
21.	Raziia Bibi Atta Muhammad	10,000/-	
	<b>Total:</b>	<b>200,000/-</b>	

**Loaning in December – 2005**

1.	Memona Qadri d/o Shabbir Ahmed	10,000/-	The women purchased make-up material for ladies. Sold it on profit. Repaid their loan timely and now doing their own business.
2.	Azra Mai w/o Mazhar Nawaz	10,000/-	
3.	Pathani w/o Muhammad Ramzan	10,000/-	
4.	Fateh Bibi w/o Wali Dad Chak No.91/10-R	10,000/-	These borrowers purchased goats and nourished them. On the occasion of Eid-ul-Azha sold them, earned profit and repaid their loan and continued business.
5.	Habibullah s/o Ghulam Farid Chak No.42/10-R	10,000/-	
6.	Rukhsana Inayat w/o Shakeel Chak No.42/10-R	10,000/-	
7.	Rahat Parveen w/o Hakim Ali Chak No.42/10-R	10,000/-	
8.	Qayoom Bibi w/o Fateh Khan	10,000/-	Purchased thread etc. prepared “parandas” sold them. Earned profit, repaid loan and continued her business.
9.	Kishwar Sultana d/o Sarfraz 93/10-R	10,000/-	Both the women purchased cloth and prepared embroidery suits. Earned good profit and repaid loan. Still in the business
10.	Kalsoom Mai w/o Fida Hussain 93/10-R	10,000/-	
11.	Irshad w/o Khizar Hayat Chal No.93/10-R	10,000/-	Purchased goats, nourished them, sold them on profit and repaid their loan
12.	Rashida Aqeel w/o Muhammad Aqeel Block No.13	10,000/-	
13.	Razia Mai w/o Allah Ditta Chak No.93/10-R	10,000/-	
14.	Azra Ijaz w/o Muhammad Ijaz Gulberg Town	10,000/-	Purchased a calf, sold it after some time and repaid their loan.
15.	Mukhtar Begum Kot Muhammad Hussain	10,000/-	
16.	Shamim w/o Abdul Aziz Colony No.3	10,000/-	Purchased thread etc. prepared “parandas” sold them. Earned profit, repaid loan and continued her business.
17.	Kausar Parveen w/o Muhammad Latif Basti Chan Shah	10,000/-	
18.	Najma Khanam w/o Muhammad Zafar Zahooraabad	10,000/-	
19.	Daulat Bibi w/o Ahmed Yar Chak No.28/10-R	10,000/-	They purchased add. accessories for their Beauty Parlor, earned profit; repaid loan and continued their

20.	Manzooran w/o Talib Hussain Kabirwala	10,000/-	business.
21.	Ameeran w/o Muhammad Nawaz Nishat Cotton	10,000/-	Established poultry farm. Earned fair profit and repaid loan timely
22.	Shabana Naheed w/o Javed Old Kanewal	10,000/-	
<b>Total:</b>		<b>220,000/-</b>	

**Loaning during December, 2006, bound to repay  
their loan by December, 2007**

1.	Saban Mai d/o Ahmed Bharwana	5,000/-	For purchase of calf
2.	Zareena Bibi w/o M. Hussain	10,000/-	For purchase of buffalo calf
3.	Habib w/o Muhammad Nawaz	10,000/-	For purchase of buffalo calf
4.	Irshad w/o Khizar Hayat	10,000/-	For purchase of buffalo calf
5.	Rugaiya w/o Atta Muhammad	5,000/-	For purchase of goat
6.	Rukhsana w/o Iftikhar Maqbool	10,000/-	For purchase of buffalo calf
7.	Azra Mai w/o Muzhar Nawaz	7,000/-	For purchase of calf
8.	Sughran w/o Muhammad Ashraf	8,000/-	For purchase of calf
9.	Shamim w/o Manzoor	10,000/-	For purchase of buffalo calf
10.	Pathani Mai w/o Ramazan	10,000/-	For purchase of buffalo calf
11.	Azra Ijaz w/o Hussain	5,000/-	For purchase of goats
12.	Kausar Parveen w/o Lateef	5,000/-	For purchase of goats
13.	Shabana Naheed w/o Akhtar	5,000/-	For purchase of calf
14.	Manzooran w/o Talib Hussain	10,000/-	For purchase of buffalo calf
15.	Sabra w/o Akram	10,000/-	For purchase of goats
16.	Nabeela Shafiq w/o M. Aslam	10,000/-	For purchase of crockery
17.	Ameeran w/o M.Nawaz	10,000/-	For purchase of goats
18.	Najama Khanam w/o M. Zafar	10,000/-	For establishing a small poultry farm
19.	Riffat Parveen Chak No.93/10-R	10,000/-	For purchase of items for General Store
20.	Sudan Mai	10,000/-	For purchase of buffalo calf
21.	Mehboob Sultana Colony No.3	10,000/-	For purchase of embroidery machine
22.	Hameed Begum Colony No.3	10,000/-	For purchase of calf
23.	Sughran Bibi ChakNo.91/10-R	10,000/-	For purchase of buffalo calf
24.	Amana Bibi Colony No,3	10,000/-	For purchase of goats
25.	Nasreen Begum Colony No.2	10,000/-	For purchase of add. accessories for Beauty Parlor
26.	Nasira Bibi	10,000/-	For purchase of buffalo calf
27.	Parveen Akhtar Colony No.3	10,000/-	For purchase of calf
28.	Saema Ismail Colony No.3	10,000/-	For establishing a small poultry farm
<b>Total:</b>		<b>250,000/-</b>	
<b>Grand Total:</b>		<b>880,000/-</b>	

During the year 2007-2008 Micro Credit Loan was dispursed to 20 persons in the filed of house business, cattle development, agriculture and small business.

**RDF – Al Mustafa Welfare Association Dubi (Regd)**  
**District Khairpur Mir's**

Rs. 2,51000/- has been disbursed to 40 male and female persons up to the year ending 2007-2008 in the field of house business, cattle development, agriculture and small business as per detail given below:-

S.#	Name of Benf:	Address	NIC.#	Amount of Loan
1.	Mst:Zubeda w/o Manzoor Hussain	Village & p/o Dubi Taluka Thari Mirwah	442-93-160597	10000/=
2.	Mst: Noor Jahan w/o Munwar Ali	-do-	442-80-177117	10000/=
3.	Ms:Ghulam Shareefa w/o Raheem dad	-do-	442-59-106558	10000/=
4.	Mst: Waziran w/o Muhammad Ali	-do-	442-92-157463	10000/=
5.	Mst: Ghulam Shabiran w/o Jan Muhammad	-do-	442-80-193607	10000/=
6.	Mst: Allah Wasai w/o Luqman Ali	-do-	442-93-160602	10000/=
7.	Mr. Zahid Hussain S/o Allah Diwayo	-do-	45206-5120377-8	10000/=
8.	Mst: Haneefa w/o Imdad Ali	-do-	442-93-160600	9000/=
9.	Mst: Abida w/o Muhammad Mithal	-do-	442-82-193912	10000/=
10.	Mr. Ghulam Abass S/o Haji Me`vo	-do-	442-81-2390202	10000/=
11.	Mst: Zareena Khatoon w/o Kasar Ali	Village Tali p/o Dubi Taluka Thari Mirwah	45206-6503618-8	5000/=
12.	Mst: Zaib ul Nisa w/o Shah Muhammad	-do-	442-89-029901	3000/=
13.	Mst: Aziz Khatoon w/o Wahid Bux	-do-	442-93-162787	6000/=
14.	Mst: Musrat Begum D/o Ali Murad	-do-	442-79-185013	5000/=
15.	Mst: Zareene Khatoon w/o Wahid Bux	-do-	45206-5662812-6	3000/=
16.	Mst: Lal Khatoon w/o Abdul Sattar	-do-	442-79175380	8000/=
17.	Mst: Afroz Khatoon w/o Muhammad Ali	-do-	45206-8397242-6	5000/=
18.	Mst: Jameela Begum W/o Rasool Bux	-do-	442-77-170231	3000/=
19.	Mst: Sham Khatoon D/o Muhammad Yaqoob	Village Hashim Gopang p/o & Taluka Thari Mirwah	442-79-178549	3000/=
20.	Mst: Rubeena Khatoon D/o Khan Muhammad	-do-	442-77-158550	4000/=
21.	Mst: Razia Begum w/o Ashfaque Ahmed	-do-	442-75-167109	3000/=

22.	Mst: Razia Khatoon D/o Khadim Ali	-do-	442-76-126629	3000/=
23.	Mr: Ghulam Mustafa S/o Rasool Bux	-do-	442-90-005878	3000/=
24.	Mst: Suhni W/o Wali Dino	Village Pir Bux P/o & Taluka Thari Mirwah	45206-9457467-4	5000/=
25.	Mr: Ghulam Ali S/o Habib ullah	-do-	442-70-007734	6000/=
26.	Mr: Sikandar ali S/oAllah Wadhayo Soomro	Village Soomra p/o & Taluka Thari Mirwah	45206-1094174-1	7000/=
27.	Mr: Imam Dino S/o Raheem Bux	-do-	45206-7420286-7	3000/=
28.	Mr: Syed Miskeen Ali Shah S/o Turab Ali Shah	-do-	45206-1221041-5	5000/=
29.	Mr: Imran Ali Mallah S/o Ghulam Shabir	Village Sanhro P/o & Taluka Thari Mirwah	45206-5049292-1	8000/=
30.	Mst: Haseena Khatoon w/o Muhammad Hassan	-do-	45206-3954370-6	7000/=
31.	Mst: Dilshad w/o Hidayat Ali	Village Sheena O/o & Taluka Tharai Mirawah	45206-65860017-4	6000/=
32.	Mst: Shahar Khatoon w/o Sahib Dino	-do-	45206-9597364-4	5000/=
33.	Mr; Hassan Ali s/o Noor Ali	Village Soodhra p/o & Taluka Thari Mirwah	45206-9311341-6	6000/=
34.	Mst: nazeer Khatoon w/o saith Ali	-do-	45206-7627315-9	5000/=
35.	Mst: Qaim Khatoon D/o Ali Dino	-do-	45206-3869772-2	3000/=
36.	Mr: Abdul Sattar S/o Din Muhammad	Village & p/o Habib ullah Taluka Thari	45206-2399279-1	4000/=
37.	Mr: Muneer Ahmed S/o Muhammad Ali	-do-	45206-0640360-1	8000/=
38.	Mst: Zubeda W/o Ahmed Khan Jamali	-do-	45206-1716095-8	9000/=
39.	Mst: Naheed Akhtar W/o Mushtak Ahmed	-do-	45206-5118377-1	6000/=
40.	Mst: Satabi w/o Mumtaz Ali	-do-	45206-77918560-6	5000/=
		<b>Grand Total</b>		<b>251000</b>

### **RDF - Himayalan Rural Support Programme (HRSP) AJ&K**

HRSP could not start the Micro Credit Project earlier due to certain environmental factors. The programme was started in the year 2007-2008 for giving loan to rural women for buying goats, sewing machines in vocational centres and the community workers are buying house construction material. The revolving micro finance fund now available with HRSP is Rs. 2 lakhs.

## **Summary of Micro Credit Project**

The RDF-NGO Network Micro Credit Project for the alleviation of poverty is running very satisfactorily. The tables given above will show that Frontier Reconstruction, Welfare Agency (FARCA) has loaned out Rs. 975,700/- up till now to the deserving poor. Similarly this programme has been carried out very successfully by Yasir Development Foundation who has loaned out Rs. 880,000/- up till now to the poor people primarily to female persons. Al Mustafa Association & HRSP has disbursed loans of Rs. 2,51000/- and Rs, 2,00000/- respectively.

The success of this programme is evidenced by the fact that the recoveries of loan were 100 per cent.

## **RDF Free Transport**

RDF is running one vehicle as free transport service for poor students and labourers in Islamabad and surrounding villages.

## **FUTUR VISION**

RDF is a NGO at the National level which acts as a facilitator/catalyst to assist the member NGOs (RDF NGO network) in procuring funding from the Government/donors and other agencies for their projects at village level. It is the responsibility of RDF member NGOs to implement the programmes in their areas.

RDF is responsible for planning, development and implementation of projects in its Pilot Project located in village Godho as a model project. Pilot Project Taxila is directly implemented by RDF with the assistance from donors. Pilot Project Taxila is a model for replication in other villages.

With the increased income generation of RDF the Organization has a future plan to increase its RDF-NGO field network and its collaboration in the field development work.

RDF had carried out a comprehensive socio-economic survey of 52 villages of Tehsil Taxila. Based on the survey and data the following programmes will be carried out to expand the development activities which would improve the quality of life of poor living in these villages:

- i) To organize and strengthen the Village Development Committees to prepare small projects according to their priorities and aspirations with the help of RDF staff for funding.

- ii) To train the village leaders at the RDF Pilot Project Godho to further strengthen their capacity to undertake development of their villages under a three to five years plan.
- iii) To expand the education facility specially computer and skill training for boys and girls.
- iv) To expand further the health cover by adding one more mobile dispensary and to improve the working of Operation Theatre with full staff.
- v) To improve the agriculture production by helping the farmers in getting inputs like seeds, pesticide, irrigation water etc. Cropping pattern will be changed with the help of experts from PARC to encourage farmers to grow such crops which give them better return.
- vi) Infrastructure will be improved with the help of concerned government departments and donors.
- vii) More emphasis would be laid on education particularly female education, computer training and technical skill etc.
- viii) The most important activity would be Micro Credit to enhance the income of the house hold so that they can give better education to their children and live a decent and respectable life.

RDF Priority would be:

- a) Education
- b) Health
- c) Income / Employment

### **FINANCIAL SUMMARY OF RDF ACCOUNTS**

M. HUSSAIN CHAUDHURY & CO, Chartered Accountants audited the Balance Sheet of “Rural Development Foundation of Pakistan” as at June 30, 2008 and related Income and Expenditure Account together with the notes forming part thereof, for the year then ended.

The total income of RDF for the financial year ending June 30, 2008 has been Rs. 4,622,795/- and expenditure was Rs.3,082,581/- resulting surplus amounting to Rs. 1,540,214/-.



RDF has Fixed Assets of Rs. 9,435,481/-. The detailed auditor's report is attached in "Annexure".

M. HUSSAIN CHAUDHURY & CO, Chartered Accountants found the Balance Sheet, Income & Expenditure Account of RDF free of any mis-statement and in accordance with the books of accounts.