

# **MOJAZ Foundation**



**Organizational Profile** 

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## 1. MOJAZ FOUNDATION

#### VISION

To promote Socio Economic Empowerment through Inclusive rights based approach.

#### MISSION

To be a self sustained organization by serving Vulnerable & Marginalized communities through provision of financial & Non-Financial services on sustainable basis

#### GOVERNANCE

The Foundation has a vibrant Board of Directors, which provides strategic direction to the organization for effective and efficient program implementation. The Board of Directors comprises of 7 eminent professionals from social development field.

#### **BOARD OF DIRECTORS:**

1)	Dr. Sono Khangharani	Chairperson
2)	Ms. Gulshan Kaur	Secretory
3)	Mr. Aazar Bhandara	Member
4)	Ms. Sadaf Sagheer	Member
5)	Mr. Asim Mushtaq	Member
6)	Mr. Irfan Khokhar	Member
7)	Mr. Waqar Haider Awan	Member

#### **MOJAZ Thematic Focus:**

- Livelihood
- Microfinance
- Sector Development and Compliance
- Agriculture
- Social Sector
- Women empowerment
- Humanitarian Response
- Disability
- Institutional and Human Resource Building and strengthening

#### **Geographical Outreach**

- Punjab, Sindh and KPK
- 8 Offices

#### **Leading Donors**

- Pakistan Poverty Alleviation Fund (PPAF)
- Agribusiness Support Fund (ASF)
- ORIX Leasing Pakistan (OLP)
- Aik Hunar Aik Nagar (AHAN)
- Canadian International Development Agency (CIDA)
- International Relief & Development (IRD)
- International Organization for Migration (IOM)
- Foundation Open Society Institute (FOSI)
- District Govt- Narowal
- United Nations World Food Program (UN WFP)
- United Nations Food & Agriculture Organization (UN FAO)
- United Nations High Commission of Refugees (UN HCR)
- United Nations Development Program (UNDP)
- Concern Worldwide

# 2. INTRODUCTION

MOJAZ Foundation was established in March 2008 as a not-for profit organization to serve the vulnerable and underserved segment of Pakistan. The organization has been endeavoring to improve socio-economic situation of the communities through harnessing their potential to help themselves. It does that by providing support in the form of financial and nonfinancial services. The financial services include Micro Credit, Micro Insurance and Micro Leasing and non financial ones include: Business development services, Agriculture, Livelihood, Social Sector Services, Women Empowerment, Human and Institutional Building and Strengthening and Humanitarian Response- emergency relief and early recovery. Gender and Disability mainstreaming is ensured in every initiative.

## 3. MOJAZ STRATEGY

All initiatives of MOJAZ focus on ensuring equal opportunities for poor, vulnerable and marginalized households through improved access and control over human development opportunities. As a strategy, MOJAZ concentrates on promoting a network of community organizations at grassroots level, build their capacity so that they are better able to understand their situation and take actions accordingly, ensure support in terms of financial and non financial services and enhance linkages to development infrastructure such as market and line departments etc. Building strong relationship with the government by critical engagement with them is an integral part of our strategy. This gives us an opportunity to engage government in every initiative, and develop ownership of the development initiatives for sustainability.



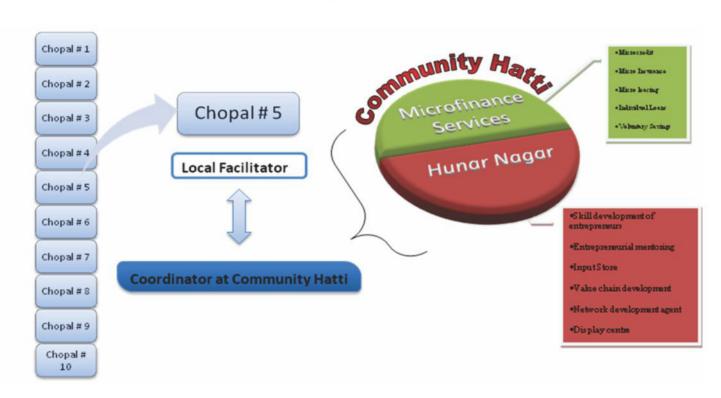
# 4. MOJAZ METHODOLOGY

#### 4.1. COMMUNITY HATTI

In order to empower communities and make them able to take control of their development, MF has evolved a unique solution/methodology i.e. Community Hatti—a one stop solution for capacity development, input requirement, information requirements, and linkage development of communities. Community Hatti offers the following:

- Extension Services Information dissemination
- Exchange visit to selected best practitioners/ demonstration plots/ business spots/ dairy farms
- Mentoring and capacity development through training
- Linkage development with line departments
- Linking entrepreneurs/ farmer with market to get better price for their produce.
- Provision of quality inputs
- Provision of light machinery on sustainable rates
- Develop mechanism for crop storage facilities

# **Community Hatti Model**



# 5. PROGRAMMATIC AREAS

#### **MOJAZ** main areas of focus are:

- Livelihood
- Microfinance
- Sector development & Compliance
- Agriculture
- Social Sector
- Women empowerment
- Humanitarian Response
- Disability
- Institutional and Human Resource Building and strengthening

These are then designed into various programmatic interventions as follows:

#### 5.1. LIVELIHOOD

Livelihood options of the poor and vulnerable have become limited today. Although agriculture provides livelihood to more than 80% of Pakistan's population, it is becoming unsustainable due to a host of reasons. Marginal and subsistence farmers are becoming more vulnerable.

MOJAZ Foundation focuses on the enhancement of people's ability to become self-sustainable so that they can generate adequate resources for meeting the requirements of the self and household on a sustainable basis with dignity.

Although agriculture provides livelihood to more than 80% of Pakistan's population, it is becoming unsustainable due to a host of reasons because of which marginal and subsistence farmers are becoming more vulnerable. Keeping this in mind, MOJAZ Foundation has started various short term and long term projects in poverty stricken areas of the Southern Punjab and Sindh which aim at improving life of ultra-poor and marginalized communities by providing diverse opportunities that could ensure basic sources of livelihoods.



"Livelihood development programmes at MOJAZ are designed to help improve the quality of life for marginalized people by providing them with access to livelihood opportunity and protection; thereby giving them hope to constructively contribute to their communities".

# The LEP project with the financial support of PPAF:

In order to diversify livelihood MOJAZ has started a long term integrated project in Muzaffargarh in partnership with Pakistan Poverty Alleviation. The project aims at improving life of ultra poor and marginalized communities in 3 selected union councils of Muzaffargarh through asset transfer, trainings and building linkages. The provision of Assets would enable the poor households protect accumulate and expand their household wealth. Community organizations are being formed and facilitated to build/develop relationship with government line agencies and other service providers. The LEP project is committed to achieving the key objectives through:



- Identification of Poor and Ultra poor identified by Poverty Score Cards Survey
- Formation of Common Interest groups around various livelihood sources
- Training poor and marginalized people to be productive in areas of need
- Working towards building and strengthening linkages of CIGs
- Creating and developing community based organizations at village, hamlet and UC level
- Building capacities of Community based organization for developing Village Development Plans



#### 5.2. MICROFINANCE

MOJAZ focuses on progressively sustainable economic development through income enhancement and employment generation. Our Microfinance programme is geared towards achieving this objective. MOJAZ Foundation through an extensive process of social mobilization, need assessments and poverty scores focuses local rural needs and gaps. The challenges that poor are facing in the rural area are mainly access to finance, linkages with the market and opportunities for skill enhancement. MOJAZ Foundation designed its program and loan portfolio in the sectors those are relevant to the needs and have greater potential for the poorest.

the help of PPAF, OCT and ORIX Leasing in the areas of agriculture, livestock and enterprise (54 % of our beneficiaries have been women). Our recovery rate has been 100% throughout.



MOJAZ Foundation uses group lending methodology to provide credit to semi-urban & rural households. As of 28 June, 2012, it had over 3496 active borrowers with an outstanding portfolio of greater than Rs. 44.165 million. MOJAZ is planning to increase its outreach by expanding geographically and introducing new products.

Group lending provides a model, which enables poor communities to collect on a common platform to address their needs. MOJAZ support communities to make group (5-7 people in each group) to disburse loans to community members, guaranteeing the loans and relying on peer pressure and support among members to help ensure repayment. Borrowers start with an extremely small loan and work their way up to an established ceiling.

MOJAZ has also started a Small and Medium Enterprise (SME) branch in Narowal with the financial support of PPAF. Through SME, the clients who have been associated with the MOJAZ for a long time will be entertained with a bigger loan size. MOJAZ believes that through SME, the economic activities in the area will be boosted and help many people get employment.

Given the demand for financial services in the area, it is expected that the organization can maintain even higher growth rates provided it has timely access to lending facility from the PPAF.

#### 5.3. SECTOR DEVELOPMENT & COMPLAINCE

The management of MOJAZ Foundation is determined to make organization a robust, compliant, and progressive institution. The future presents whole new era of opportunities and challenges to position MOJAZ as an effective market player and to strengthen the compliance and control environment. MOJAZ management believes that complying with regulations and ethical standards is not only essential for valuable clients, employees and the community but it also gives MOJAZ a competitive advantage. Compliance is not an abstract concept, but a code of behavior that applies to everyone. It is valid for all employees at all levels, in all branches and units.

Being a microfinance organization, MOJAZ is committed to prevent, identify and promptly address all acts of fraud against the organization and, where appropriate, to pursue legal remedies available under law. In this regards, MOJAZ will maintain "zero tolerance" attitude towards fraud and requires that any case of suspected or detected fraud within network "must" invariably be reported & investigated. It is pertinent to remember that the way each employee conducts the business can affect MOJAZ's public image. MOJAZ desires to succeed in a competitive arena by being innovative, quality driven, reliable and fair.

Major responsibilities of the Sector Development & Compliance department are as follows

- Act as an independent review and evaluation body of Microfinance operations
- Identify potential areas of compliance, vulnerability and risk
- Develop and Implement corrective action plans for resolution of non compliance
- Develop reports on regular basis to keep senior management informed about trends in Microfinance operations
- Carry out market studies for developing products/services design, tests and roll-out
- Develop & improve product & operations manuals / product programs/SOPs
- Build a strong Management Information System (MIS) and ensure timely updation of all data for reports extraction and analysis
- Creating linkages with donor agencies, telcos, insurance companies and other relevant stakeholders for innovation and network expansion

Keeping in view the significance of compliance & quality while performing financial services, MOJAZ Foundation has established an independent and vigilant Compliance unit at Head Office. The Compliance unit will act as a channel of communication to receive and direct compliance issues, to allocate appropriate resources for investigation and resolution, and as a final internal resource with which concerned parties may communicate after other formal channels and resources have been exhausted. The Unit shall be independent in its verification, findings, communication and reporting requirements. The compliance department shall report directly to CEO.

# 5.4. AGRICULTURE Tunnel Farming:

Along with enhanced access to Microcredit, MOJAZ Foundation focuses on capacity building of communities through innovation, training and business support services particularly in the livelihood sector.

In District Narowal most of the farmers are reliant on traditional subsistence farming mainly cultivation of wheat and some rice as a cash crop. They are reluctant to adopt modern practices. PPAF supported MOJAZ Foundation to help low income farmers to adopt the

new technology through "SHDAB" project. The project

aims at introducing high value horticulture crops in the district through the provision of subsidized farm inputs, technical assistance and grants. The main focus is on vegetable e.g. green chillies, sweet pepper, cucumber and other off season vegetables through Tunnel Farm Technology.

MOJAZ Foundation has launched this program in 11 Union Councils simultaneously. PPAF has awarded the amount of PKR 3.9 million to support the establishment of demonstration plots for research and development as well as access to financing. The farmers from adjacent areas come and visit the demonstration plot to learn about tunnel faming and then establish their own.



#### 5.5. SOCIAL SECTOR SERVICES:

Pakistan faces a crisis of social sector service delivery, which is being exacerbated by rapid population growth, rural-urban migration, a high unemployment rate and poor local governance and civil society development. Even with sustained, moderate economic growth over a period of decades, social indicators in Pakistan have not shown signs of improvement.

MOJAZ's Social sector supports the poor and marginalised communities in addressing their needs in the areas of education, health, water and sanitation, through community participation and with the support of different service providers. Special efforts are made to ensure transparency and accountability in the provision of these services through mobilizing comunities. The description of various services under Social Sector of MOJAZ is given as under.

#### 5.5.1. Education:

The existing situation of the education service delivery in Pakistan is suffering from a host of problems. Although the government is introducing various interventions to improve the access and quality of education, however there is much to be desired. MOJAZ sees its role in organizing and strengthening the communities at grassroots level and building their capacity to take due interest and play an effective role in the management of education; linking them with line agencies, facilitating the service providers to efficiently and effectively deliver the education services. Disability remains the cross cutting theme in every initiative.



MOJAZ has paid special attention on school buildings rehabilitation in Southern Punjab after floods 2010. Special attention was paid to facilitate disabled students to access school buildings.

Quality of education remains one of its main focuses. In this regards, MOJAZ has completed a project funded by Open Society Foundation on improving quality of education in Narowal taking 10 public schools. The Quality of Education Improvement project started in October 2011 initially for a year and then was extended for another year ending in Sep 2013. The objective of the project was to ensure provision of quality education and increase in access by implementing school education improvement plans that focused on an inclusive participatory, highly motivated SMC (consisting of teachers, parents and community members), introducing innovative monitoring of school management through client-tailored MIS, establishing financial sustainability, nurturing public-private partnerships and accountability (particularly with the local government), and extending official



recognition to community for their role in making quality education accessible in the local setting. learning hamlets for students.

#### **Key Achievements:**

- Remarkable progress has been made in increasing rates of enrollments in project schools. Overall there has been 6% increase in the enrolment in all ten schools during 2012.
- MOJAZ has been successful in mobilizing communities for establishing School Management Committees. Ten SMCs have been formed. These committees include membership from communities and respective schools (60% are parents and 40% are teachers and other renowned members from respective areas.
- Linkages between SMC and government line agencies established and government successfully engaged in intervention.
- There has been active involvement of the SMCs and alumni in school infrastructure improvement and in securing donations in kind for respective schools. The details are available in the interim report.
- Co-curricular activities have been organized for all ten schools in which teachers, SMCs and students have taken active part. Drawing competition, sports days, tree plantation and health and hygiene sessions are a few examples
- Teacher training has been successful in building up the morale of the teachers and they have requested for more training session to improve their skills
- A comprehensive client-tailored Management Information System has been developed successfully. The system secures important data pertaining to teacher performance, student performance, available resources, school infrastructure and community involvement
- Each School management Committee has been linked with an economic activity (tunnel farm) to generate funds and is serving as

#### 5.5.2. Health:

Health initiatives focus has been on awareness, mother and child health, Primary health care and water and sanitation. In health sector most of the work has been done during floods of 2010 and 2011. The approah remains accelerating and facilitating government health service delivery through facilitating and mobilizing stakeholders at various stages.

#### **Women & Child Health Project**

With the financial support of Canadian International Development Agency, MOJAZ Foundation implemented a project aimed at improving maternal and child health in Southern Punjab. The project was for duration of 10 weeks (Jan, 2011 to March, 2011) and was implemented in 4 flood affected villages of union council Sultanpur, Tehsil Alipur, Muzaffargarh. Under this project 5,000 families were benefitted. The primary purpose of the project was to support and augment the efforts of the district health department in the provision of better health services to the



affected population. The specific outputs of the project were as follows:

- health facilities at BHU Sultanpur along with provision of basic equipments for the labor and recovery room;
- basic health services at doorsteps through 20 mobile camps facilitating children and women;
- safe delivery services to expectant mothers
- capacity building to the local health activists;
- public awareness on preventive health and hygiene issues
- food supplements and hygiene kits to the expectant mothers and cereal food to children under two years of age.

#### Wash & Hygiene Project Muzaffargarh

Access to clean drinking water was the most sought after service in the aftermath of the floods, people were forced to use contaminated water which resulted in the spread of water borne diseases. Moreover unhygienic environment increased the sufferings of women and children. In this backdrop, MF implemented a project aimed at providing clean drinking water, sanitation facilities and hygienic environment.



#### Wash Project, Muzaffargarh

With the financial support of Open Society Foundation, MOJAZ Foundation provided WASH assistance to 650 families in two union councils (Mehmood Kot & Baseera) of Muzaffargarh district. Under the project, affected people were facilitated by providing hygiene kit, aqua tabs, construction of 112 latrines, out of which 08 latrines are constructed for disable person (disable friendly), and construction 88 bath room keeping in view need of women & children. The project also included rehabilitation of 25 existing water sources. Awareness raising remained an important component of the project so that the communities are motivated to adopt better health and hygiene and wash practices. MOJAZ specifically focused on the dissemination of IEC material Apart from dissemination of IEC material, MOJAZ delivered training sessions on health and hygiene.

#### **5.6. WOMEN EMPOWERMENT**

MOJAZ Foundation is striving to empower poor communities, especially women and persons with disabilities by helping them to build their capacities and by offering them financial and non-financial services. Apart from providing microfinance, a vocational and technical center "HUNAR NAGAR" has been established in District Narowal. Various courses (stitching, cutting, embroidery, and fabric painting) are offered at this center to women of the area. The duration of each of these courses is three months. Center is also facilitating women in understanding latest trends and practices vis-e-vis their work and also enables them to improvise designs according to market trends.

To create market linkage of these women artisans MF arranged a three days Woman Owned Enterprise Exhibition in District Narowal level in April 2010. The success of this event resulted in participation of delegates in a national event-- WEXNET exhibition from 29th to 31st May 2010 at Expo center Lahore. This was achieved in partnership with Trade Development Authority of Pakistan of the organizer of WEXNET exhibition.



MOJAZ has established another training centre in Muzaffargarh for women. The centre aims at providing various trainings on management, vocational and technical skills besides facilitating market linkages. The centre is established at the village level so that at first place the village communities are provided a platform where they can enhance their skills and the aim is to link this centre with district level intitutions.





#### **5.7. HUMANITARIAN RESPONSE**

MOJAZ Foundation has always worked for the needy and poverty-stricken people of Pakistan. The organization has mobilized resources for reducing the plight of flood affected population after the 2010 floods hit adversely many areas in the country. MF has actively supported the flood affected population right from the onset of the disaster. The organization has provided emergency relief and contributed significantly to early recovery.

# 5.7.1. Emergency Relief Response to Flash Flood 2010

August 2010. During initial days MF joined hands with International Relief & Development for the provision of emergency relief to the affected population. Emergency shelter and non food supplies were the most pressing needs at that time as families were forced to stay in open skies without food and water. MF supplemented the efforts of District government and other relief agencies in the provision of tents and other non food supplies.

#### **Shelter/NFI Provision**

The damage assessment conducted by MOJAZ team revealed a huge population living in open sky without any housing facilities. MOJAZ shared the assessment with IOM for provision of shelter facilities to the homeless families. IOM provided shelter/NFI for 700 families in 8 unions of District Muzaffargarh. The shelter kits comprised of tents, plastic sheets, tarpaulins', blankets, tool kits, jerry cans & kitchen kits.

#### **Medical Services**

In the aftermath of floods, the undeterred floodwater contaminated the drinking water sources, which eventually led to spread of skin and other water borne diseases like-- cholera, malaria, and fever. MOJAZ Foundation, in collaboration of District government Muzaffargarh & Social Security Services Hospital, provided health facilities to the affected population. Under this partnership MF arranged a free medical camp in which free medical prescription & medicines were provided to 500 families.

#### WASH

MF endeavored to augment water and sanitation requirements of the flood affected population. MOJAZ provided a smooth water supply of drinkable water for the tent city where no water was available of any form. MF arranged to supply of drinkable water tanks which provide 50 liter water twice a day to each family.

#### Food

In the post disaster scenario food provision is of immense importance as the resilience of the community depends on fulfilling the minimum food requirements. MF after completing the damage needs assessment in 5 union councils of District & Tehsil Multan Sadar. MOJAZ shared the assessment UN-WFP for the provision of food in these flood hit union councils of Multan. MF in collaboration of UN-WFP provided food to 5000 families for three month.

#### Response to Flash Flood 2011:

Through UN-WFP partnership MOJAZ secured life of 10,000 households for providing ration for 2 months. The transitional shelter was provided by Concern Worldwide (OFDA funding) for the same District. The project benefited 4,000 households.

#### **Cash for Work**

With the financial support of Food & Agriculture Organization (FAO), MOJAZ Foundation initiated a project of cash for work to rehabilitate 30 water courses in two tehsils of Muzaffargarh (Alipur & Muzaffargarh). Under this project 3,000 families were provided with cash against work to meet their livelihood.



#### **Food for Work**

With the support of World Food Programme, MOJAZ Foundation initiated a project of Food for Work to rehabilitate 500 small schemes in three union councils of Alipur Tehsil of district Muzaffargarh. Under this project community members identified small schemes affected by flood. After identification, communities prioritized schemes which needed immediate rehabilitation. Each household member who had worked for ten days as labor to rehabilitate the identified schemes was provided with one month food ration.

#### **Response to Flash Flood 2012:**

Vulnerable and marginalized were again in serious problems due to floods in September 2012 in Pakistan. MOJAZ Foundation took the initiative in District Dera Ghazi Khan and immediately conducted a needs assessment of the affected area. After need assessment held several medical camps as the health facilities were the more dire need of the people.

#### Distribution of General Food Items for Flood 2012 families funded by the WFP

Many vulnerable families have been displaced to save their lives and suffering deficiency of food. After initial assessment at District Kashmore, the MF is provided food to 20,000 families in three cycles with the financial support of World Food Programmme (WFP) in 3 UCs of District Kashmore. This support will provide the beneficiaries relief and strength against the nutritional deficiency.

#### Support to most vulnerable with winterized kit:

MOJAZ started the project in Jan 2013 to March in 2 UCs to provide Winterized Kit to the most vulnerable with the support of Rapid Fund Concern. The project covered 137 villages in 7 Revenue villages and benefited 2500 families with 10,166 male and 10,538 female beneficiaries.





# 5.7.2. Early Recovery Community Empowerment, Muzaffargarh

Open Society Foundation awarded a project to MOJAZ Foundation for district Muzaffargarh. The project aimed at improving situation faced by disaster struck communities in the flood affected areas as well as set the stage for policy guidance for future emergencies or disaster. The principal of building on the existing base was adopted by utilizing the institutions already existed—government departments, civil society organization — and bridged the gap by creating new institutions at grass roots level by organizing and engaging communities in rehabilitation/

reconstruction process. This project also aimed at engaging the local communities through a practical approach of making them in charge of their own development by giving hands on experience for improving the municipal infrastructure at the village level. It was envisioned that this will eventually create a long term impact as the pilots implemented in the project had the potential for scaling up The outcomes and results of the project were;

- Formation \ Revival of Grassroots organizations and networks at village, UC and district level.
- Training of Community Representatives in need identification, project planning and monitoring.
- Dialogue with the local leadership, district administration and district level humanitarian forums.
- Town halls and Caucuses for advocacy and media campaigns at the district level for sharing priorities and gaps for the rehabilitation efforts.
- On job training of community representatives in project implementation and execution skills through the implementation of small infrastructure project for the rehabilitation of communal infrastructure at the village level.

Under the project 225 community members were provided various managerial skills and trainings, 20 Caucuses / Town hall meetings at the district level were organized for advocacy and media campaigns for sharing priorities and gaps for the rehabilitation efforts. 4 union council offices and 25 village level public infrastructure were rehabilitated.





#### One Room Shelter Project (ORS)-funded by UNHCR

Effects of floods 2010 MOJAZ Foundation provided 200 shelters that directly benefited more than 1600 individuals by improving their living conditions. The project focused on IDPs and restoration of normal life for 200 most vulnerable flood affected families by the provision of secure shelter to revive their dignity and provide security. The engagement of humanitarian organizations including MOJAZ Foundation and other Humanitarian organizations resulted in social mobilization and participation of the local population in the process of need identification, implementation and monitoring of the humanitarian response. The shelter provision was instrumental in instilling a sense of security in IDPs. Absence of toilets was a big physical security threat to women, which was resolved because of this project. Shelter provision also gave beneficiaries an opportunity to focus on their livelihoods. The health and hygiene status of most of the beneficiaries were improved as a result of awareness raising sessions.

Through the provision of shelter MF indirectly addressed multiple issues for the most marginalized groups, especially women, children and elderly population at risk who have become more vulnerable to protection. Women were not only able to send their children to schools but were also become able to go out to work to earn money as they could lock their houses behind. A conscious effort was made to train the community to deal with future hazards through involving them in the entire process and by giving them awareness raising sessions on various subjects related to health, psychological support and disaster management/mitigation.

## The specific outputs of the projects are:

- 200 households living in adequate dwellings in the target union council Basti Randan
- 1313 No of male and female have access to secure shelter
- 1313 Number of affected (previously IDPs) having access to WASH facilities
  - Masonry skills of 200 people were improved.
    - 200 families received cash for work

#### **Restoration of Livelihood & Community Physical Infrastructure:**

Aftermath of the floods 2010 rendered million of people vulnerable affecting major infrastructures in three provinces of Pakistan. Emergency & early recovery activities were initiated to provide livelihood support to uplift these affected communities. MOJAZ Foundation also contributed to bring positive changes in the lives of many. In this regard, MF implemented the project titled "Restoration of livelihood and Community Physical Infrastructure in flood affected villages" for a period of 3 months starting from December 2011 to February 2012, in 10 villages of District Muzaffargarh, with the financial support of UNDP, where 2010 floods affected a large population, depriving them of their sources of livelihood and destroying major infrastructure.

The objective of the project was to inculcate resilience in the community by restoring their source of livelihood, essential infrastructure, and instilling disaster preparedness in their daily routine. To attain this objective three outcomes were defined as:



- Strengthen local communities & capacity building
- Restoration of livelihood (Both on farm & Off Farm livelihood)
- Restoration of critical community physical infrastructure

As a first step 80 Community organizations were formed and operationalized as community participation was considered a key project implementation tool. These community organizations were instrumental in providing women a platform where they could polish their skills, meet other women, create a network and realise their potential.

The project put special focus to integrate a gender equality approach into its management and operations. Due attention was paid to secure gender balance among social mobilizers so that the project could reach women as well as men's needs and concerns. While the project aimed to ensure women's

participation in community decision-making processes, separate consultation were held for women in order to ascertain that their needs and concerns were articulated and adequately incorporated into the decision making process.

#### **Restoration of Livelihood and Community Based Infrastructure Project**

The project was implemented in 3 revenue villages of UC Hamal Faqir with the financial support of Concern Worldwide. The focus of the project was both economic asset restoration and temporary employment to revive the communities and local market through CFW activities and rehabilitation of productive infrastructure to support livelihood. In this project also MOJAZ ensured an inclusive approach by involving all the stakeholders (i.e. Govt., Donor, Community etc) for effective implementation of the project. The two main activities of the project were as under:

- 1. The Cash For Work (for temporary employment) component included rehabilitation of the following infrastructures:
  - Rehabilitation of Kacha Link Roads
  - De-silting/Rehabilitation of tertiary on farm irrigation channels (water courses)
  - Rehabilitation of Culverts

2. The Land Leveling through Cash Grants (Vouchers System):

Through this activity, MOJAZ foundation supported small farmers to rehabilitate their farming land through land leveling.

- No. of HH for the 1 acre land holding: 125HH
- No. of HH for the 2 acre land holding: 50 HH

The project covered 3 revenue villages in 1UC (Hamal Faqir). The total number of villages benefited was 37 with 1888 Households. Total number of CPI schemes rehabilitated were 93 providing CFW to 1567 beneficiaries. The land level was for 221 acres.

## One Room Shelter Project (ORS) for Flood 2012 affected families funded by IOM

The MF has been implementing this project for provision of One Room Shelter to flood 2012 affected 520 households in District Badin. The project focused on restoration of normal life for 520 most vulnerable flood affected families by the provision of secure shelter with resilience to future floods to revive their dignity and provide security in respective area. After the assessment of households, the most vulnerable households were registered. By the formation of 22 village councils, 22 distribution points were established. After opening of bank Account, the payment installments for construction work were distributed to the beneficiaries through focal points. Under this project MOJAZ even accessed and supported the areas which were geographically very difficult to access. The social mobilization process particularly emphasized the empowerment of the communities by giving them control over the procurement of items for the construction of ORS.





## Enhancing Flood Affected Community's Resilience by Providing Transitional Shelter Funded by Concern Rapid Fund

MF has completed a project titled "enhancing community's resilience by providing transitional shelter" responding to floods 2012 which caused major damage on a large scale, destroying shelters, community infrastructure and agriculture. Five UCs of Kashmore were severely affected due to these floods. On the basis of the MF current experience of working in the UC Ghelpur of Kashmore and subsequent need assessment, the union council Ghelpur was selected for the proposed project where 735 One Room Shelters have been constructed in order the facilitate the vulnerable particularly women and children. The project ended in September 2013.

#### **Emergency Relief and Early Recovery Assistance 2013, funded by PPAF**

The 3rdcontinous cycle of floods was experienced in different districts of Punjab, Balouchistan and Sindh in year 2013. As per Govt. estimates, 13 districts across all 3 provinces of Pakistan were affected. As per the NDMA official figures published on their website on August 26, 2013, the number of affected people reached 1.5 million with 5,615 affected villages, while a total of 20,312 houses have been fully destroyed all over these 3 provinces. National Disaster Management Authority confirmed the death toll to 178 due to the heavy downpour in parts of Punjab, Sindh and Balochistan. The rainfall wounded 855 individuals with serious injuries (NDMA reports). As per UNOCHA monsoon flash update No. 419-August-13, rainfall affected 321,000 acres of standing crops across 3 provinces in Pakistan.

MOJAZ carried out Rapid Need Assessment(RNA) on urgent basis in order to guage the extent and range of loses caused by flood in District Narowal. The report was submitted to different donor organizations for funding. Pakistan Poverty Alleviation Fund (PPAF) immediately responded to the funding request by sending a verification and appraisal team to Narowal. On the basis of finding by the appraisal mission PPAF approved the funding application to help the flood affected communities in Narowal. The project titled "Emergency relief and early recovery assistance 2013, was approved a period of one starting from 6th September 2013 covering 7 UCs in three tehsils of district Narowal with a total amount of funding of PKR 84,219,308. The total beneficiaries of the project were 500250. The project helped the beneficiaries through provision of food hampers, hygiene kits, agri-inputs and livestock vaccination.

Achivement at the output level					
Activities	Actual Targets Achieved				
Food Distribution (No. of Families)	5,250				
Hygiene Kit Distribution (No. of Families)	5,250				
Early Recovery Package(No. of Families)	5,250				
Live Stock Vaccination (No.)	7,371				







# 5.8. INSTITUTIONAL AND HUMAN RESOURCE BUILDING AND STRENGTHENING Social Mobilization - Choupals Narowal

MF believes in harnessing the potential of the community through mobilizing them to help themselves. This notion prevails in all interventions of the organization in all operational areas. The communities are organized into groups—sharing similar interests, businesses, aspirations, and hopes. These groups are called choupals. This is a primary receiving mechanism which is utilized for the implementation of every intervention. These choupals meet regularly with specific objectives of planning, implementation, monitoring, capacity building, information sharing etc. MF has mobilized ten unions in District Narowal, and has formed 100 Choupals.

# 5.9. CROSS CUTTING THEMES: DISABILITY UMEED, Reaching Out to people with special needs

MOJAZ Foundation realizes that the people with disabilities are mostly unseen, unheard and uncounted part in our culture. Generally they are victim of stigmatization of public as a liability and non-productive members. They face overwhelming barriers in life whether it is education, skill development, job or financial opportunities. In Narowal District the total number of Disable People is 19,599 (according to 1998 census), which constitutes almost 2% of the total population. There are about 12,138 male and over 7,461 female disable persons.

MOJAZ Foundation with the support of PPAF launched "UMEED" a project of worth PKRs 3.5 million in January 2011. The Foundation adopted a comprehensive and multidimensional approach under this project to assist the people with disability. The program is providing trainings for enterprise development, assistive devices, and financial help through micro credit. MOJAZ also facilitated these handicap groups for linkages development with the marketer and established enterprises in Narowal.

MOJAZ Foundation under this project trained 50 disable men and women in enterprise development skills. A sum of PKRs 2.0 Million was extended as a microcredit for disables exclusively. In addition to that the linkage development helped the handicap to establish their business relationship in the market and strengthen their micro enterprises.

## **Disability Project in Muzaffargarh:**

MOJAZ has started another project with the financial support of PPAF in District Muzzafgarh. The project aims at mainstreaming people with special needs through provision of assistive devices and enterprise development training for their economic development. The project is being implemented in 3 UCs of Tehsil Muzaffargarh namely: Gulwala, Wan Patafi and CharifChajra.



## 6. STAFF STRUCTURE AND PROFILE

MOJAZ has 20 technical staff at managerial positions from various technical backgrounds i.e. Rural Development, Agriculture, Livestock, Project Management besides subject matter specialists on Microfinance, Monitoring and evaluation, personal management, gender and disability. The Chief Executive Officer is responsible for the facilitation of organizational growth as a team leader and participates in Programme/project planning, oversight, and represents the organization and is instrumental in providing strategic direction to the organization and ensures that organizational policies are implemented in the true spirit. The organization has a senior management team who is responsible for effective planning and implementation of programmes and projects. The implementation specialists ensure programme implementation as per policies.

#### 6.1. GOVERNANCE:

MOJAZ has separate policies on the following issues:

- Human Resource (HR)
- Financial management policy
- Conflict of interest policy
- Gender policy
- Microfinance policy
- Admin and procurement policy
- Code of Conduct
- M&E policy
- IT policy

#### 6.2. MEMBERSHIPS/CERTIFICATIONS:

MOJAZ is member of HRDN, PADOR and PMFN, MONPAK and is PCP certified (Certificates are attached in Registration Section).



# 7. MF PORTFOLIO AT A GLANCE

Donor	Theme	Sector	Funding Amount	Geographical Area	Beneficiary (HHs)	Support
International	Shelter/NFI	Emergency	Rs. 7.803.451	District: Muzaffargarh  Tehsil: Muzaffargarh, Kot Addu  Union Councils: Taliri, Jagatpur, Ahsanour, Kot Addu, Daira Deen Pannh	200	200 Shelter/NFI
Relief and Development	Wash	Emergency	Linked Support	District: Muzaffargarh  Tehsil: Muzaffargarh, Kot Addu  Union Councils: Taliri, Jagatpur, Ahsanour, Kot Addu, Daira Deen Pannh	200	200 Jerry cans & Drinkable water
<b>UN-</b> WFP	Food	Emergency	Rs. 5,788,080	District: Multan  Tehsil: Multan Sadar  Union Councils: Binda Sindila, Alamdi Sura, Nawabpur, Lutfabad & Bosan	5000	Wheat Flour, Sugar, Salt, Tea, Coking Oil, High Energy Biscuits, and Pulses
Agribusiness Support Fund	Livelihood	Early Recovery	Rs. 4,546,600	District: Muzaffargarh Tehsil: Muzaffargarh Union Councils: Taliri, Jagatpur	800	Cash Grants
Foundation Open Society Institute	Wash	Early Recovery	\$142,761	District: Muzaffargarh  Tehsil: Muzaffargarh,  Union Councils: Mehmood Kot & Baseera	650	Provision of WASH facilities to the marginalized communities
Concern & USAID	Agriculture	Early Recovery	Linked Support + Rs. 880,000	District: Muzaffargarh Tehsil: Muzaffargarh Union Councils: Baseera & Mehmood Kot	9000	Wheat Seeds & Agriculture Instruments
Food and Agriculture Organization	Agriculture	Early Recovery	Linked Support + Rs. 4,295,200	District: Muzaffargarh Tehsil: Alipur Union Councils: Sultanpur, Muradpur Janobi, Langerwah & Khangarh Doma	16000	Wheat Seeds, Urea, DAP & Vegetable Seeds
District Government Muzaffargarh	Health	Emergency	-	District: Muzaffargarh Tehsil: Muzaffargarh Union Councils: Taliri, Jagatpur	500	Cholera, Diarrhea, Skin Allergy Medicines & Aqua tabs
USAID	Livelihood	Early Recovery	\$42,800	District: Muzaffargarh Tehsil: Muzaffargarh Union Councils: Taliri, Jagatpur	200	Provision of stitching kits & Exhibition of the hand made products at national Level
Canadian International Development Agency	Health	Early Recovery	Rs. 4,047,000	District: Muzaffargarh Tehsil: Alipur Union Councils: Sultanpur & Langarwah	5000	Rehabilitation of BHU, 50 Safe Deliveries, Free medical services & Medicines
Food & Agriculture Organization	Cash for Work	Early Recovery	Rs. 7,803,451	District: Muzaffargarh Tehsil: Muzaffargarh Tehsil: Alipur	3,000	Rehabilitation of 30 water courses through "Cash for Work"

World Food Program	Food for Work	Early Recovery	Rs. 5,394,990	District: Muzaffargarh Tehsil: Alipur	4,000	Rehabilitation of 500 small schemes through "Food for Work"
Foundation Open Society Institute	Community Empowerme nt	Early Recovery	\$398,430	Tehsil: Muzaffargarh, District Muzaffargarh, Punjab	2,500	Community Empowerment for Rehabilitation of Flood Affected in Muzaffargarh
UNHCR	One Room Shelter	Early Recovery	Rs. 37,932,960	Tehsil Jampur, District Muzaffargarh, Punjab	200	Construction of One Room Shelter (ORS)
Concern Worldwide	Transitional Shelter 2011	Emergency	Rs. 21,661,618	Tehsil Sakrand District Shaheed Benazirabad, Sindh	4000	Provision of transitional shelter kits
United Nations Development Programme	Livelihood	Early Recovery	Rs. 55,068,369	Tehsil Alipur District Muzaffargarh , Punjab	2,500	Restoration of livelihood and Community Physical Infrastructure
Foundation Open Society Institute	Education		\$74,794	District Narowal, Punjab	10 Schools	Quality of Education Improvement in Narowal District
International Organization for Migration	One Room Shelter	Early Recovery	Rs. 2,785,000	District Badin, Sindh	3,850	Provision of One room shelter (transitional) to 520 Households (Ongoing)
World Food Program	Food	Relief	Rs. 9,307,200	District Kashmore, Sindh	70,000	General food distribution
PPAF	Livelihood, Disability, Human & Institutional Development (HID)	Livelihood	Rs. 144,000,000	District Muzaffargarh, Punjab		On going
Foundation Open Society Institute	Education	Social Sector	\$98,787	District Narowal, Punjab	10 Schools	Quality of Education Improvement in Narowal District
Concern Rapid Fund	Emergency Relief	Humanitarian Response	Rs. 26,665,250	District Kashmore, Sindh	2,500	Support to the most vulnerable with winterize kits
Concern Rapid Fund	Early Recovery	Humanitarian Response	Rs. 41,653,984	District Kashmore, Sindh	735	Enhancing flood effected community resilience by providing transitional shelter
PPAF	Early Recovery	Humanitarian Response	Rs. 87,330,408	District Narowal, Punjab	5,250	Monsoon Flood Relief & Early Recovery Activities in Narowal District, Punjab
ERF	Early Recovery	Humanitarian Response	Rs. 26,811,660	District , Northern Sindh	1,725 Families	Emergency support for flood 2013 communities through provision of Shelter & NFIs. (On-going)

# 8. MOJAZ CERTIFICATION

#### 8.1. PCP CERTIFICATION



This is to certify that

MOJAZ Foundation, Lahore

has been evaluated by Pakistan Centre for Philanthropy

and meets certification standards in the areas of

Internal Governance, Financial Management & Programme Delivery

Certificate No:

PCP-2012/250

Issued on:

01-10-2012

Valid upto:

01-10-2015

Place of Issue:

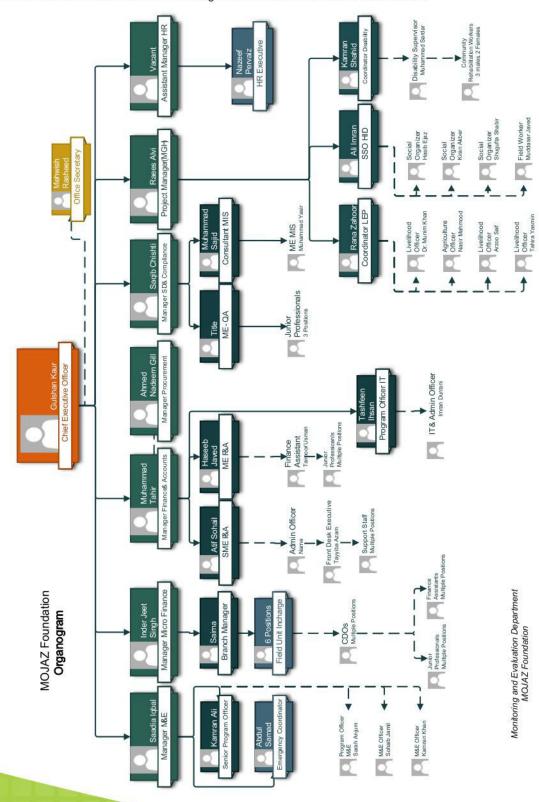
Islamabad





#### **8.2. MANAGEMENT STRUCTURE**

Below mentioned is the overview of management structure of MOJAZ Foundation.



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