

**Resettlement Policy and
Practical Guidelines to Assist
Women in Shelter Homes**



dastak

Dastak Charitable Trust Publication 2012©

Resettlement Policy and Practical Guidelines to Assist Women in Shelter Homes



Dastak Charitable Trust Publication 2012©

Resettlement Policy and Practical Guidelines to Assist
Women in Shelter Homes



Written by: Mahwish Tazeem & Saba Shaikh

Dastak Charitable Trust
131 E/1 Gulberg III
Lahore
Phone: +92-42-35763234-5
Fax: +92-42-35763236
Email: dastakcharitabletrust@gmail.com

Dastak Charitable Trust Publication 2012©
(with funding support of Oxfam Germany)

Table of Contents

Introduction	1
Resettlement Program at Dastak	2
Goals	2
Resettlement Policy and Practical Guidelines	3
I. General Guidelines.....	3
II. Operational Guidelines	4
III. Ethical and Moral Guidelines.....	6
Possible Work Opportunities Available to Economically Empower Women	8
Case study	10
Existing Resources and Support Mechanisms	12
I. Survey of Existing Resources and Support Mechanisms.....	12
II. Survey Methodology.....	12
III. Resources and Support Mechanisms.....	13
-Vocational Training Institutes.....	14
-Microfinance Institutions.....	21
Key Elements of Resettlement	26



Introduction

There is a strong need to concentrate on resettlement and rehabilitation initiatives for women survivors of gender based violence. Shelter homes emerge as one of the main duty bearers for taking resettlement initiatives for such women as most often victims seek refuge in shelters. Shelter facilities safeguard the interests of the women at two levels - bring the women out of the crisis situation and prepare them for the outside world by providing them a variety of services such as psychological counseling, skill trainings and awareness sessions. As a matter of policy, each shelter home must be equipped with adequate arrangements such as assistance in employment/income generation, housing, children's education and post resettlement monitoring so that women can restart their lives outside the shelter. Introducing a streamlined resettlement process in shelters will not only help women who have no support system, but will be useful for the economic empowerment and productive utilization of skills and abilities of all women leaving the shelter. Resettlement of women survivors is a challenging task especially if they lack academic training, skills, work experience and exposure. For example, women with limited education have a hard time linking with market for home produced goods and services and understanding how market functions. Therefore, special attention must be paid on opportunities, social support systems, employment and means of subsistence during their stay at the shelter. A closely related practice often employed at shelters for resettlement of women is mediation where women directly dialogue/communicate with their family members in the presence of a third person (mediator) to resolve their Issues/dispute. However, mediation is not applicable in every situation and is regulated by a different set of principles which have been covered in a separate publication by Dastak.

Resettlement Policy and Practical Guidelines to Assist Women in Shelter Homes



Resettlement Program at Dastak

While over the years Dastak has been extensively involved in resettlement of women, no defined/formal process has been followed till now. Statistics have shown that nearly 25% of resident women at Dastak are unable to return to their families or have no access to other support mechanisms, requiring special resettlement initiatives.

The aim of resettlement initiative at Dastak is to devise feasible options for the survivors that will improve security for women returning to family/community, and hold better prospects for sustainability of resettlement individually, or in groups. This is being achieved by linking up and developing strong liaisons with institutes working for the economic rehabilitation and capacity building of women so that women can be referred to such places or their expertise utilized in in-house trainings. By introducing these women to pedagogical trainings and support network systems, resettlement program aims to empower women to live with dignity, respect and freedom after leaving the shelter home.

As part of this initiative, Dastak has prepared resettlement policy and practical guidelines. These guidelines are intended to act as a source of information for shelter homes/DUA staff on the essential principles to follow to ensure effective rehabilitation of women. Resettlement guidelines propose for the adoption of a holistic approach by the shelter homes to achieve this, using tools like microfinance, education, healthcare, legal services, community empowerment and more.

Goals

Broadly speaking the goals of this publication are to:

- Lay out core principles as well as operational good practices that give sound basis to resettlement concepts.
- Impart basic moral and ethical principles recommended to be observed during the resettlement process.
- Enhance knowledge of shelter homes and DUAs regarding existing resources and support mechanisms available for resettlement of women.

Resettlement Policy and Practical Guidelines

These policy guidelines have been developed by Dastak with a view to assist shelter homes staff to create suitable care and rehabilitation plans for the resident women. These guidelines have been prepared in recognition of the fact that in majority shelter homes in Pakistan movement of the residents is fairly restricted. Standardized guidelines have been developed which hold relevance and are applicable to all shelter homes with or without freedom of movement.

I. General Guidelines

An atmosphere of respect, safety, and empathy must be maintained at all shelters to stimulate the resilience, strength, and creativity of women who have coped with humiliating, and in some cases, life-threatening circumstances. Shelter staff should focus on developing their strengths instead of concentrating on their vulnerabilities.

Psychological counseling is necessary ingredient for successful resettlement as it assists the women in overcoming their trauma and realizing their potential - only then they can fully benefit from any resettlement plan designed for them by the shelter staff. Safety, empowerment through decision making and healing trauma are necessary prerequisites for resettlement.¹

Shelters should encourage women to take control of their lives and put them on the path of self-sustainability. The role and responsibilities of shelter home in resettlement process should be clearly explained to women so that they do not become overly dependent on the institution. With a little guidance, women should be encouraged to explore possible work opportunities on their own initiative and only in cases where they are unable to do so, should shelter homes assist them in acquiring jobs.

Shelters should also try their level best to introduce a proper follow-up system of women after they leave a shelter home. In some cases follow-up is highly recommended, particularly in cases women leave the shelter homes with their consent but wants the staff to remain in contact with her due to security concerns. In other cases, women simply need a support network during initial period of resettlement process. In any scenario,

¹Dastak has developed a separate manual on counseling guidelines.

II. Operational Guidelines

1. Incharge of shelter home should prepare a resettlement plan for every woman, shortly after her admission to the shelter that includes information regarding her educational qualification, skills, interest, work experience and potential security risk. Mapping or profiling the characteristics and protection needs and challenges of the women provides key data for the resettlement exercise. The subsequently prepared resettlement plan will serve as a guide for the staff to assist each woman according to her needs, requirements and safety concerns during her stay at the shelter.
2. Staff should ensure that the time of residents should be utilized in an efficient manner. Different programs should be organized such as vocational trainings, gender sensitization, capacity building, budget and saving techniques workshops.² Any skills or knowledge acquired during the stay at the shelter will enhance the resettlement prospects for the women.
3. Shelter should ensure that training programs are offered according to the international standards and local market requirements so women can pursue professional careers and become economically independent after leaving the institute.
4. The range and content of trainings offered at the shelters should be continuously broadened and improved. Trainings should be offered on basic, intermediate and advanced levels so women can take courses according to their skill set. In this way, they will be able to continue learning after leaving a shelter home. For example, if a woman has completed basic stitching course, she can take intermediate level



stitching course at other institution after leaving a shelter home. Moreover, shelter homes should also give a diploma or level completion certificates to women.

5. Shelter homes should hire professional trainers and resource persons to conduct trainings and workshops. Women should be encouraged to enroll in training

² For example, DUA Rawalpindi has recently setup a computer lab for its residents. Ms. Asma Sarwat, Superintended Dar-ul-aman Rawalpindi shared the information during Resettlement Survey conducted by Dastak.

programs at professional vocational centers, if possible. The confidence of women and their level of income will considerably improve after receiving a certification from professional institutes and exposure to work opportunities. For shelters where movement of residents is restricted, staff members must play a more proactive role in ensuring that quality trainings are offered to the residents at the doorstep. This entails linking with reputable institutes and training centers on a regular basis.

6. As part of its routine activities, shelter home should identify resources and help its residents to avail employment opportunities and connect with the job market. Shelter staff should keep abreast of the latest referral processes among community partners. Shelters should also seek out community partners to provide complementary and/or specialized services they would not otherwise be able to offer. In addition to identifying resources, shelter staff should also motivate the women to avail opportunities and benefit from them and for this role of the psychological counselor is critical.
7. Information sessions should be organized for women before they leave shelter home to inform them about possible work opportunities, training institutes, and other support mechanisms available to facilitate the resettlement process. If possible, DUA staff should also provide assistance for job placement, for instance, DUA Rawalpindi helped its residents find jobs at Daewoo bus service.³
8. A proper documentation/filing system must be maintained because:
 - (i) Files are useful tools for planning and to document services provided.
 - (ii) Analysis of the recorded data can provide useful information on how to enhance shelter services related to resettlement.
 - (iii) Maintaining documentation would be especially useful for assisting those women who seek reek refuge in a shelter home more than once. It will help identify reasons and social problems that lead a woman to return to a shelter home.
 - (iv) Proper documentation will be useful in effective resettlement of future residents and also improve the resettlement program itself.
9. For women settling back in their native communities or new communities independently, shelters should actively participate in establishing and creating community partnerships and enhancing coordinated community responses. This facilitates the integration of the woman in the community and also creates for her a strong social support that will enhance her safety and protection.
10. At the time of leaving a shelter, staff should provide information package with the contact details of vital local services such as doctors, schools and utilities to women.
11. Shelters should offer continued advice and emotional support to the survivors, even

³ Ms. Asma Sarwat, Superintended Dar-ul-aman Rawalpindi shared the information in *National Consultation on Development of Resettlement Policy and Practical Guidelines* organized by Dastak Charitable Trust on February 28, 2012.

after leaving the shelter, until they feel confident enough to live independently. Shelters should be able to assess the best way to enhance safety through outreach/follow-up activities within their community.

12. Staff members should keep a follow up with women after they leave shelter home. It will help the staff to understand (i) how and to what extent these women are utilizing the acquired skills, (ii) what kind of skills they are lacking and how these can be acquired outside the premises of shelter homes, and (iii) what are some of the challenges faced by women during the resettlement process after leaving a shelter home.⁴

However, Dastak recognizes that follow-up is not always possible and there are several constraints that may prohibit maintaining a formal follow-up system such as:

- Shelters have limited human resources and it is not possible to develop and subsequently regularly follow a formal follow-up procedure.
- Mobility of women after leaving a shelter also restricts the level of contact shelters can maintain with the women.
- Sometimes women do not prefer to remain in contact or keep any association with a shelter home after leaving it. Shelter needs to recognize and respect this right of women, and must conduct follow-up only with their consent.

III. Ethical and Moral Guidelines

To develop an effective resettlement plan, shelter staff should focus on strengthening relationships and building trust of the resident women, which can be best achieved by regulating their conduct with a set of ethical and moral guidelines. Acting within the ethical and moral framework will provide the most effective way to develop suitable resettlement plans for each resident.

Some basic ethical and moral principles discussed below can be followed by shelter staff while designing and developing resettlement plans for women.

i. **Honesty and Integrity**

The resettlement process should be conducted with absolute integrity and honesty. Shelter staff must in no way mislead the woman or give her unrealistic expectations. Realistic and practical relationships should be developed with the women to prevent them from becoming overly dependent on the shelter.

ii. **Nepotism/favoritism**

There should be no discrimination among women residents of shelter homes. Shelter staff should treat all women equally and should not give preference to some women over the other.

⁴ Darul-Amans (government-run shelters) have a wide presence in Pakistan, especially Punjab, and with a little effort follow-up can be included within its current scope of services provided existing resources are optimally utilized.

ii. Participation

The women should be consulted at every step of the resettlement process and her opinion sought for every possible option. Her participation will ensure that the resettlement strategy reflects her needs and aspirations. Continuous consultations will also prevent the creation of undue expectations.

iii. Respect Individual Preferences

Staff members should not impose their own personal preferences or interests when designing a resettlement plan. They must understand individual needs and requirements and must try to incorporate them in the resettlement plan. They must promote self-esteem and autonomous decision-making, and when developing a resettlement plan they must respect the diversity of wishes and cultural beliefs.

iv. Confidentiality

All information disclosed to the staff members by the woman must be kept absolutely confidential. If the staff feels that personal information regarding a woman needs to be shared with a third party to facilitate her resettlement process, consent of the concerned woman must be obtained prior to sharing the information.

v. Non-judgmental

Staff member must set aside their own biases and prejudices when devising a resettlement plan for a resident. They must understand that woman has undergone abuse or trauma so her responses or choices might not be rational but they should not undermine/condescend her choice in any way.

vi. Time Management

During the resettlement process, woman must not be pressurized in terms of time to reach a decision. She must be given the opportunity to explore her abilities and choose the best resettlement option.

vii. Ability to Network

Staff members must have the ability to collaborate with other community services to create a strong network of supports system.

Possible Work Opportunities Available to Economically Empower Women

On 28th February 2012, Dastak organized a National Consultation on Development of Resettlement Policy and Practical Guidelines where economic empowerment was identified as one of the most essential ingredients for successful resettlement of women after leaving a shelter home. Existing resources and other possible options that may be tapped by women to gain economic independence were also out forward during the consultation - some of the most relevant and practical ones have been enlisted below:

- **Daewoo Bus Service** hires women to work as bus hostesses and require minimum of matric or intermediate degree.⁵
- **Women Drivers** It was recommended that driving classes should be provided to women so they may pursue professional careers as female drivers. Women can purchase a small van or car on credit from microfinance institutions to start their own business. Recently, government-managed 'Pink Bus service' has also been started - only women bus service in Pakistan that is run by women and for women.
- **Nursing Courses** acquiring training as professional nurses is another option available to women who wish to become financially independent.
- **Call Centers** are also another option that could be explored as an employment opportunity.
- **Language literacy and Computer classes** can assist in capacity building of the women, which could subsequently help them work in cities.



⁵ Ms. Asma Sarwat, Superintendent Rawalpindi Dar-ul-Aman, said Daewoo Company has shown interest in hiring women from Dar-ul-Amans to work for them but unfortunately women themselves have not shown interest in this work opportunity. Therefore operational guideline 6 is very important which proposes that in addition to identifying opportunities, staff should also motivate/encourage women to avail/benefit from the same.

Dastak also conducted a survey on existing resources on resettlement and during the survey further work/business opportunities were discovered:

- **Working as a Sales Person at Shopping Malls and Retail Outlets** is another good option for women because this work does not necessarily requires academic qualification. Moreover, the work environment in shopping malls is normally women friendly for example in Al-Fatah, Hyper Star, Pace, Raja Sahib, Mall of Lahore, HKB, Potpourri.
- **Setting up a Dairy Farm and Growing Organic Food** is a suitable for women with little or no educational background and for those residing in outskirts area of a city. First Women Bank is providing professional training classes for women on organic food farming and setting up a dairy farm.⁶
- **Beauty Parlor** is another good option for women to acquire training and later pursue a career in this field. Beautician training courses are provided by various institutions including Benazir Income Support Program, Sanatzaar, and First Women Bank (in collaboration with Depilex).
- **Waitressing** Andaaz Restaurant near Badshahi Mosque hires women to work as waitresses at the restaurant.⁷

Work Options Explored by Dastak

In past few years, Dastak has assisted women in finding employment at following institutions:

- **SOS village**, women were appointed to serve as a motherly figure for the children living in SOS.
- **Bali Memorial Shelter**, Dastak women were hired as caretakers of elderly people
- **Interactive Resource Centre**, one of the residents at Dastak was hired to work as a receptionist at IRC
- **Rafi Peer Theatre** hired a woman from Dastak to work as a receptionist.
- Dastak also found jobs for women in packaging and stitching unit in factories.
- **Pearl-Continental Hotel** offered a job to a woman at Dastak to work as a floor in charge at PC
- **Beauty Salons**, several women at Dastak have been hired by local beauty parlors. One of the Dastak residents established her own parlor at main market, Lahore.
- **Women as Housemaids**, Dastak women have also been employed as housekeepers and caretakers in Lahore.
- Dastak women have also been employed as telephone operators, receptionists, and office assistants in private organizations.

⁶ For detail visit First Women Bank Website at www.fwbl.com.pk

⁷ For further details contact Andaaz Restaurant at <http://www.andaazrestaurant.com/index.html>

Case study

Group Living – A resettlement option for women without support

Societal pressures and security concerns limit a woman's prospect to live alone in Pakistan. Group living is an option that has the potential to circumvent these concerns and provides an opportunity for women to live independently. Few years ago Dastak experimented with the idea of group living to resettle six women living in the shelter. All six women had similar circumstances - they were single, unable to return to their families and the only option available to them was to start living independently, outside the shelter. Dastak proposed the idea of communal living in a safe residential area in Lahore. Dastak agreed to help them find suitable accommodation and assist them in gaining employment. This turned out to be a successful experiment, these women lived together for 2-3 years till they all figured out different living plans. After a short span, group living was also tried with another group of women comprising of married/divorced women with children. In the latter group, one of the women amongst the group stayed home to look after the children while the rest went out to work. This group also lived together for 2-3 years till they all dispersed.



Lessons Learnt from the Group Living Experience:

- Consent, willingness and mutual understanding of the women are paramount considerations for any group resettlement plan.
- Shelter staff must gradually orient the potential residents with the concept of group living over their period of stay. The case studies of potential women in need of resettlement must be carefully reviewed in advance so they can be slowly prepared and trained (in terms of capacity building, confidence, skill trainings etc) during their time at the shelter home.
- Shelter staff must acquire and coordinate resources to find safe, affordable housing for the group. Proximity to the job market is an important criterion for selecting the housing location.
- If feasible, neighbors and close-by residents should be taken in confidence to draw support for the new residents. This will create an informal yet effective protection system for the women within the community. However, caution must be exercised in attracting too much attention amongst the larger community as the women's privacy may be unnecessarily compromised.
- Staff should connect women to vocational training institutes and government welfare schemes during their stay at shelter home so these women can acquire necessary skills and make arrangements for earning a living before leaving the institution.
- Initial follow-up with the group residents must be kept at least for first 3-4 months to assist the women in tackling any problems they may face. During this time shelter staff should be in continuous contact and actively engage in resolving matters of these women.
- To prevent over-reliance on the shelter, staff should gradually withdraw their support once women have been adequately equipped to be self-sufficient.

Existing Resources and Support Mechanisms

I. Survey of Existing Resources and Support Mechanisms

To gain more precise knowledge of existing support mechanisms that can facilitate resettlement, such as skill development and other income generation or financial assistance programs, a survey was conducted by Dastak. The survey revealed that vocational training centers and microfinance institutions are the two major options of support mechanisms available for facilitating the resettlement initiative in this field. One of the major deficiencies identified in the existing system was the near absence of any quality hostels or living facilities available for working women in Lahore both at the private and public level.

II. Survey Methodology

The data of resettlement survey has been collected through extensive online research, meetings with staff of shelter homes/ DUAs, experts in the field of GBV, and contacting public and private institutions that are actively working for empowerment of marginalized communities in Lahore. Upon completion of the survey, identified institutions were visited by team of Dastak and individual meetings were arranged to explicate resettlement initiative and establish linkages with the organizations.

In these introductory meetings semi-structured interviews were also conducted to determine applicability of program and in what capacity it can assist women in the resettlement process. During the semi-structured interviews various elements were considered including nature of the program, targeted group, age/education criteria, terms and conditions, documentation procedures, etc.



III. Resources and Support Mechanisms

Dastak identified and surveyed the following programs available for assisting women in the resettlement:

Vocational Training Institutes:

1. First Women Bank (Business Development and Training Center)
2. Qasr-e-Behbood
3. Punjab Vocational Training Council (PVTC)
4. Sanatzar
5. Benazir Income Support Program (Also offers welfare programs for women)
6. Formation Awareness and Community Empowerment Society (FACES Pakistan)
7. Business and Professional Women Organization

Microfinance Institutions:

1. Benazir Income Support Program (BISP)
2. Akhuwat
3. Kashf Foundation
4. AGAHE
5. BRAC

Vocational Training Institutes

1. First Women Bank Ltd:

First Women Bank Ltd established a Business Development and Training Center in 2012. This training program is a five year long project that will mainly target women from low income groups and offer various courses including housekeeping, baking, home textile, catering, clutch making, and beautician courses etc. First Women Bank will provide these courses free of cost but 500 rupees/person registration fees will be charged. Courses will offered to a group of 15-20 women from different shelter homes and most likely, five women will be selected from each institution (i.e., 2500 rupees total registration fee for each shelter home/dar-ul-aman). The duration of each course is between one to four weeks.

Courses are designed to provide professional training and management skills according to the international standards so these women can pursue professional careers and become financially independent after leaving shelter homes. For example, in collaboration with Depilex, the center provides professional training to women from basic beautician skills to advanced bridal makeup tutorial without any cost. A course completion certificate is also issued to these women so they can (i) apply for jobs at other salons, (ii) take advance beautician courses at other beauty salons/institutions in the future, and (iii) apply for small loans to start their own business. These certificates will be of immense value as they will help women to find reasonable jobs and secure their future. First Women Bank will be organizing need based training programs so women who already have basic knowledge will be given an opportunity to take advance course

First Women Bank also organizes other training programs for women to work as



home housekeepers, provide catering service on weddings and to small hotels, and run small bakery shops. These programs will allow women to acquire a variety of skills including budgeting, management, catering, and cooking. Moreover, First Women Bank also plans to accommodate rural women by helping them establish dairy farms and organic food businesses in the future.

For further information:

Phone: 042-35874012

Address: 2nd Floor, 131-A, E/1, Main Boulevard, Gulberg III, Lahore

Website: www.fwbl.com.pk

2. Qasr-e-Behbood:

Women Development and Welfare Centre of Qasr-e-Behbood is a public vocational center which offers wide range of courses to enhance skills and working capacity of women. Qasr-e-Behbood aims to facilitate women from low income group to attend the trainings at the centre by paying very nominal fee. Concessions are also offered to deserving candidates and this information is kept confidential.

Basic information of Qasr-e-Behbood program is as follow:

- Courses Registration is done on first come first serve basis
- Duration of courses is normally between three weeks up to one year
- After registration courses cannot be changed and fee is not refunded
- If more than one course is to be taken then a separate form must be submitted for each new course
- Eighty percent attendance is required to get the certificate
- Qasr-e-Behbood also offers hostel facility to working women and day care facility for children.

The broad category of Qasr-e-Behbood programs is currently as follow:

- Art Courses
- Fine Arts
- Textile Designing
- Cooking Courses
- Driving Classes
- Human Resource Management Course
- Teachers Training Courses
- Hospital Management Course

For Further Information:

Phone: 042-99230852

Address: 12-M Block, Model Town, Lahore

3. Punjab Vocational Training Council (PVTC)

PVTC is a government sponsored vocational center which is run on Zakat funds to alleviate poverty by offering professional skill training programs to both men and women. The trainings are approximately six months to one year long, depending on the course. PVTC offers courses free of cost but participants only have to pay 1500 rupees registration cost. PVTC is currently offering total forty four training courses. Some of the trainings are as follow:

- Clinical Assistance
- Screen Painting
- Beautician
- Professional Cooking and Kitchen management
- Dress Making
- Leather Garment Stitching and Industrial Stitching
- Comp. Textile and Pattern Designing
- Textile Weaving
- Embroidery
- Computer Application for Business & Office Professional
- Web and Graphic Designing
- Mobile Phone Repairing
- Auto Electrician and Repairing Courses
- Tractor and Motorcycle repairing

PVTC also offers some courses for which no registration fees is charged where one thousand rupees stipend is given to students taking these courses. Some of these courses include learning male and female tailoring, clinical assistance, computer web and graphic designing, fabricator, industrial electrician, and auto electrician.

PVTC offers courses in January and July so participants must register on time to reserve the seats. PVTC is offering both morning and evening classes which are approximately four hour long. In total students are expected to attend 36 hours of training per week. After successfully completing the course students are issued a training certificate. PVTC also helps its students to connect with different organizations and find suitable job position in the market.

For Further Information:

Phone: 042-35209200

Address: 134-A, Industrial Estate, Madar-e-Millat Road, Kot Lakhpat, Lahore

Email: info@pvtc.gop.pk

Website: <http://www.pvtc.gop.pk/>



4. Sanatzar

Sanatzar is a government vocational training centre working under the Social Welfare and Bait-ul-Maal Department. The main objective of Sanatzar is to equip women with necessary skills and make them independent by developing a sense of self-help and self-worth. The various courses offered by the institution helps to empower women both socially and financially so they are not abused or exploited by the society. Sanatzar also offers work opportunities to skilled women so they can become financially independent. Sanatzar offers following courses for women:

- Costume Fabrication
- Cooking Courses
- Beauty Parlor Courses
- English Language Classes
- Health Training
- Handi Crafts
- Fine Arts
- Computer Courses

For Further Information:

Phone: 042-99239805-6

Address: 22-Kashmir Block, Allama Iqbal Town, Lahore

Email: info@sanatzar.com

Website: <http://www.sanatzar.com/>

5. Benazir Income Support Program (BISP)

Benazir Income Support Program has been initiated by the government with an allocation of 34 billion rupees to provide financial assistance to people below poverty line. BISP aims to provide direct and immediate financial relief to the unprivileged and marginalized communities of Pakistan. BISP programs are actively operating in all four provinces (Punjab, Sindh, Balochistan, and KP) including Federally Administered Areas (FATA), Azad Jammu and Kashmir (AJK), and Islamabad Capital Territory (ICT).

BISP has several programs that specially focus on economic rehabilitation of women, such as:

- BISP Cash Grant:** People who are earning less than five thousand rupees/per month becomes automatically eligible to receive a monthly stipend of one thousand rupees/per family. By dispersing one thousand rupees/per month, BISP increases 20% income of a person who earns five thousand/per month. A person can apply for enrollment in the program by simply filling out the application form. CNIC card is required to receive monthly stipend.
- Waseela-e-Haq (The Right Source):** BISP offers interest free micro-finance loans to women who wish to establish a business and become financially independent.



A loan of 3,00,000 rupees is given which can be repaid in fifteen years with a monthly installment of 1200-1500 rupees/ per month. A woman who is receiving BISP Cash Grant is eligible to apply for this loan. BISP also offers ten day training program to women on financial management, debt repayment, and saving techniques etc.

- c. Waseela-e-Rozgar (Vocational and Technical Training): This program aims to empower women through vocational trainings, technical education, and capacity building programs. The trainings are provided free of cost and BISP also offers stipend of rupees six thousand/per month to women who take these vocational trainings. BISP aims to offer trainings to 150,000 women and average duration of each course is between four to six months. BISP vocational sector offers trainings in public and private sector, and issues certificate upon completion of the training.
- d. Waseela-e-Sehat (Health Insurance): BISP is launching Benazir Health Cards through National/International Health Insurance Companies initially in fifteen districts to improve the access of underprivileged to health care. In case the bread winner of the family dies, BISP gives 100,000 rupees to the family so they can start a business to financially support themselves in the future.

Some of the key features of waseela-e-sehat:

- The insured would be covered for hospitalization resulting from illness or injury with an annual maximum of Rs. 25,000 per family.
- Normal deliveries and hospitalizations due to complicated deliveries and C-Sections.
- Diagnostic tests/procedures conducted during hospitalization would be covered.
- The beneficiary family members belonging to any age group will be covered.
- The scheme would provide opportunity to the insured to get services from any enlisted hospital; this would be a 'floating' benefit - a family would be covered under one premium.
- Health insurance would not exclude pre-existing conditions.⁸

Benefits of waseela-e-sehat program include full hospitalization facility, coverage of pre-existing diseases and all age group, maximum benefit cap Rs.25000/- per family per year and issuance of Benazir Health Cards to enrolled families.⁹

⁸ Benazir Income Support Program, Website Accessed at: http://www.bisp.gov.pk/si_key_feature.aspx

⁹ Ibid

e. Waseela-e-Taleem/Co-responsibility Cash Transfer (CCT)

BISP also offers a program for primary education of children between six to twelve years of its beneficiary families. BISP offers this program on “co-responsibility” terms which means that BISP provides financial assistance while families agree to send their children to primary schools. Waseela-e-Taleem supports up to three children from each eligible beneficiary family of BISP program, and 200 rupees/per month is given to a child for enrolling in a primary school. This program aims at long term poverty alleviation and development of human capital through empowering education system of the country. Through this program, BISP plans to facilitate primary education of six million children of its beneficiary families for next four years.

For Further Information:

Phone: 042-35887740, 042-35842292

Address: 56-Attaturk Block, New Garden Town, Lahore

Website: <http://www.bisp.gov.pk/>

6. Formation Awareness and Community Empowerment Society (FACES) Pakistan

Faces Pakistan is a non-profit organization working to support and empower marginalized communities by providing economic opportunities, capacity building and trainings. Faces Pakistan is collaboratively working both public and private institutions to promote cultural diversity, social justice, community integration, gender equality and inter-religious harmony. The organization achieves its aim of sustainable development through organizing seminars, training workshops, conferences, awareness sessions and advocacy campaigns. The two major projects of Faces Pakistan for women are “Health, Education and Enterprise Development Project” and “Vocational Training for Women as Housemaids.”¹⁰

¹⁰ Formation Awareness and Community Empowerment Society (FACES) Pakistan, Accessed at: <http://www.facespakistan.com/project?page=7>





(i) Heath Education and Enterprise Development Project

The HEED program aims to develop social and entrepreneurship skills among women so they can develop business skills and start an income generating projects such as handicraft, and cattle farming. This project is active in Rahim Yar Khan, Balochistan, Bahawalpur, Ziarat and Quetta (with their surrounding villages), and Peshawar.

(ii) Vocational Training for Women as Housemaids

FACES Pakistan, in collaboration with XAVOR Pakistan and USAID, has started a project for housemaids in Lahore in which they are given vocational training and awareness sessions on labor laws, and their own rights as workers. The aim is to give women a sense of self worth so that if an employer mistreats them, they know he/she has no right to, and can take action against them. Women are taught to read and write, thus increasing their employability. Participants are issued certificates at the end of the training form a valuable part of the participants' portfolio of qualifications.

For Further Information:

Phone: 042-36675771

Address: 107-A, St #: 12 Cavalry Ground, Cantt Lahore

Email: info@facespakistan.com

Website: <http://www.facespakistan.com/>

7. Business and Professional Women's Organization

Business and Professional Women Organization is a vocational training centre offering various programs for women throughout the year. Some of the programs offered by vocational institute are:

- Computer Course is a three months course and registration fee is five hundred rupees.
- Cutting and Stitching Course is three hundred rupees/ per month
- English Language Classes two hundred rupees/month
- Beautician Course is four weeks long which includes manicure, pedicure, facial and skin care, hair cutting and styling, party makeup and bridal makeup.
- Offers free dispensary facility to women and children.

For Further Information:

Phone: 042-35171507, 509

Address: Women's Welfare Complex, 18/A, Block C, Civic Centre, Faisal Town, Lahore

Email: lahorebpwo@yahoo.com

Microfinance Institutions

1. Akhuwat

Established in 2001, Akhuwat is an Islamic microfinance institution that aims to eliminate poverty and improve standard of living of poor by providing interest free loans. Akhuwat follows the doctrine of Qarz-e-Hassan that includes interest free loans, and use of religious institutions such as local mosques and churches as centers of disbursements and avenues for community participations. Akhuwat does not simply aims to help the poor but also change the attitude of general public by encouraging them to volunteer for philanthropy programs and help those in need. Once people have benefited from interest free loans, Akhuwat encourages its borrowers to join the program and donate some money for other needy people.

Akhuwat has eighty branches operating in forty nine different cities and towns including Lahore, Faisalabad, Rawalpindi, Karachi, Kot adu, Sahiwal, Multan, Rajanpur, D.G Khan, Bahawalpur, Lodhran etc. Akhuwat offers credit to start various businesses that includes fruit and vegetable cart, stitching, embroidery, grocery store, milk shop, auto repairing, book binding, kite-making, barber's shop, artificial jewellery, bangle store, toy-making, electrician, live stock, & plumbing work etc. Akhuwat also offers loans for other purposes that include:

1. Family Enterprise Loans
2. Liberation Loan
3. Education Loan
4. Health Loan
5. Emergency Loan
6. Housing Loan
7. Marriage Loan
8. Silver Loan

For Further Information:

Phone: 042-35122743, 042-35156382

Address: House # 382, Bluck #15, B-1, Township, Lahore

Email: info@akhuwat.org.pk

Website: <http://www.akhuwat.org.pk/>

2. Kashf Foundation

Kashf Foundation is one of the biggest specialized non-profit microfinance institution working for the economic empowerment of low-income households especially

women in Pakistan. The organization's mission is to alleviate poverty by providing quality and cost effective microfinance services to low income households, especially women, in order to enhance their economic role and decision making capacity. Kashf Foundation not only has a vibrant financial access program but also offers a range of non-financial services that helps create an enabling environment for bottom of pyramid households to effectively use the credit they access from the institution. These services include financial literacy and education trainings, business development trainings, trainings on gender roles and gender justice, and business expansion trainings. Kashf Foundation is offering its services in more than twenty two cities across Pakistan and offers various financial empowerment opportunities for women. Kashf Foundation currently offers the following products and services:

Kashf Karobaar Karza (KKK) Productive Loan

The major chunk of Kashf's portfolio comprises of this product; it is a productive loan given for investment into a new or existing business. The loan is based on group lending with groups comprising of 3-5 women. The loan ranges from up to Rs. 25,000 to Rs. 50,000. The loan has a 1 year tenor, with an average markup of 20% payable via monthly installments. The loan is backed by a detailed business appraisal, which enables both the client and the loan officer to strengthen the lending decision, and also builds capacity of the entrepreneur in terms of better business planning and greater revenue generation.



ii. Kashf Zindagi Bima (KZB) Life Insurance

Life insurance at minimal cost is available to all Kashf customers and helps to mitigate the death risk faced by Kashf's clients. Kashf Foundation acts as an agent for the insurance company to provide this product to its clients. The insurance covers the amount of Kashf outstanding loans at the time of death of the client and/or her spouse plus Rs 5,000 in funeral benefits for the family.

iii. Basic Financial Literacy Trainings

This training is provided prior to loan disbursement in order to educate clients on the basics of borrowing, debt management, savings, client rights, and details of the financial agreement they are undertaking with KF. All training materials and sessions are delivered in Urdu and/or Punjabi. The clients are provided with reference material to supplement the key messages of the trainings.

iv. Systemized Financial Education Trainings

These training sessions are undertaken as module-based workshops with certification in four subject areas: Savings, Budgeting, Debt Management and Financial Transactions. These are conducted within the community with groups of 10-15 clients.

v. Gender Trainings

These are undertaken by specialized gender trainers with clients, their husbands and adolescent boys from the community. These trainings aim to create awareness about gender discrimination and help change the mindsets of participants about gender norms in relation to women's participation in the economy and their access to financial services.

vi. Business Incubation Labs

The Business Incubation Labs (BIL) seek to transform home-based working women to micro-or-small entrepreneurs, i.e. own account workers to entrepreneurs that employ others from the community. The BIL develops and strengthens female-led businesses through various business development services and networking support, including trainings on business management for women entrepreneurs, marketing & networking and business innovation.

For Further Information:

Phone: 042-111-981-981

Address: 19-Aibak Block, New Garden Town, Lahore

Email: info@kashf.org

Website: http://www.kashf.org/site_files/default.

3. Association for Gender Awareness and Human Empowerment

Association for Gender Awareness & Human Empowerment (AGAHE) is an independent, and nonprofit organization established in 2001 which aims to optimize the intangible resources of individuals, organizations and institutions to achieve maximum efficiency. AGAHE believes in creating an enabling environment for

vulnerable segments of society where they can utilize their full potential for improvement in their lives and have equal opportunities to safe guard their rights. Whereas AGAHE has a wide range of objectives, those relevant to resettlement of women include:

- To facilitate community, especially women, to start income generation activities through provision of micro credit facilities, training and market linkages.
- To bring positive behavior change among community through awareness programs in relation to human rights associated with health, education and other social issues.

(i) Credit and Enterprise Development Program

Association for Gender Awareness & Human Empowerment (AGAHE) runs a credit and enterprise development (CED) loan for marginalized communities to increase their income generation, enterprise development, poverty reduction, market linkages to sale production at the highest possible price and to engage especially women in income generation activities. Currently the program is operational only in Vehari where it facilitates the community in the process of income generation at the household level through community organization (COs) formation by extending social collateral of micro credit loans, encouraging savings and sustainable use of their existing resources. This loan is extended in the fields of commerce, petty trading, handicrafts/vocational, light engineering, manufacturing, agriculture, live stock and others etc.

CED Program Detail:

- Lending Methodology: Group based approximately 12-15 members
- Age Requirement: 18-58 years
- Income Requirement: No less than 5000 Rupees
- Loan Eligibility Criteria: Computerized CNIC Holder, Household Loan, Permanent resident of target area, for running business or having skill to start a new business.
- Loan Amount: 1st Cycle: PKR 15,000, 2nd Cycle: PKR 20,000, and 3rd Cycle: PKR 20,000 - 30,000
- Processing and Insurance Fees: 2% of Loan Amount
- Tenure: 12 Months
- Collateral: Social
- Recovery Structure: 12 equal months installments

For Further Information:

Phone: 042-35291211, 35957916

Address: House No.3, Block A, Lalazar Colony, Phase II, Raiwind Road Lahore.

Email: agahepk@yahoo.com,

Agahepk@gmail.com, info@agahe.org.pk

Website: <http://www.agahe.org.pk/>

4. BRAC

BRAC is a Bangladesh based microfinance company which started operating in Pakistan in 2007. BRAC provides loans to unprivileged people who are unable to



acquire credit from banks due to lack of assets and referrals. BRAC focuses specially on economic rehabilitation of women and in addition to providing loans, BRAC also offers education and health programs for poor and marginalized communities. BRAC aims to strengthen and enhance income based resources of poor women by offering simple institutional loans. BRAC establishes microfinance groups or village organizations (VOs) in a community which act as an economic and social unit offering support and security for the loans taken by its members. These VOs can later become a center for community services such as health and education programs.

Some key features of BRAC microfinance program are:

- Only women can become members with age between 18-55 years
- Loan is given preferably to female-headed household and widowed
- Applicant must not be a member of other microfinance institution
- BRAC offers loan between US \$100-600
- Loan security deposit is 10% of the sanctioned loan (returned after loan repayment)
- Loan is payable weekly in 48 installments (or one year)
- There must be 15-30 women in a group

Majority of the women uses BRAC loans to start businesses such as

- Retailing - grocery and clothing stores
- Yogurt making
- Embroidery
- Stitching
- Dairy Farms
- Nursing Centers
- Running confectionary and sweet shops
- Beauty Parlors
- Making artificial flowers
- Jewellery making

For Further Information:

Phone: 042-35164204

Address: 56-P, Model Town, Link Road near Pace Shopping Mall, Lahore

Email: bracpakistan@brac.net

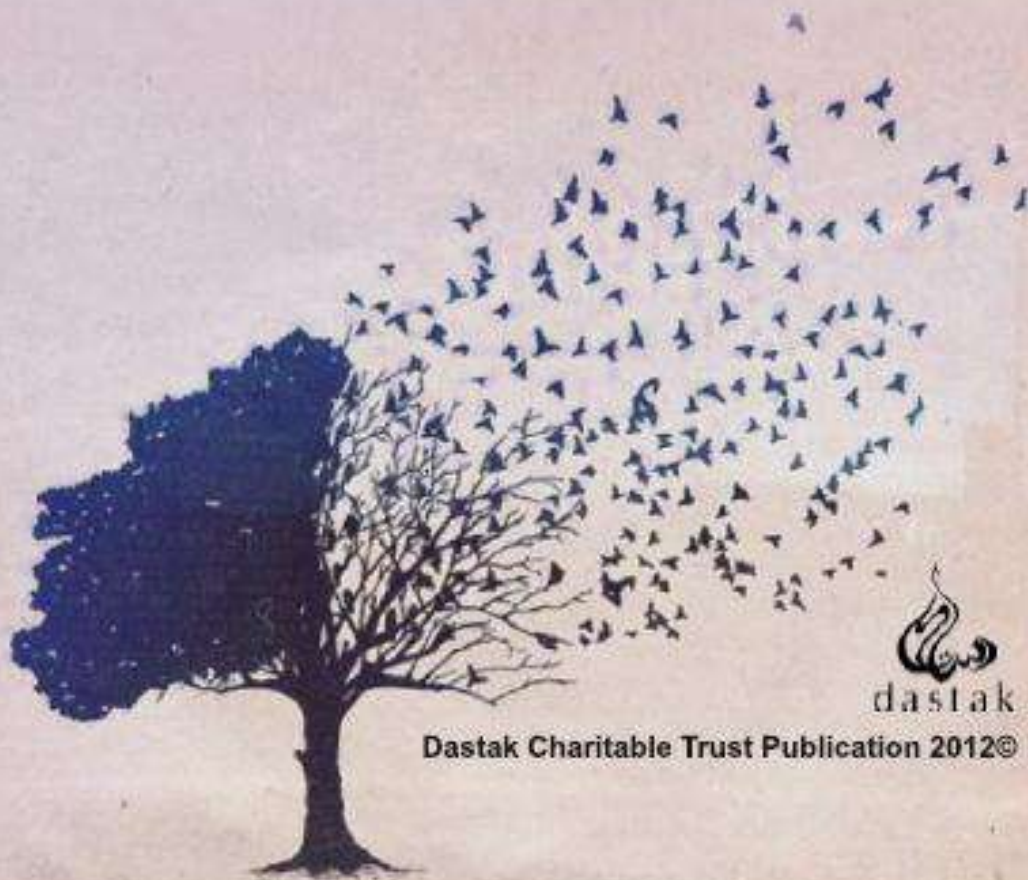
Website: <http://www.brac.net/content/about-brac-pakistan>

Key Elements of Resettlement

Dastak would like to emphasize that the most important element for successful resettlement, pertinent to all shelter homes, is the ability to network and develop strong linkages with individuals and organizations that offer support mechanisms that can facilitate resettlement. The linkages can be developed and institutionalized through organizing events including seminars, consultations, training workshops, etc. Lack of communication between institutions has led to repetition and overlap in resettlement resources and projects, for example, BISP, Qasr-e-behbood, Sanatzar, and TEVTA are providing almost similar training courses which include beautician, cooking, fine arts, and tailoring courses etc. It is advised that coordination and network system of these institutions should be improved so that each institution has something new and innovative to offer. Another equally important factor for successful resettlement is providing psychological counseling services to the resident. Counseling is paramount to prepare the residents for her life outside the shelter, therefore must be mandatorily available in shelter homes on a daily basis.

A holistic resettlement process takes into account the internal environment of the shelter coupled with a conducive external environment of the communities. Where resources are available, shelters should accompany these guidelines with capacity building initiatives of the communities where women are likely to settle.

Resettlement Policy and Practical Guidelines to Assist Women in Shelter Homes



Dastak Charitable Trust Publication 2012©