

*Your support and  
commitment  
along with the  
exemplary field  
work of our  
staff in Pakistan  
has transformed  
HDF into a  
leading  
community  
development  
organization*



**HUMAN  
DEVELOPMENT  
FOUNDATION  
2003**

## **REPORT TO COMMUNITY**



[www.YesPakistan.com](http://www.YesPakistan.com)



## Mission Statement

*"The mission of the Human Development Foundation shall be to facilitate a non-political movement for a positive social change and community empowerment through mass literacy, enhanced quality of education, universal primary health care and grass roots economic development."*



## Co-Chair's Message

*Assalamo Alaikum,*

As we bring this 2003 report about HDF to you, we are reminded of what Dr. Mehbub ul Haq said, "Future changes will not depend exclusively on governments. Instead they will come primarily from the actions of people at the grass roots - people who will hold their leaders increasingly accountable for all their actions...The age of the people may have finally arrived."

Human development in its true spirit translates into enlarging people's choices in the widest possible range. This includes not only the right to have access to education, health care and some basic necessities of life, but also to have personal and environmental security as well as freedom to express one's political, religious and cultural beliefs. While this is primarily the state's responsibility, a well informed and organized civil society can play a significant role not only in enhancing the delivery of services, but more importantly in holding the policymakers responsible towards the fulfillment of those goals.

This makes it critical to have programs in place for community awareness, education and public advocacy. The goal is to develop an institution which can provide a platform to effectively voice the concerns of the people. Individuals, no matter how well intentioned, cannot accomplish what can be accomplished collectively.

HDF can only be effective if it is supported and backed by the people whom it ultimately aims to serve. We invite you to join us in this effort. Let us work together in creating an educated, tolerant and just society in Pakistan, and ultimately the world.

Shahnaz Khan  
M. Khalid Riaz  
Co-Chairs HDF

### Human Development Foundation

Founding Partners APPNA, SIH & Noor Foundation

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### YesPakistan.com

*is HDF's web portal, which encourages activism for Pakistan among Pakistanis all over the world, to create a movement for helping people help themselves!*

## The Human Development Challenge

*"After producing seven global Human Development Reports, I had to face the sad reality that the real challenge of human development lay back home, in Pakistan and in South Asia. In fact the South Asia region has been sinking fast into a quagmire of human deprivation and despair, emerging as the most deprived region in the world. This reality is still not adequately recognized by national planners or international policy makers."*

- Dr. Mehbub ul Haq 1997

For Pakistan this challenge includes:

- 49 Million illiterate adults
- 126 Million people survive on less than \$2 per day
- 18 Million people lack access to clean drinking water
- 23 Million people lack access to health services
- 58 Million people lack access to sanitation

HDF was formed to facilitate a movement to address this challenge. Our first step in this direction is to invest in education, health and skills training to empower people specially women. But we are cognizant of the fact that human development is much more than that.

The ultimate goal for HDF is to become people's advocate initially in Pakistan, and as the time and resources allow, globally. Empowering communities where people are the final decision makers is the end goal for any human development initiative. As it was stated in the Human Development in South Asia 1997; **"Poor do not need charity; what they need is access to equal opportunity."**

While we may not be able to eliminate all injustices and to create a perfect society, we can certainly take a few steps in that direction. And the chances of reaching the destination are higher if we work together.

### Be an HDF partner in facing this challenge by...

- Starting an HDF network in your area
- Volunteering for HDF
- Donating funds
- Learn more about HDF; visit our web site YesPakistan.com
- Call or email for more information





“ Now if we want to  
make this great state  
of Pakistan happy  
and prosperous,  
we should wholly and  
solely concentrate  
on the well being  
of people, especially  
the masses and  
the poor.”

- Mohammad Ali Jinnah

# Focus on People

## HDF Integrated Human Development Model

At this time HDF has projects in six areas in Pakistan. Visit any one of these project sites during your next trip to Pakistan. Let us know in advance and we'll arrange for the visit. Seeing is believing. The contact information is available from our web site, YesPakistan.com.

- Mardan (NWFP)
- Shamsabad (Sind)
- Rahim Yar Khan (Punjab)
- Zhob (Balochistan)
- Karachi Katchi Abadi (Sind)
- Islamabad

In all of these areas HDF provides:

- Education
- Economic Development
- Health
- Community Physical Infrastructure

This is accomplished in partnership with the local villagers based on our concept of, “Helping People Help Themselves.” HDF does not give hand outs. We also do not do things on our own. Instead we work in villages where people organize, develop their bylaws, set their priorities, vote and decide what is good for them.

HDF is a purely humanitarian, non-religious, non-sectarian organization. Though we started our work in Pakistan, since we are from there originally, our vision is global. Only grassroots movements reach the poorest of the poor. Join HDF and be a part of this movement for a positive social change and community empowerment.



## Development Organizations... the driving engine of HDF projects

These community based organizations are responsible for running the projects with the help of the HDF team. These are the volunteer men and women who take the initiative and want to take charge of their own lives. While the Development Organizations (DOs) address the needs of the individuals and families, Village Development Organizations (VDOs) are umbrella organizations whose focus is on the village development and projects.



### You can help:

- Develop a network.
- Volunteer for HDF.
- Donate generously.
- Call or email us for more information.
- Tell your friends about HDF.

### The salient features of these DOs are :

- To encourage participation from everyone, men and women.
- Participants agree to abide by a set of bylaws.
- They elect a president and a secretary.
- The president and secretary are trained through a Community Management Skills Training workshop.
- They manage the credit program and encourage savings by their members.
- DO savings are used for internal lending, a road towards self sufficiency.
- The whole process is designed to empower grassroots development on the concept of “Helping People Help Themselves.”

As of December 31, 2002, there are:

**556**  
Development Organizations with  
**8,526**  
members

**30**  
Village Development Organizations and  
**7,104**  
members have been trained in management and

**3,863**  
in technical skills

### 2003 PLAN:



#### Pakistan:

- Expansion of the current projects
- Lahore (Punjab)
- Internships



#### USA:

- Student Scholarship Program
- Community Resource Center
- Internships
- Community Education and Public Advocacy

## Road to Sustainability:

HDF ultimately hopes to make the programs sustainable where the communities can take charge and work more or less independently. For this purpose HDF has built in some strategies. DO members are trained in community management skills, the DO savings are used for internal lending so they are not dependent on HDF for micro-credit, the schools have a small fee which is being saved as a School Management Fee, and will be later used for schools sustainability. HDF has created an endowment fund in Pakistan and is planning some other ventures to produce some revenues to decrease its dependency on donations. But until that happens, it cannot fulfill its mission without your help.

### For further info:

<http://yespakistan.com/HDF/whatwedo/ModelMicroenterprise.asp>





## Non Formal Basic Education

### Salient features:

- One room, one teacher and 30-35 children
- Activity-based learning
- Active Parent-Teacher Associations
- Regular teacher training programs
- Regular teachers' meetings
- Community partnership by providing space for the school
- Establishment of a School Management Fund which will be used for the sustainability of the school

As of December 31, 2002, HDF has:

**150**

schools with a total enrollment of

**4,374**

students where

**70%**

are girls.

The program in Mardan is run in Partnership with **Tameer-e-Millat Foundation** in Pakistan.

**260**

students graduated from the primary school in Mardan.

Out of this,

**250**

are girls.

# Focus on Children

## Knowledge Is Power

*"...I have a dream..."*

"I am from a poor family but I have a dream....to go to school to learn and to become a teacher and help others to make their dream come true. I used to see other children going to school and wished to be like them. However my mother is a maid and could not afford to send me to school. So I decided to go to work with her and with that money I got a tuition. I learned to read but the dream of going to school still remained unfulfilled. Finally someone told my mother about HDF school. After a lot of persuasion my mother allowed my sister and I to attend the school. Finally my dream came true." Kazbano Student of school Adam Hingara Goth, Malir Town Karachi Katchi Abadi.



### The story of a handicapped child...

Nizamuddin, a six year old boy, from the village of Mina Bazar in Zhob was thought to be mentally retarded because he was dumb and excluded from the local schools, neglected by villagers and ostracized by children of his age. His father tried his best to enroll him in the local schools but was unsuccessful. Finally he approached the HDF school in that area. The HDF teacher embraced the child as a challenge. In a record time of three months Nizamuddin had learned to write the English alphabet and was learning to communicate by actions. His whole personality has changed. He wears neat and tidy clothes, takes baths, and cleans his teeth daily. Despite his handicap he is recognized as an intelligent and lovable child.

Read about many more such heart-warming stories on our web site, [YesPakistan.com](http://YesPakistan.com).



## Prevention is Better than Cure

Imagine living in a place where the closest medical help is a three day journey away. With no access to health care, illness would be left untreated. Minor problems would become major afflictions. A cut could lead to tetanus, a cold could become pneumonia. It is a common knowledge that most of Pakistan's health problems are preventable. With minimal resources, just educating people and helping them modify their behavior can result in major improvements. HDF, with its partner organization APPNA SEHAT is committed to improving the state of health care in rural Pakistan.



Following is a partial list of HDF interventions:

- 1 Antenatal checkups and vaccination of women against tetanus
- 2 Early referral of high risk pregnancies & safe delivery
- 3 Post-natal care & community education for child spacing
- 4 Screening of children ages 0 through 5 for malnutrition
- 5 Education about healthy diet and life style, physical exercise routine medical check up for students
- 6 Provision and importance of safe drinking water
- 7 Proper disposal of solid waste & proper use of latrines
- 8 Early diagnosis of acute illnesses, etc.
- 9 In 2003 curative side will start with the establishment of a Maternal and Child Healthcare center

You can become an HDF partner in these endeavors by sponsoring or adopting a school, or sponsoring an "HDF Health Center."

Call or email us for information





"Our community's DO represents a success on a deeper level too. Not just that of schools, adult literacy centers or micro credit program, but also a fusion of subcultures cooperating for common good. Uniting under the HDF direction, whether they speak Sindhi, Punjabi, Urdu, Pushto or Saraiki, diverse people have come to understand a larger vision that transcends divisive regional barriers. I have seen and felt a big change in the thought process and attitude of our local people... My message to you is: join HDF in making the Qaid's dream come true."  
*Shahnaz, an HDF worker in Karachi Katchi Abadi*

To find out how the HDF adult literacy program is broadening people's vision, developing confidence and reducing dependency, read more about it on our web site, [YesPakistan.com](http://YesPakistan.com)

# Focus on Women

## Adult Literacy Program

### *I feel more confident...*

Noor Jehan is a mother of four children. She enrolled in HDF Adult Literacy Center in Karachi Katchi Abadi. She said, "I wanted to learn to read and write so that I can help my children in their school work and understand what they are doing. Now besides reading and writing, I have learned to calculate my savings. I feel more confident."



### *"I don't have to depend on..."*

Shaheen is a mother of seven children and has four grandchildren. She has been attending the adult literacy classes for the past five months. She says, "If I were educated in my young age, I could have taught my children. I always had inferiority complex. Now I can read names of the doctors, bus numbers, sign boards, can prepare my shopping list, etc. Most of all I have gained a lot of confidence. I don't have to depend on my children for every little thing."

## Financial Empowerment

Unless women are equal partners in the decision making process at all levels, the goal of human development cannot be achieved. Women are disadvantaged not only financially but also face social, cultural and political discrimination. HDF aims to address women's rights and needs in every aspect of life.

HDF has implemented SELF (Sustainable Economic Literacy for Female) program to encourage women to enroll in its Adult Literacy Program. Through this program women who enroll in adult literacy classes become eligible to get a loan of up to Rs. 10,000 (\$167) at 3% less profit rate than others. Along with this they also receive skill training. This incentive has really sparked the interest among women to enroll in the adult literacy program.



When women of the village Sharru heard about HDF, they were all excited about it and wanted to form a Development Organization (DO). But their fathers, husbands and brothers strongly objected to it. However these women did not give up and finally they were able to convince the men of their right to have an active role in changing their own lives. In a short period of eight months, they were able to save Rs. 10,000 (\$167). Sarweeda is a member of this DO. It was hard for her family to live on her husband's meager income. She made a business plan that would enable her to buy a buffalo and sell milk, providing a steady stream of income for her family. So she applied for the loan. Her fellow DO members decided to loan her Rs. 10,000 (\$167). Now she is earning Rs. 3,000 to 3,500 (\$50-\$57) per month. She also took part in the garment training which provides her with some extra income. She can now afford to send her eight children - seven girls and one boy - to school. She can also pay for all routine expenses and so saves her husband's income in his DO's savings

## An HDF Success Story

Husn Baha of the village Ragh Nari was married to a poor man Syed Ahmad Shah. While his income was not enough to support the growing family, five years ago the situation got worse as her husband died of electrocution. So to support her family she bought a used sewing machine and started sewing clothes for the village people. The machine was barely functioning and very difficult to work with. Soon the women of Ragh Nari formed a Development Organization. Husn Baha applied and got a loan for Rs. 1000 to buy a new sewing machine. Now she generates an income of Rs 70 to 80 per day. So that she can fulfill some basic needs of her children.

**Adult Literacy Program**  
 As of December 31, 2002,  
 HDF has:

**84**  
 adult literacy centers

**997**  
 students

**80%**  
 women

Developed Adult Literacy Curriculum in Sindhi for the first time in history.



# Financial Empowerment

## Develop Entrepreneurs, Not Borrowers



Mohammad Urs of Adam Hangora Goth was a fisherman but had to quit his profession because of non-functional boats and nets. His options for career change were limited due to illiteracy and lack of capital to start a business. "I saw my little children without food and education, my wife in old clothes and my parents without medicines. At times I thought of committing suicide." He borrowed a donkey cart from his friend and started to supply water to the villagers. In Dec 2001 he found out about HDF. He attended a few meetings before getting involved. Finally he became a member of the DO, "Khidmat." Now his children are going to HDF school and he got a loan of Rs. 10,000 (\$167) and bought the donkey cart from his friend. He is making Rs. 300 (\$5) per day now. He is planning to expand his business by constructing an under ground water tank and by purchasing another donkey cart.



People who really need access to financial resources are the very people who are denied that access by large financial institutions.

The program is based on the Islamic system of Murahaba. The program is managed by the community members through DOs.

- No cash is handed out to anyone
- The loans are given for only productive and income generating projects
- Members are encouraged to start a savings program of their own



■ Members are given training in Community Management Skills, so that they are able to manage their own affairs. This is a step towards sustainability of the program and a part of HDF exit strategy from the area after certain number of years.

*See how your donations are changing the lives of people for the better:*

Total credit disbursed .....Rs. 31.5 million  
 Businesses started .....2,642  
 Member savings .....Rs.2,692,013

Read about more entrepreneurs on our website [YesPakistan.com](http://YesPakistan.com)

## Community Physical Infrastructure

Physical infrastructures like roads, means of clean water, irrigation canals in the rural areas, etc., are vital to economic progress. HDF started this program by building Shahabzai Dam (2000-2001) in Zhob, Baluchistan, an area that was hard hit by drought.



This is the largest delay action dam in Pakistan built at one third the cost of what government estimate are for similar projects. HDF provided the funds and technical skills and the community provided free labor. It is a classic example of our commitment to "Helping People Help Themselves." The dam has made a big difference in the lives of the local people. The water table has come up by 8 feet of the pre-drought level. The area looks lush green and the locals are growing all kinds of crops.

*HDF is planning to construct about 150 infrastructure projects in the year 2003. This includes one more dam in Baluchistan, link roads, watercourse lining, and hand pumps.*

Find out more at <http://YesPakistan.com/HDF/basicdatadam.asp>



Your donation can help HDF in promoting:

- Education
- Health Care
- Financial Security

## HDF Partners

**Pakistan Poverty Alleviation Fund (PPAF):** Approved a loan of Rs 20 million to be issued over a period of two years, a grant of around Rs. 7 million to build 122 Physical Infrastructure Projects and a grant of Rs. 7 million for capacity building and skills training program.

**Khushali Bank (KB):** HDF was one of the first five NGOs that were accepted as partners. Currently HDF is working in Rahim Yar Khan which is expected to expand soon. HDF implements KB's social mobilization, community skills development and infrastructure programs.

**UNICEF:** Recently approved a grant for building latrines and hand pumps in HDF schools in Shamasabad (Sind)



**National Commission on Human Development (NCHD):** HDF takes pride in the fact that the National Commission was established by the President of Pakistan due to the lobbying efforts of its board members to develop policies and implement programs in Pakistan for human development based on the HDF model. Currently HDF is working with the Commission to mobilize communities to enroll their children in the local government schools.



*"We envision HDF to be a global organization with the goal of bringing Pakistani Diaspora on one platform where people can interact, exchange ideas and find solution to the challenge of human development in Pakistan. We wish to become the voice of the civil society which becomes strong enough to influence the policy makers to make decisions in favor of the people."*

**- HDF Board**

# Global Vision

## Project USA

*Based on HDF vision for a global presence, in year 2003 several initiatives are planned for the benefit of the community in the United States.*

### Student Scholarship Program:

The fact is that the only way for any community to get ahead is to promote educational excellence among its younger generation. There is also a need for diversification of skills in the future leaders of the community. Keeping these goals in mind, HDF's board has approved \$10,000 as seed money for this purpose. The program is being finalized by the Project USA Team.

### Community Resource Center:

The purpose is to provide access to the information for resources and assistance for various services which may be available through already existing organizations or government funded programs. The first focus for this will be domestic abuse victims. This problem does not know any socio-economic, cultural or religious boundaries. The only way to deal with it is to acknowledge the presence of this problem, educate the community about it and then provide assistance to the families who fall victim to this social evil.

## HDF Networks...

### The vehicle for grassroots involvement

HDF is a community-based organization. Without grassroots involvement it will not be able to realize its goals and objectives. This is the platform where anyone can become a partner with the organization based on certain policy and procedures. At this time networks are based in USA only, but we are looking for volunteers to get involved in other parts of the world also. HDF board meetings are open to public, the information is posted on the web site and people are invited to come and observe the proceedings to see first hand how the organization works.

#### You can become an HDF partner by:

- Sponsoring a Scholarship.
- Providing information about the existing resources in your community for the victims of domestic abuse.
- Start a Network in your community or encourage a friend to do so.
- Currently we are actively seeking volunteers for this in the Mid East, England, Canada and Europe.
- Please call or email our central office for more information.

2002 HDF interns (left to right): Adeeba Al-Zaman, Maryah Qureshi and Miriam S. Butt



## Focus on the Future

*Without the involvement of the younger generation, no organization can be sustainable. HDF has made a conscious decision to involve young people in its work and is taking some practical steps to make that happen.*

### HDF Internship Program:

**US Internships:** This program was started last year. Three young students interned in our central office in Schaumburg, IL. They were given reading assignments to become familiar with the concept of the human development. They worked on several projects during the course of 4 to 8 weeks. We are offering the same program this year. Please visit our website YesPakistan.com or call the office for more details. This program is available to high school seniors or college students.

**Pakistan Internships:** This year, HDF is starting an internship program in Pakistan. This is available to graduate students at this time. We are trying to develop linkage with some of the educational institutions in Pakistan.

### Reach out to the students on the campuses all across the country:

Our goal is to develop linkages with some of the student organizations, specially the Pakistani Student Associations and the Muslim Student Associations. The goal is to instill volunteerism and philanthropy among the young people to work for the benefit of the humanity. We hope that as these people enter the real world, their experience with HDF will make them more aware of their responsibilities towards those who are less fortunate. At the same time we hope that their continued involvement with HDF will bring new ideas and enthusiasm within the Foundation.

**Applications are now being accepted for the US Internship program for Summer, 2003. Visit YesPakistan.com for more information and to download the application form.**

### Partnering Opportunities:

- Establish a Student Scholarship in the USA.
- Sponsor an HDF Intern in the USA or in Pakistan.
- Become a liaison between a PSA or MSA and HDF.
- We invite all Pakistani and Muslim Student Associations to become our partner in this endeavor.

*Call or email us for more information.*

*"There is an immediate and urgent need for training our people in scientific and technical education in order to build up our future economic life. Do not forget that we have to compete with the world, which is moving very fast in this direction."*

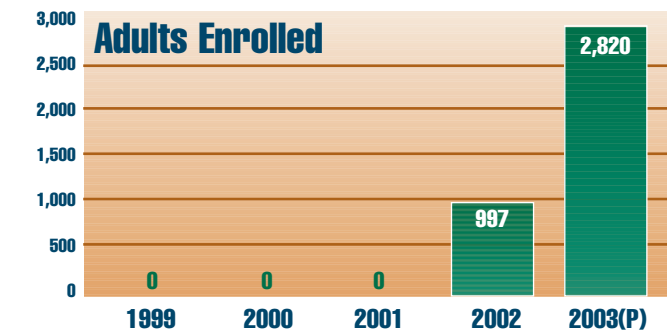
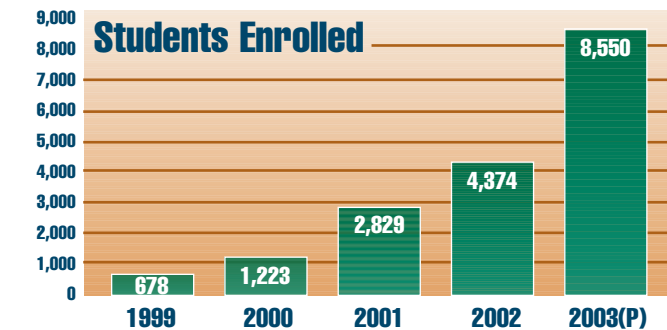
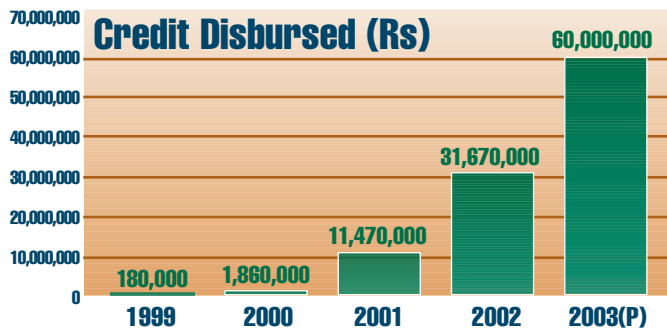
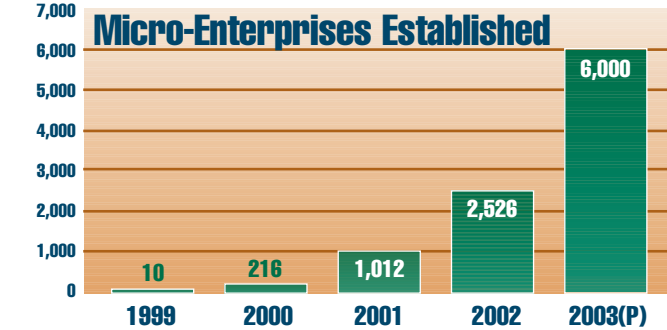
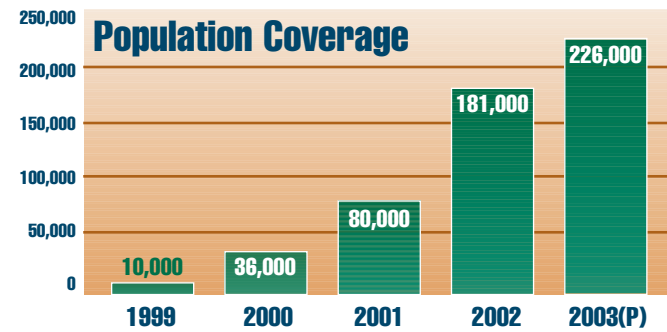
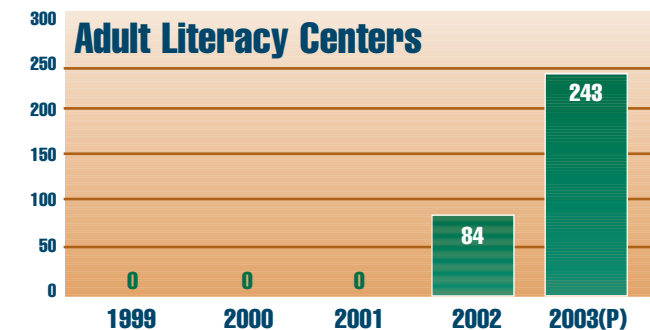
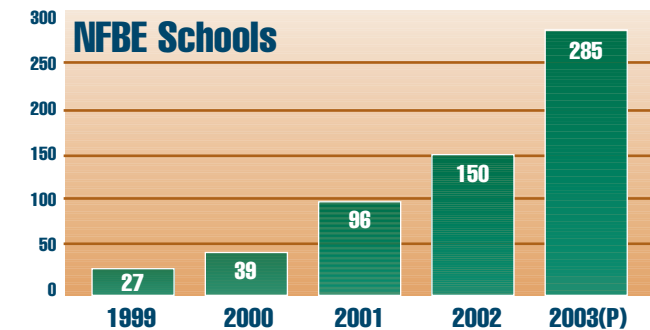
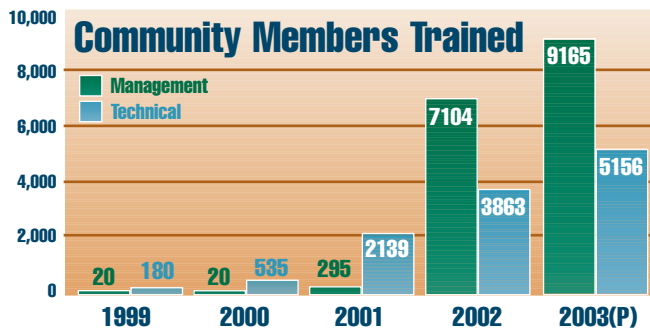
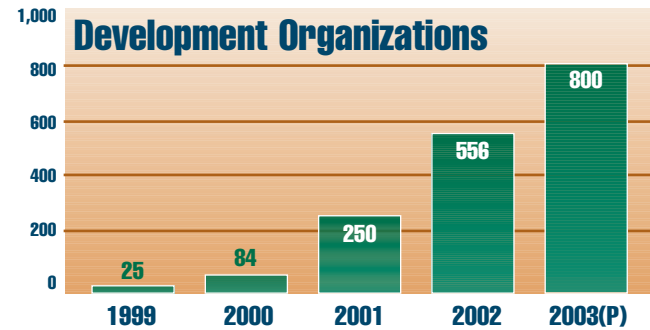
**-Mohammed Ali Jinnah**



Above: An HDF event at George Washington University in Washington, D.C., organized by GWPSA



## What Have We Achieved? A Chronological Review of HDF Activities



## Vision Statement

The Human Development Foundation envisions the development of an institution:

- With a global presence and networks all across the world to:
  - Promote community service, volunteerism and philanthropy, and
  - Serve as a platform for individuals and organizations to collaborate for achieving common goals in the framework of Human Development.
  - Represent the interests of the community it serves through public education and public advocacy by encouraging its board members, staff, volunteers, and constituents to participate in the public affairs of the community, in a strictly non-partisan way.
- Based on an all-inclusive & non-parochial organizational culture that fosters:
  - Broad based leadership with shared responsibilities
  - Respect for collective decision making
  - Prepared for a changing environment
  - Encouraging visionary thinking, and driven by
  - Ethical principles and policies and
  - Striving for excellence through Continuous Quality Improvement
- With the core values of:
  - Honesty
  - Integrity
  - Accountability
  - Transparency
  - Efficiency
  - Fiscal Responsibility
- The foundation envisions mobilizing and enabling communities it serves to plan, implement and manage an indigenous program of integrated human development that:
  - Provides communities with technical assistance for capacity development;
  - On issues related to integrated human development;
  - Through a collaborative partnership of like minded community organizations where possible;
  - Empowering community participation at every stage of decision making;
  - Interacting with government agencies to support and strengthen a culture of efficient, honest and professional delivery of quality services; and
  - Ensuring constant quality improvement and a broadening of the discourse on community led social development through a comprehensive system of assessment and communication.

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**HDF's website,  
YesPakistan.com,  
is the best web  
portal on  
Pakistan.**

*Log on today and find out why we have received over 10 million hits since our humble beginning in August 2001.*

- The site has hundreds of articles, which bring hope and support activism for Pakistan.
- Get fresh, regular updates through our informative and relevant newsletter, sent out once every month.
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