Authors: Fatima Daud Kamal, Shazia Hina Durrani and Khalid Usman
Editors: Marilyn Crawshaw, Naeema Hann, Elspeth Crawford
Design & Layout: Fahim Ahmed Zeb @ Dream Creative, Peshawar

Khwendo Kor, Pakistan:
KK House, Faisal Town, Opp. Police Colony, Nasir Bagh Road, Peshawar.
Tel: +92-91-5710351-2
Fax: +92-91-5829026

Follow us on social media:
Facebook: https://www.facebook.com/khwendo.kor.5/
YouTube Channel: https://www.youtube.com/channel/UCabTH5huXVzOPp35Ho_eHCg

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KHWENDO KOR

Promoting Cohesion,
Increasing Inclusion!

Annual Report
Jan 2021 – Dec 2021
### Abbreviations & Acronyms

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALCs</td>
<td>Adult Literacy Centres</td>
</tr>
<tr>
<td>BEE</td>
<td>Business for Equality and Empowerment</td>
</tr>
<tr>
<td>CCH</td>
<td>Council for Communal Harmony</td>
</tr>
<tr>
<td>CNICs</td>
<td>Computerised National Identity Cards</td>
</tr>
<tr>
<td>COs</td>
<td>Community Organisations</td>
</tr>
<tr>
<td>CPI</td>
<td>Community Physical Infrastructure</td>
</tr>
<tr>
<td>ECECs</td>
<td>Early Childhood Education Centres</td>
</tr>
<tr>
<td>EE</td>
<td>Economic Empowerment</td>
</tr>
<tr>
<td>EHD</td>
<td>Elma Bibi Handicraft &amp; Development Centre</td>
</tr>
<tr>
<td>FATA</td>
<td>Federally Administered Tribal Areas</td>
</tr>
<tr>
<td>FROK</td>
<td>Friends of Khwendo Kor</td>
</tr>
<tr>
<td>GBOs</td>
<td>Gender Based Organisations</td>
</tr>
<tr>
<td>GBV</td>
<td>Gender Based Violence</td>
</tr>
<tr>
<td>HFPs</td>
<td>Health Facilitation Points</td>
</tr>
<tr>
<td>H&amp;H</td>
<td>Health &amp; Hygiene</td>
</tr>
<tr>
<td>IAUPs</td>
<td>Integrated Area Up-gradation Projects</td>
</tr>
<tr>
<td>KK</td>
<td>Khwendo Kor</td>
</tr>
<tr>
<td>KP</td>
<td>Khyber Pakhtunkhwa</td>
</tr>
<tr>
<td>LACIP</td>
<td>Livelihood Support &amp; Promotion of Small Community Infrastructure Program</td>
</tr>
<tr>
<td>LEP</td>
<td>Livelihood Enhancement &amp; Protection</td>
</tr>
<tr>
<td>MIS</td>
<td>Management Information Systems</td>
</tr>
<tr>
<td>MOs</td>
<td>Men Organisations</td>
</tr>
<tr>
<td>MoU</td>
<td>Memorandum of Understanding</td>
</tr>
<tr>
<td>NCA</td>
<td>Norwegian Church Aid</td>
</tr>
<tr>
<td>NMDs</td>
<td>Newly Merged Districts</td>
</tr>
<tr>
<td>NOC</td>
<td>No-Objection Certificate</td>
</tr>
<tr>
<td>PLHIV</td>
<td>People Living with HIV (AIDS)</td>
</tr>
<tr>
<td>PTCs</td>
<td>Parent Teacher Councils</td>
</tr>
<tr>
<td>SOPs</td>
<td>Standard Operating Procedures</td>
</tr>
<tr>
<td>SRHR</td>
<td>Sexual and Reproductive Health Rights</td>
</tr>
<tr>
<td>TBAs</td>
<td>Traditional Birth Attendants</td>
</tr>
<tr>
<td>TDPs</td>
<td>Temporarily Displaced Persons</td>
</tr>
<tr>
<td>TEVTA</td>
<td>Technical Educational Vocational Training Authority</td>
</tr>
<tr>
<td>VCs</td>
<td>Village Councils</td>
</tr>
<tr>
<td>VECs</td>
<td>Village Educational Committees</td>
</tr>
<tr>
<td>VHCs</td>
<td>Village Health Committees</td>
</tr>
<tr>
<td>WOs</td>
<td>Women Organisations</td>
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Executive Summary

The year 2021 for Khwendo Kor was one with a silver lining after two years of being incapacitated. This annual report journeys the organisation's mission, its vision, the core values, its strategic framework, themes and then focuses on the current programmes/projects – both donor-funded and Khwendo Kor supported and mostly ones which were carried forward from the previous two years crippled with COVID-19. The year 2021 also involved the gradual re-visualisation for the whole concept of a 'viable, sustainable and evolving' organisation.

The report should also be considered as a quick and effective reference to how Khwendo Kor evolved over the years. It all tapers down to the organisation's need to survive, deal with sustainability as well as where it hopes to be in the next few years. The appendices list Khwendo Kor credentials and memberships as well as the audit for the year 2021.
Message from the Chairperson

It gives me pleasure to pen my message for the year 2021 with a positive note. Khwendo Kor has risen from the ashes to once again face a bright and successful future. The difficulties of the past regarding no objection certificates and official clearances are behind it and an upward swing has begun in obtaining projects and their implementation. A major achievement was securing a project from UNHCR covering 300 schools with a significant budget. Consequently, it has been able to increase its staff which had become reduced to a handful. Other projects are in the pipeline. Fortunately, Khwendo Kor never lost its good reputation and social capital of the past, which shall assist in gaining lost ground surely and rapidly.

What can be more satisfying personally than to witness this heartening change in the last year of my term as Chairperson of Khwendo Kor. I have been a close witness to the years of selfless hard work of the stalwarts of the Organization, i.e the Chief Executive and the Director of Institutional Development, namely Dr. Maryam Bibi and Mr. Khalid Usman. Other staff have come and gone but the two have held everything together. It is my sincere wish and hope that they are able to rebuild a capable and enduring team, and to remain relevant and to adapt as necessary in the unfavourable environment that civil society faces generally.

My appreciation and best wishes for the entire team of Khwendo Kor.

Zubeida Khatoon
Chairperson
1. Introduction

'Khwendo Kor' stands for 'A Home for Sisters', in Pashto – the local language of the north-west province of Pakistan now known as the Khyber Pakhtunkhwa. Back in the early 90s, a sisterhood could only be imagined for this developing part of the world where, in far-flung areas, women were treated and considered a liability, never seen and rarely heard. Now many perspectives and values around the world have changed, with changes further promoted by social media. A sisterhood has become the need of the day and of the age in every part of the world and organisations such as Khwendo Kor have become the sought-after havens especially for those in distress.

Established in 1993, Khwendo Kor initially worked to assuage a tribal woman's helplessness and resultant self-deprecation in situations which spiraled out of control, causing havoc in her life. The organisation decided to fight back the harsh system the only way it could – by helping the women of the region, in whichever way, in whatever field, whenever the distressed decided to reach out. Over the years the organisation built on its strengths and began further in-depth programmes to improve the education, health and economic well-being of women and their children, thus strengthening both women and their communities, enabling them to evolve with greater control over their own lives.

A non-partisan, non-profit and non-governmental organisation, Khwendo Kor is based in Peshawar, Pakistan with offices in Khyber Pakhtunkhwa, in former FATA (now known as Newly Merged Districts) and (previously) in Sindh (where many Pashtun localities reside). KK began in a single-room turned into an office, in the outskirts of Peshawar district with four staff members. It now works in more than 300 villages with 343 staff members (pre-Covid).
Khwendo Kor works in areas where health, education and income generation facilities are either non-existent or dysfunctional and women and the poor are marginalised. Since its inception, KK has been working to empower women and children in the rural areas through its programmes in Education, Health, Civil Rights, Humanitarian and Economic Empowerment.

KK has also actively responded to the emergency needs of people effected by natural and man-made disasters across Pakistan. Since its establishment, KK has evolved into an internationally recognised NGO devoted to development and advocacy. Today, KK is one of the oldest and largest women-led NGOs in the region.
Inclusiveness Breeds Empathy

Though many might assume from Khwendo Kor's name that it is exclusively for women, but a deeper look into its work sphere reveals that it is one of the most gender sensitized organisations that can possibly exist in the Khyber Province. It aims to empower women and girls but never at the expense of shunning their menfolk. Inclusiveness breeds empathy and gradually it brightens up one's mind and soul. A very interesting case study documents the journey Khwendo Kor takes upon itself when dealing with hard-core discrimination, conservative constraints and distorted religious interpretations.

Union Council Barawal Bandai is one of the most backward UCs of District Dir Upper. Majority belonging to the Gujjara tribe (Shepards), the whole area is notoriously a male dominated society where gender discrimination thrives in every walk of life including such customs of ignorance as swara, honour killing and underage marriages. The local women were deprived of basic human rights including access to health and education facilities. It was here that Khwendo Kor were to start a Project for Poverty Reduction but could find no leads for infiltrating the tight customs. In the beginning the male staff from KK (mostly belonging to Lower Dir) cautiously approached the local elders, landlords and politicians, after having been shunned many times for being 'foreign' policies imposers and for spreading 'immorality' amongst women. Gradually the male workers (from Khwendo Kor) gained somewhat of the locals' attention but refused to help further with the region's development as the womenfolk had to be grouped together and the menfolk would not agree. The soft threat did have some effect though: with some distrust the locals allowed the skilled and capacitated female staff to visit the community to meet the local women but again, the women's names would not be shared for listing purposes and instead would register them as Wife of so and so. The staff had to carefully explain this would not be accepted by donors and women had to be registered for CNICs. The menfolk resisted but had to yield for the sake of the promised development of their area. A slow, gradual and steady insistence on the part of the male staff from KK, melted the hearts of the local men enough to allow their women to form Women Community Organisations, be identified through CNICs, receive trainings on needs identified by the community, be a part of social mobilisation and eventually have a voice for the Village Development Plans.
2. Khwendo Kor's Strategic Framework

Every few years, Khwendo Kor revisits its strategies to achieve the required outcomes. The last (seventh) strategic planning covers the years 2017-26. Built around the organisation’s core values, the six strategies are cyclic, holistic in nature and support and feed into each other, thus helping to achieve (in whichever sequence) the four outcomes.

Fig 2: Strategic Framework 2017-2026
2.1 Khwendo Kor's Approach

2.1.1 Viable Villages

The "Viable Villages" approach is viable because it is self-sustaining and feasible. Taking account of indigenous and cultural traditions, 'Viable Villages' is a home-grown approach, central to KK efforts for empowerment. Khwendo Kor learned to evolve and adapt, making welcome and unwelcome decisions along the way. Priorities had to be kept in view. While adaptation to donor-funding and evolving needs grew, interventions were always kept within the local contexts. In 2013, recognising the eventual evolution of Khwendo Kor's initiatives, it was realised that the earlier integrated village-based approach needed to be transformed into a sustainable, locally-involving holistic process which could encompass all of the other approaches or themes enacted.

Although in essence, Khwendo Kor had been practicing this approach since its inception, it had gradually evolved into an explicit model. This is the 'Viable Villages' approach to development, where the entire community's needs will be addressed and cared for by the community itself. This core concept (Fig. 3.) is a cross-cutting theme and is based on the concept that 'members of a village community, especially women, own and take a lead in identifying, prioritising and developing potential partnerships to address their issues and needs in a sustainable way', hence the Khwendos (sisters) are in the lead.

![Diagram: A Viable Village](image-url)
Viable Villages follows the following basic strategies:

A. **Advocacy and Social Mobilization**
   - Base-lining/profiling of villages
   - Awareness raising and sensitisation
   - Establishment of partnerships and functional linkages with government and other service providers (NGOs and individual donors)

B. **Service Delivery**
   - Social organisation (formation of women’s and men’s organisations at the village level)
   - Human and institutional development (enhancing the capacities of both women’s and men’s organisations through training and other methods, for example counselling, or information giving such as in legal and religious understandings)

Following this approach, practical objectives are established with the locals from an area. KK works with them to ensure effective implementation (to curb the imposition of objectives from outside influences). In this way, grass-root issues are connected at the policy level for which the community itself takes the lead. They form Community (male and female) and/or Village Organisations (COs & VOs) and take responsibility for their own developmental agenda.

For instance, in FR Bannu, Khwendo Kor could only work on its livelihood scheme by first setting up a girls’ school, which incidentally the Taliban in the nearby region would never allow. What followed was acting on a needs basis: the Taliban needing water supply schemes, some paved roads, some small business initiatives etc. and Khwendo Kor complying gradually, enough for the Taliban to yield to carrying out needs assessments, forming community organisations and then putting the locals themselves in positions which they are able to help themselves.
In this way, Khwendo Kor provides facilitation in developing a better understanding of issues at hand, building capacities and then identifying and developing linkages with relevant local Government representatives so as to develop a consensus on prioritisation for mainly, but not exclusively, the Annual Local Development Plans, shown in Fig. 4.

![Diagram](image)

**Fig 4:** The Path Leading toward a 'Viable Village'

### 2.1.2 Social Enterprise

Within Khwendo Kor, social enterprise is a type of non-profit business that earns income (revenues) from beneficiaries to offset the partial or total costs of facilities provided (to the beneficiaries) including rents, salaries and other expenses. The following social enterprises are in the pipeline: a). Schools, b). Health Centres c). Eye Clinics, especially in partnership with the Brien Holden Vision Institute where teachers are also social entrepreneurs who deliver services to the communities around Eye Health and Vision.
3. Khwendo Kor in 2021 - Surviving the Pandemic of a Lifetime

The Khwendo Kor programmes are all people-centred. Falling under the core model of 'Viable Villages', each programme covers the issues which can be addressed by its organisation (see Fig. 5). Any group of people from any community within the KP province, who is interested in actively engaging in any development issue (in their local area or region) is more than welcome to step forward and seek KK's support.

It is KK’s job then to help the communities (especially the marginalized within them), prioritise their issues, seek collaborations or partnerships, technical and/or financial assistance from relevant thematic experts, academia, government and civil society networks and, in this way, set the ball rolling.

### Deen Dunya: started in 2013, KK initiative, On-going (except Z&F Health)
- Zoe Bibi Girls Primary School, Peshawar
- Elma Bibi Handicraft Development and Promotion Centre
- Zonash & Farhan Community Women and Child Health Centre (not functional in 2021)

### Dastar-Khwan: started in 2020, KK initiative with donations, On-going
- Free meals for COVID-19 hit communities (in KK's viable villages)

### Education: started in 2013, 2019 and 2021 respectively, KK's own charity/initiative
- Zoe Bibi Girls Primary School in Peshawar
- Chashmai Girls Primary School in Bannu
- Musa Khel Girls Primary School in Bannu

### Livelihood Support & Infrastructure: started in 2018, Phase II, Donor funded, On-going
- Integrated poverty reduction

### Civil Rights: started in 2011, Donor funded, On-going
- Gender Based Violence cases
- Interfaith Harmony

### Interest Free Loans: started in 2021, Donor funded, On-going
- Provision of interest-free business loans

Fig 5: Overview of Pandemic Surviving Projects of 2021 (KK’s Own Initiatives and Donor Funded)
3.1 Khwendo Kor Programmes during the Pandemic

In 2021 Khwendo Kor’s programmes spanned five major themes namely: Education, Economic Empowerment, Health, Civil Rights Programme and Humanitarian Assistance.

3.1.1 Education

Education is the backbone of all developmental, progressive advancement in all manners of living. Khwendo Kor realised education was the first and foremost means for relief of people’s woes and worries and thus began work in the suburbs of Peshawar in 1993 with the Goal of Improving Gender parity in education and literacy in KP and FATA/NMDs. The following components and objectives comprise the Education Programme:

- **Primary and Secondary Education:** To increase the access of marginalized children, especially girls, of KP & NMDs to quality primary & secondary education.

- **Adult Literacy:** To provide and promote lifelong learning opportunities for deprived women and girls of KP and NMDs

Since 1993 a rough estimate (as initial record-keeping was weak) shows that 54,341 children have graduated from different Khwendo Kor educational initiatives. Village educational committees, parent teacher committees, adult literacy activities and childhood education centres have been formed. These committees have helped support both government schools (where possible) and KK’s own education programs. The programmes provide employment to school staff, numerous Principals, teachers; register hundreds of students; offer teacher training workshops, scholarships and distribute textbooks, warm clothing, shoes and other such small persuasions so that children can stay enrolled to gain education and not be tempted by the lures outside of the schools.

In the pandemic-overshadowed years of 2020-2021, many of KK supported schools (e.g. in Upper Dir) had to close down due to the complete exhaustion of funds and donations. It was a painful experience for many. Only three charity-run, and one fee-based (see 3.3 a.) educational initiatives just about survived, namely (also see Table 1):

- **Zoe Bibi Girls Primary School in Mathra, Peshawar** – one of the three satellites of the Deen Dunya Program (see 3.1.2) - (funded through charity/token fee), started in 2014

- **Chashmai Girls Primary School in Bannu** - (charity/token fee), started in 2019

- **Musa Khel Girls Primary School in Bannu** – (charity/token fee), started in 2021
### TABLE 1: BENEFICIARIES FROM KK EDUCATION SYSTEM DURING THE YEAR 2021

<table>
<thead>
<tr>
<th>School Name</th>
<th>Charity/Fee Based</th>
<th>Teachers</th>
<th>Grades</th>
<th>Students</th>
<th>Girls</th>
<th>Boys</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zoe Bibi Girls Primary School, Peshawar</td>
<td>Token fee of PKR 50-100/Month while 50% students are free</td>
<td>5</td>
<td>Kindergarten, Grades 1-6</td>
<td>153</td>
<td>95</td>
<td>58</td>
</tr>
<tr>
<td>Chashmai Girls Primary School, Bannu</td>
<td>Token fee of PKR 50-100/Month while 50% students are free</td>
<td>3</td>
<td>2 Kindergartens and Grades 1-3</td>
<td>76</td>
<td>49</td>
<td>27</td>
</tr>
<tr>
<td>Musa Khel Girls Primary School, Bannu</td>
<td>Token fee of PKR 50-100/Month while 50% students are free</td>
<td>1</td>
<td>Kindergarten and Grade 1</td>
<td>25</td>
<td>25</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>9</strong></td>
<td></td>
<td><strong>254</strong></td>
<td><strong>169</strong></td>
<td><strong>85</strong></td>
</tr>
</tbody>
</table>
Being the Best is Never Easy

No one in Gulrugh’s family had ever been to school. “Why should girls go to school when they will be married off anyway? Let them learn how to cook and help raise siblings that should be enough!” was her parents’ thinking. Gulrugh’s parents have never been to school and neither have her older siblings. So she wasn’t allowed to enroll in one either.

But the child has a stubborn streak, “They said I am a girl and education is not important for girls, but I did not listen to that.” Gulrugh was keen to attend school so she implored her father again and again to allow her. Somehow the child managed to convince him and he took her along for admission in Government Girls Primary School in Machani but unfortunately due to enmity in the village their parents had to flee. So they relocated to Mathra (outskirts of Peshawar) in 2015 causing her to skip the first year in school.

The school in Mathra was quite some distance away, and although she kept insisting, her parents concern about her safety did not allow them to relent. The child lost further two years of schooling, until at last her mother visited the school. That was when she saw how safe and secure is Zoe Bibi Girls’ Primary School. On being reassured by the school Principal that she could access the school safely, Gul Rukh’s mother also realised that she could also enrol her oldest daughters in the Elma Bibi Handicrafts Centre, which is situated inside the same compound.

And this way Gulrugh returned to school at last, along with her sister Hajira. An intelligent, confident and hard-working student that she is, Gulrugh has passed all grades 1-5 from Zoe Bibi School, Mathra, and scoring 1st position throughout. Now studying at the Government Girls Middle School at Mathra, Gulrugh is in Grade 6, “At Zoe Bibi School I learnt how to read and write as well as perform on stage during co-curricular activities. That helped me gain confidence. I now sometimes help my father read out and fill in the forms for the health card or the income support programme. I can also read out news headlines on television. My family is so proud of me and many (in my family) now send their daughters to school too. Khwendo Kor helped secure my future.”
3.1.2. Economic Empowerment

Alongside Education comes the need to work, to earn a living, and to make the future brighter so that one’s children can also enjoy a better life. Right from its inception, Khwendo Kor has focused on three aspects of a woman’s life, namely: Health, Education and Economic Empowerment. It fully understands that once a woman has attained at least these three pillars in her lifetime, she has a somewhat better control over her circumstances.

The goal of Khwendo Kor’s Economic Empowerment Programme is that the Economic and social status of marginalised women of KP and FATA (now NMDs) will be improved and sustained, with components and corresponding objectives as follows:

- **Micro-Finance Services:** To facilitate the poor women of KP and NMDs for financial inclusion.

- **Vocational Skills and Natural Resource Management:** To develop and enhance skills of poor women (of KP and NMDs) for producing marketable products.

- **Craft production and promotion:** To promote handicrafts and other products of women producers at local, national and international level.

Khwendo Kor Economic Empowerment Programme has rich experience in the economic and social development of the vulnerable communities of KP and former FATA (now NMDs). Over the years it has helped set up and then transform vocational skill centers into production units with updated curricula and Business Facilitation display units. It has also developed community-based resource persons for TEVTA.

Scores of programmes have been carried out, providing services such as skills training in kitchen gardening, food processing, weaving mazari, poultry and livestock raising, embroidery, tailoring; providing loans and toolkits for starting home-based businesses; giving support in the form of setting up display and production centres, arranging market exposure visits and holding meetings and exhibitions.

All the activities and networking have led to building better linkages and revenue generation – even if it is just enough to boost a woman’s confidence in herself, this in itself, is an achievement.
The Khwendo Kor Economic Empowerment programme intervention thus gives value for money, is cost effective and efficient. The Programme evolved based on experiences and learning, it had seen earlier transformations and now due to COVID, it has survived regression back to the very basics.

**Deen-Dunya:** In 2013, Khwendo Kor began a 3 pronged programme called 'Deen-Dunya' (literal translation: Faith – World). The Deen-Dunya centre was set up in Mathra village in Peshawar’s outskirts. Being KK’s own initiative, the programme has a

**Zoe Bibi Girls Primary School (see 3.1.1)**

**Elma Bibi Handicraft Development and Promotion Centre** was established in 2014, with the objective to develop and enhance the skills of poor women in producing marketable products. The centre has played a vital role in the promotion of the skills and entrepreneurial activities of local women (and their menfolk) in the surrounding communities of Peshawar, Charsadda and Karak districts. Even during the tough Covid times, the Handicraft Centre kept steady and managed to continue some of the required activities. In the year 2021, 39 women were supported in producing mazari (dried grass) products, embroidered and stitched dresses, shawls and chadors, decoration items and of course, face masks (see Table 2). The raw material and designs were provided to the women who then produced the quality products. Sold in different (SoPs-endorsed) exhibitions, at the EHD display centre and at an outlet at Deans Centre, Peshawar, the profit generated from the sales of the products were distributed as income to the women.

**Zonash & Farhan Community Women and Child Health Centre (see 3.2.3)**
TABLE 2: ELMA BIBI HANDICRAFT DEVELOPMENT (EHD) CENTRE IN 2021

<table>
<thead>
<tr>
<th>Products Made</th>
<th>Total Female Beneficiaries</th>
<th>Income Generated PKR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face Masks, Mazriproducts, Embroidered and stitched dresses/shawls/chadors, Crocheted items and more</td>
<td>39</td>
<td>106,430</td>
</tr>
<tr>
<td>Fee collection from students</td>
<td></td>
<td>22,900</td>
</tr>
<tr>
<td><strong>Total PKR</strong></td>
<td></td>
<td><strong>129,330</strong></td>
</tr>
</tbody>
</table>
From a Learner to an Earner

Ms. Akhtara is 26 years old. She suffers from a hormonal disturbance due to which she would remain sick most of the time and could not go beyond Grade III. Coming from a very poor family, Akhtara's obesity caused a proneness to sickness, for which she would often visit Khwendo Kor's health centre in Mathra. And this is how in 2019, she met the Deen Dunya staff at the Elma Bibi Handicrafts Centre. Motivated by the instructors, she joined the adult literacy classes even though she badly suffered from an inferiority complex. Gradually her fears dispelled sufficiently for her to accept counselling and she eventually joined the handicrafts centre as well as attending the adult literacy classes.

In one year in EHD, Akhtara learned skills quickly and efficiently. Then, when the vocational skills instructor had to leave work, and her position was advertised, Akhtara had gained enough confidence to apply for the position although she was still uncertain whether she could meet the requirements. To her surprise, she was shortlisted, was asked to take a test, and after a few days was called to an interview. “It happened so quickly for me. I believe the interview went very well. I felt at ease and knew my job well enough to be confident throughout”. That was how Akhtara Bibi became the new vocational skills instructor at the EHD. During the short period of her probation, she proved that she was not only a good learner but a very good teacher too. In the year 2021, Akhtara got to train 39 women in stitching, embroidery and crochet.

Running the EHD centre successfully is Akhtara Bibi’s feat: she trains the learners as well as designing, guiding and producing various innovative items on order. From a shy, introverted and timid young lady, Akhtara Bibi has evolved into an active and confident instructor who can help herself and her family as well as look forward to a brighter future.
Interest Free Loans (IFL): These began in July 2021, under the Ehsaas Programme [in Urdu – compassion] which is a donor-funded project, supported by the Pakistan Poverty Alleviation Fund. The objectives of the loans are:

- To enhance employability and entrepreneurship opportunities for marginalised women by establishing and strengthening women’s enterprises and linkages for marketing; and
- To enhance women’s productive capabilities, by enabling access to assets and developing the agency of women through comprehensive marketing strategies of both skill sets and products, thereby gaining sustainable employment opportunities.

The Project provides interest-free business loans to people living below the poverty line (as per the poverty score card), in the form of cash ranging from PKR 25,000 – 75,000. It aims to support initiatives that enhance (the producers’) productivity and market inclusion. Sustainable livelihood tools (facilitation to women on business establishment, marketing and capacity building) and networking skills are developed. Business and Career counseling sessions have been organised with youth and women to guide them in decision making. IFL eventually hopes to launch innovative models for business start-ups and hopes also to scale up these strategies.

As Khwendo Kor has 26 years of experience in microfinance funded by PPAF and Khwendo Kor investments, many of the previously established community infrastructures for social mobilisation and networking (for PPAF-IFL Programme) have been reactivated for this project and are now being strengthened, for instance now in North Waziristan and Abbottabad.

The Project beneficiary target is 2000 people. By December 2021, one disbursement had been carried out under the viable village approach in Waziristan where 59 small business owners (6 women and 53 men) received a business loan of PKR 25,000 each (see Table 3). The loan beneficiaries came from various humble backgrounds and businesses, e.g. some roadside street-food sellers were given a loan to buy stools and cauldrons for running their businesses more efficiently. Similarly, some date sellers were guided how to package the juicy dates into boxes for which they too received the loan.
### TABLE 3: INTEREST FREE LOAN BENEFICIARIES

<table>
<thead>
<tr>
<th>Professions</th>
<th># of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>3</td>
</tr>
<tr>
<td>Petty Trading</td>
<td>19</td>
</tr>
<tr>
<td>Embroidery/stitching handicraft</td>
<td>3</td>
</tr>
<tr>
<td>Livestock</td>
<td>20</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>6</td>
</tr>
<tr>
<td>Services</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>59</strong></td>
</tr>
</tbody>
</table>

### 3.1.3 Health

When women and children are central in developmental activities, then matters of health are foremost points of concern. The Goal for KK's Health Programme is to improve the health status of women and children in target areas. The components and corresponding objectives are as follows:

- **Maternal, newborn and child Health (MNCH):** To improve access to quality MNCH services through the development and implementation of an integrated and sustainable program.

- **Health & Nutrition Education:** To improve the nutrition of women (15-49 years) and adolescents (10-19 years); and that of infants (0-6 months), young children (6-24 months) and children under 5 years.

- **HIV & AIDS (SRHR for women and adolescent girls):** To increase access to HIV/AIDS prevention, care and treatment programs, with emphasis on vulnerable groups such as youth, women of childbearing age, sex workers, and homosexuals.

Pre- COVID 19, one aspect of Khwendo Kor’s Deen-Dunya programme was a vibrant health component for communities in different regions such as the **Zonash & Farhan Community Women and Child Health Centre** in Mathra, Peshawar. Due to the massive economic clamp-downs and non-availability of funds, all such activities had to be terminated. In the year 2021, a small amount of funding was mustered from KK's own funds and used economically in response to COVID-19 by making masks and distributing free meals (dastar khwan). Both these activities were included under the humanitarian response programme, see 3.2.5.
3.1.4 Civil Rights Programme

Tragically, women, children and minorities in any country of the world, are the weakest, the most vulnerable and the most harmed, especially when caught in any conflict situation. Ever since its inception, Khwendo Kor realised that by initiating dialogues with the locals in a region, it would always be called to aid individuals suffering oppression. Answering this call, KK began its Civil Rights Programme with many donors.

Since 2009 NCA has contributed specifically to Civil Rights with the goal that Women are aware, able and engaged in demanding their civil rights. The programme of facilitation for the women of KP and NMDs has the following components and corresponding objectives:

- **Political Rights**: To effectively exercise their rights of identity and voting through association, contest, expression and citizenship,

- **Inheritance Rights**: To effectively exercise their right to inheritance, ownership and control of moveable and immovable property,

- **Rights in Family Laws**: To exercise their right to marriage, divorce, dower, maintenance and custody of children.

In the year 2021, the Civil Rights programme concentrated on two projects:

**Strengthening Public Institutions in KP for an Improved Gender Based Violence Response - Donor Funded**: Although this Project under the same name was completed in 2019, necessary support for the court cases of Gender Based Violence survivors continued well into the year 2021, especially in order to deal with the cases begun in the previous years. NCA allocated an additional budget for GBV survivors in the Faith in Action project. Distressed and poverty-stricken women who choose to approach KK, are provided with psycho-social support as well as with assistance and facilitation for legal aid through a self-referral system (see Table 4).
<table>
<thead>
<tr>
<th>Total GBV Cases</th>
<th>Survivors</th>
<th>Cases Decreed</th>
<th>Cases Compromised</th>
<th>Cases Reversed</th>
<th>Dismissed</th>
<th>Cases Decided</th>
<th>Cases Transferred</th>
<th>Cases Closed</th>
</tr>
</thead>
<tbody>
<tr>
<td>141</td>
<td>85</td>
<td>33</td>
<td>45</td>
<td>28</td>
<td>16</td>
<td>11</td>
<td>04</td>
<td>04</td>
</tr>
</tbody>
</table>

**Faith in Action for Equal Opportunities – Donor Funded:** The project funded by Norwegian Church Aid for “Faith in Action for equal opportunities” is the continuation of the previous phase of the project “Social Action for Promotion of Inclusive Society that Enjoy Equal Opportunity to Celebrate Cultural Value and Tradition”. The overall goal of the project is that “Communities in district Peshawar of KP province are more inclusive, cohesive and peaceful”.

It is intended to ensure the human rights of minorities living in the province of KP and all activities have been designed and planned with the same principle and understanding. The project’s beneficiaries are Hindu, Sikh, Christian and Baha’i, alongside representation of Muslims. The Council for Communal Harmony (CCH), and Youth and Women group members are also actively involved in raising Minority Rights within different forums.

In the year 2021, multiple achievements were somehow managed. Gatherings (following strict SoPs) were held to celebrate religious and cultural events: Eid Milladun Nabi (PBUH), International Tolerance Day Celebration, Transgender Remembrance Day, Birthday of Hazrat Bab and Bahaullah (Baha’i community), Birthday of Guru Nanak Devji, 16 Days of Activism against Gender Based Violence, and Christmas.

Followers of different faiths, genders and government officials, MPs, religious leaders, members from civil society all participated. Such gatherings further cement improvement in relations and coordination among members of different faiths. Similarly, CCH members conducted meetings with different duty bearers taking up issues related to discrimination, intolerance and religious extremism, e.g. regarding Auqaf, Hajj, minority issues such as Hindu Marriage registration, education, cremation sites etc. Trainings, sensitisation, and awareness raising sessions were held with different followers of faiths, (women’s groups) on the subject of interfaith harmony.
Also through CCH, Khwendo Kor encouraged (and facilitated) minority women to participate in the local elections of Peshawar (held in December 2021).

The success of the campaign can be measured through the results (see table 5). Out of 5 contesting women, 3 won seats for their respective constituencies.

### Table 5: Faith in Action for Equal Opportunities in 2021

<table>
<thead>
<tr>
<th>Groups and Total Members</th>
<th>Participation in 7 Celebrations/ Events</th>
<th>Awareness Sessions in 8 Localities</th>
<th>Election Contesting Minority Women</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Women</strong></td>
<td>230 Women</td>
<td>318 Women</td>
<td>5 Total Contestants</td>
</tr>
<tr>
<td>Total:40 Men: 0 Women: 40</td>
<td>352 Men</td>
<td>includes: 60 Muslim</td>
<td>3 Won seats (Christians)</td>
</tr>
<tr>
<td>Increase: 100%</td>
<td>Total 675</td>
<td>232 Christian</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>15 Hindu</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>11 Sikh</td>
<td></td>
</tr>
<tr>
<td><strong>Youth</strong></td>
<td>357 Muslims</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total:49 Men: 35 Women: 14</td>
<td>24 Hindus</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase: 80%</td>
<td>148 Christians</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>42 Sikhs</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>16 Transgender</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>15 Baha’i</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Council for Communal Harmony</strong></td>
<td>357 Muslims</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(CCH)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total:36 Men: 24 Women: 11</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Increase: 30%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Humanity is my Religion

Shehla Bibi has always been keen on politics but not the way a politician would be, more as a political activist and humanitarian. Being affiliated with different political parties since her youth, she has always steered for one purpose: to serve her community and her neighbourhood. Belonging to the Roman Catholic Christian sect, it is easy to assume that her community or neighbourhood would be all Christians. Yet that is not the case. She lives in a multi-ethnic community where there are more Pushto speaking Muslims than her familial Punjabi-speaking Christians, but she is a sister, a mother and a guide to all who come knocking at her door.

In the year 2020, before the local council elections in Peshawar, Khwendo Kor approached different community mobilisers who had maintained contact with the organisation over previous years. Shehla is one of them. She helped organise some orientation and awareness sessions for women as well as minorities. The sessions she arranged were a success, so much so that Khwendo Kor management recognised the leader in Shehla and with evident backing from others, she was asked to contest the upcoming local council elections. Everyone in her area (the Swati Phathak constituency) is well aware of the effort she puts in anything she does. Activities include health and hygiene sessions (for pregnant women), speedy requests (successful) for NADRA mobile teams for the issuance of Identity cards to women and the elderly, her full support to those approaching the law, the legal courts, for pensions for the elderly and widows. During the COVID-19 lockdowns she was busy arranging food packages, medicines, small amounts of cash for widows (on a self-help basis) and many more activities. After being elected as a counselor, Shehla wants to address the many requests she receives from women in her neighbourhood for a complex, a building just for women, with facilities for teaching and learning at a boutique, a salon, a sewing centre, computer education, and other path-paving opportunities. At the moment, Shehla’s priorities are the above as well as helping the Christian community in the Swati area, whose marriages are still not registered or certified by NADRA.

According to Shehla Bibi, “I refuse to be labelled as a Christian woman working for the Christian community. That is not me! Humanity involves every human, it is not meant to be catered towards any one particular religion. If it was that way, then it would not be called humanity”. 
3.1.5 Humanitarian Response

As a local non-profit organisation, it has been integral to Khwendo Kor’s vision to be a part of any amelioration it could offer to people in case of any disaster or distress. With a goal to facilitate access to basic rights in humanitarian crises in the Communities of KP and FATA (now NMDs), especially for women and children, the following are the programme’s components and corresponding objectives:

- **Distribution of Food and Non Food Items:** To provide food and non-food items to the families in humanitarian crises to meet their emergency needs and hunger.

- **Protection:** To enable and engage affected women and children in humanitarian crises to effectively access the available services and to protect them against human rights violations.

- **Humanitarian Advocacy and Coordination:** To contribute to effective coordination among all humanitarian stakeholders on a regular basis.

In the year 2021, the following humanitarian responses were delivered by Khwendo Kor:

- **Dastar-khwan – Khwendo Kor Initiative:** Living up to the famous hospitable province of Khyber Pakhtunkhwa, Khwendo Kor could not sit back while the province suffered the worst backlashs of the COVID-19 pandemic. Itself suffering from tough times, the organisation, with the remarkable support of friends, philanthropists, families and well-wishers decided to organise free served meals (served on one huge communal, shared rug – locally called a Dastar-khwan). In all three of KK’s community-based primary schools for girls in the newly merged districts as well as in the suburbs of Peshawar and Bannu districts, the tabled meals are (still) laid out 4-5 times a month on every Thursday (2 dastar khwans arranged in schools and 2 in communities).

The enthusiastic volunteers from both the KK team as well as the women from the (Viable Villages) Dastar-khwan Committee decide the menus, purchases, cooking and serving the food. The beneficiaries were those who were devastated by the lock-downs, the jobless, labourers, those on daily wage, drug addicts, children, women and the needy.
Table 6: Dastar-khwans Laid under Humanitarian Response for COVID-19 in 2021

<table>
<thead>
<tr>
<th>Duration</th>
<th>Total Dastar-khwans Organised</th>
<th>Men</th>
<th>Women</th>
<th>Women Addicts</th>
<th>Men Addicts</th>
<th>Girls</th>
<th>Boys</th>
<th>Total Persons Catered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan-Dec 2021</td>
<td>58</td>
<td>916</td>
<td>637</td>
<td>29</td>
<td>1,051</td>
<td>904</td>
<td>616</td>
<td>4,153</td>
</tr>
</tbody>
</table>

Physical Infrastructure Programme – Donor Funded: Although this particular programme falls within the sphere of the Viable Villages core programme, and is considered a theme within that, for clarity of understanding it in practice, it is included under the Humanitarian response.

As we know, economic empowerment is not only about what begins from home. For developing countries such as Pakistan, it is mostly what is done 'outside' the home, i.e. in one's village or town. Hence in the year 2021 KK, in the capacity of a partner organisation, completed the project “Livelihood Support & Promotion of Small Community Infrastructure Program (LACIP)” which was carried out in 6 village councils and 12 villages of Upper Dir’s two Union Councils, Wari and Akhgram. Supported by a total of EUR 0.524 million – (PKR 10.30 million), LACIP brings social mobilisation as the basis for all activities and is an integrated poverty reduction project. It aims to develop disaster resilient public infrastructure (Community Physical Infrastructure), and after initial groundwork, will provide livelihood enhancement and protection (LEP).

The Pakistan Poverty Alleviation Fund (PPAF) was the lead implementing agency of LACIP with financial and technical support from KFW development bank. Started in 2019, the project was delayed, mainly because of COVID, which meant livelihood enhancement (LEP) had to be postponed. In 2021 the social mobilisation for community physical infrastructure was completed.
The project estimates included more than 30% allocation for disaster risk reduction related activities. These include flood protection walls, causeways, flood water drains and culverts. These components also ensure climate protection measures such as plantation campaigns, through which approximately 7000 forest saplings were planted (around the IAUPs) see Table 7.

Table 7: Social Mobilisation in Upper Dir under LACIP in 2021

<table>
<thead>
<tr>
<th>Implementation Phase Key Activities</th>
<th>Overall Targets</th>
<th>Achievements</th>
<th>%age Achievements</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Institutional Development</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Formation of Community Organisations</td>
<td>160</td>
<td>192</td>
<td>120 %</td>
</tr>
<tr>
<td>Formation of Village Organisations</td>
<td>12</td>
<td>12</td>
<td>100%</td>
</tr>
<tr>
<td>Community &amp; Staff Training Events (catering to various participants)</td>
<td>26</td>
<td>26</td>
<td>100%</td>
</tr>
<tr>
<td>District Development Forum Events</td>
<td>1</td>
<td>1</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Community Physical Infrastructure</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Integrated Area Up-gradation Projects (IAUPs) Initiated</td>
<td>12</td>
<td>12</td>
<td>100%</td>
</tr>
<tr>
<td>Integrated Area Up-gradation Projects (IAUPs) Completed</td>
<td>12</td>
<td>12</td>
<td>100%</td>
</tr>
</tbody>
</table>
3.2. Financial Survival during the Pandemic

Alongside the rest of the world, its inhabitants and their livelihoods, KK too had to endure, make the best of and somehow persist through the pandemic of Coronavirus from its beginning in 2019 until the end of 2021. In 2019, due to COVID-19, many offices in different cities had to shut down, staff had to be laid off, some donor-funded projects were cut short, and funds were either halted or diverted towards the pandemic. Covid-19 restricted life all around the world, compelling lockdowns and enforcing social distancing.

The severe negative implications included diminishment of international and national funds and associated projects. Because of this, experienced staff who had been with KK for many years had to leave, and regional offices had to close. There was cessation or low progress overall in activism work, a discontinuation of existing project activities and in networking. To survive, the organisation had to look towards the positive and that was possible only by being introspective. Khwendo Kor had to run programmes, projects and initiatives on a drastically subsidised budget, slashed project funding and a smaller workforce. It did succeed in gaining better perspective for being proactive in order to deal with such challenges better, and keep the projects afloat. To date, strategies (see bullets below) in response to the challenges have successfully ensured the viability and sustainability of the organisation itself.

From early 2021, dawn started to break for Khwendo Kor, many activities were slowly restored, NoCs started coming through, regional offices started opening, and the signing of MoUs began. In short, there was a new beginning throughout. The following are some of the major achievements post-COVID-19:

1. One of the recommendations of KK strategic planning 2017, “Business Development”, has been executed. To achieve this the management focused on strengthening KK’s subsidiary company (BEE Services Pvt. Ltd). Staff and management time was used in strengthening BEE Services Pvt. Ltd.

2. The team became familiar with and adopted alternate strategies using IT. Online meetings and activities were conducted with fewer community representatives while potential volunteers (youth, women) were engaged to work in their respective areas, so that project activities did not suffer and community ownership increased manifold. Potential volunteers were engaged to conduct particular project activities with KK as support - a strategy that proved very successful. This brought two benefits 1) KK project activities continued in the pandemic situation and 2) the capacity of local volunteers was enhanced in project management, an overall development through learning by doing.

3. Senior Management's time was prioritised and used in areas which had somehow ended up on the back burner: developing relationships with stake-holders; focus on fund raising; assessing the needs of local communities; review of organisational systems, policies, structures and its effective documentation; building the capacities of available staff.

4. Possible opportunities were explored and tapped, for example:

   a) BEE Services Pvt. Ltd. started various businesses including investment in the establishment of a stationery shop; establishing a private school as franchise of a branded school system (Apple Group of Schools) in Pakistan; engaging potential youth for establishing small scale businesses; consultancy services and other. The advantage to Khwendo Kor of long-term investment in BEE is that it will ensure a reduced dependence on external projects and funds, thus enabling KK to remain viable and sustainable.

   b) KK team and target groups are now familiar with using IT.
c) The institutional capacities of grass root communities and volunteers have been developed through learning by doing.

d) The engagement of target communities in the implementation of project activities has increased their ownership.

e) Experienced KK staff extended their support as consultants to other organisations and service providers and generated revenue for KK's sustainability. KK thus learnt how to introduce this capability into its HR policy guidelines for care of both the organisation and its staff.

f) KK vehicles were engaged by 'Careem', a transportation company with an app, so that the salary of drivers could be supported and drivers could be retained, as well as revenue for the organisation generated.

 g) KK started the Dastar-khwan, a free meal service program to contribute to Sustainable Development Goal No. 2 (Zero Hunger). This programme was, and is, supported by contributions from individual philanthropists and the KK education program. A fund for both Education and Dastar-Khwan was created and invested in a private bank which now supports three KK schools sustainably.

h) As links with others increased, KK was helped by gaining support from the Meezan Bank, Pakistan for its education programme. The Bank now contributes PKR 0.2 million annually.

i) UK FROK helped tremendously through additional fund raising, generating more funds than usual during the period of the pandemic.
3.3. Where Khwendo Kor Sees Itself in the Future?

Khwendo Kor sees itself as a constant voice for women and girls of the province first and then of the country. The organisation recognises some issues which need further focus in the future, such as the need to better engage with international donors and government funding streams, to work on building a better relationship with the government.

Then for the sake of Khwendo Kor’s smooth working, it needs to keep alive the tradition of mid-term review for strategic planning. It also needs to update itself to completely computerised systems (MIS) and enhance staff capacity alongside. The staff’s well-being needs to take a priority to retain good human resource potential within the organisation on a longer term.

A detailed consolidation of past efforts/projects/programmes is a monumental task but it can further serve to make Khwendo Kor a viable and a sustainable organisation.
Annex-I: Status of Khwendo Kor on Different Platforms

Legal Status

Khwendo Kor has the mandate to work in KP and Other Provinces of Pakistan. The organisation is registered with:

- Government of Pakistan under Society Act 1860
- Government of Pakistan under the Social Welfare Act of FATA.
- Pakistan Centre for Philanthropy (PCP) Certification Programme awards accreditation to Khwendo Kor that demonstrates excellence in seven functional areas. KK is among PCP’s 2000 accredited organisations in Pakistan.
- Khwendo Kor is a Certified Non-Profit Organisation with the Federal Board of Revenue under Section 2(36).

Memberships with International & National Networks and Forums

International Networks & Forums

- Beijing +10 Violence Against Women (VAW)
- The Asia Foundation, https://asiafoundation.org/
- The Asian South Pacific Bureau of Adult Education (ASPBAE), http://www.aspbae.org/
- Islamic Microfinance Network (IMFN)

National Networks and Forums

- Pakistan Forum for Democratic Policing (PFDP)
- Pakistan Coalition of CSOs for Health and Immunization (PCCHI)
- Rehnuma- Family Planning Association of Pakistan (FPAP)
- Women Chamber of Commerce Khyber Pakhtunkhwa (KP)
- Women Business Development Centre (WBDC)-KP
- National Humanitarian Network (NHN)
- END Violence against Women/Girls (EVAW/G Alliance) KP & FATA
- Human Resource Development Network (HRDN)
- Pakistan Centre for Philanthropy (PCP)
- Pakhtunkhwa Civil Society Network (PCSN)
- Pakistan Coalition for Education (PCE)
- Child Rights Movement (CRM)
- Election Commission of Pakistan (ECP)
- Police Department of KP
- CSOs group formed by Right To Services (RTS) commission
- Prime Minister Committee on Population and KPHA (Khyber Pukhtunkhwa Housing Authority)
Geographical Coverage and Donor Partnership (2012-2021)

- PPAF-LACIP (Dir Upper)
- PPAF-PPR (Dir Upper)
- PPAF-Microfinance (Peshawar)
- PPAF-Social Mobilization (Dir Upper)
- Creative Associative International-Better Life (Dir Upper)
- Centre for Culture and Development-Better Life (KP/FATA)
- JA Clark-Self Help Groups -(KP and FATA)
- Oxfam GB-Urban Social Mobilization (Peshawar)
- IRC (Kohat)
- Norwegian Church Aid (NCA)- Peshawar & Mansehra

RECOGNITIONS

- KK’s Chief Executive appointed as member of National Commission on the status of Women-2017
- KK ranked one of the 300 top NGOs worldwide by NGO Advisor-2016
- KK’s Chief Executive awarded a recognition certificate and medal under the category of “Social Activism” at “Hunar-E-Hawwa” festival organized by Tourism Corporation, Government of KP April-2016
- “I am the change: award by Engro Foundation-2013
- Name one of the 'One Hundred (Unseen) Powerful Women' by One World Action (UK)-2011
- Human Rights Award from President of Pakistan-2011
- National Fatima Jinnah Presidential Medal-2010
- Synergos Fellowship-2009
- Nominated for Nobel Peace Prizeamong one of the '1000 Women'-2005
- Fatima Jinnah Award-2003
- Human Rights Award from International Labor Organization (ILO)-2001
- The PNC Sitara-e-Imtiaz 2001, a National Presidential Award
- UN Recognition Awards 2000 for its services in developing and promoting women’s and children’s rights
Annex II: Audit Report 2021

After every three years Khwendo Kor Board Audit and Finance Committee appoints external auditors through competitive process. Currently, Zahid Jamil & Co are external auditors appointed for the period 2020-2021.

Our financial year is from January to December each year. Khwendo Kor prepares financial budgets on an annual basis, with regular updates shared with its Board of Directors.

Zahid Jamil & Co.
Chartered Accountants
An Independent Members Firm of PrimeGlobal

Independent auditor’s report to the Board of Directors of Khwendo Kor

Opinion

We have audited the financial statements of Khwendo Kor (the Society) which comprise the statement of financial position as at 31 December 2021, and the income and expenditure statement, statement of changes in funds and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Society as at 31 December 2021, and its financial performance and its cash flows for the year then ended in accordance with approved accounting and reporting standards as applicable in Pakistan.

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs) as applicable in Pakistan. Our responsibilities under those standards are further described in the Auditor’s Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the International Ethics Standards Board for Accountants’ code of Ethics for Professional Accountants as adopted by the Institute of Chartered Accountants of Pakistan (the Code), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Board of Directors are responsible for the preparation and fair presentation of the financial statements in accordance with the approved accounting and reporting standards as applicable in Pakistan, and for such internal control as the Board of Directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors are responsible for assessing the Society’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society’s financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs as applicable in Pakistan will always detect a material
misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society’s internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the Society to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Date: 30 JUL 2022
Place of signature: Peshawar
Name of engagement partner: Syed Ali Hasnain Shah

ZAHID JAMIL & Co.
CHARTERED ACCOUNTANTS
<table>
<thead>
<tr>
<th>NOTE</th>
<th>ASSETS</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NON-CURRENT ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Property and equipment</td>
<td>52,629,364</td>
<td>54,788,351</td>
</tr>
<tr>
<td>4</td>
<td>Investment in subsidiary</td>
<td>5,000,000</td>
<td>5,000,000</td>
</tr>
<tr>
<td>5</td>
<td><strong>Total Assets</strong></td>
<td><strong>57,629,364</strong></td>
<td><strong>59,788,351</strong></td>
</tr>
<tr>
<td></td>
<td>CURRENT ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Loan and advances</td>
<td>3,000,000</td>
<td>3,000,000</td>
</tr>
<tr>
<td>7</td>
<td>Investment - held to maturity</td>
<td>21,000,000</td>
<td>19,000,000</td>
</tr>
<tr>
<td>8</td>
<td>Deposits, prepayments and other receivables</td>
<td>4,252,995</td>
<td>4,343,929</td>
</tr>
<tr>
<td>9</td>
<td>Cash and bank balances</td>
<td>56,061,226</td>
<td>42,624,777</td>
</tr>
<tr>
<td></td>
<td><strong>Total Assets</strong></td>
<td><strong>84,314,221</strong></td>
<td><strong>68,968,706</strong></td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>141,943,585</strong></td>
<td><strong>128,757,057</strong></td>
</tr>
</tbody>
</table>

**FUND AND LIABILITIES**

**Funds**

- Accumulated surplus: 87,972,222
- Restricted grants: 851,301

**Non-current liabilities**

- Revolving fund: 50,157,842
- Staff security: 401,134

**Current liabilities**

- Accrued and other payables: 2,561,086

**Total funds and liabilities**

<table>
<thead>
<tr>
<th>NOTE</th>
<th>TOTAL ASSETS</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td></td>
<td>141,943,585</td>
<td>128,757,057</td>
</tr>
</tbody>
</table>

The annexed notes, from 1 to 25, form an integral part of these financial statements.
KHWENDO KOR
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2021

<table>
<thead>
<tr>
<th>NOTE</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RUPEES</td>
<td>RUPEES</td>
</tr>
<tr>
<td>14</td>
<td>115,919,278</td>
<td>38,149,557</td>
</tr>
<tr>
<td>15</td>
<td>3,377,760</td>
<td>2,276,540</td>
</tr>
<tr>
<td>16</td>
<td>1,155,829</td>
<td>63,322</td>
</tr>
<tr>
<td></td>
<td>120,452,867</td>
<td>40,489,419</td>
</tr>
</tbody>
</table>

INCOME
- Grants
- Profit on investments and bank deposits
- Other income

EXPENDITURE
- Project activity cost
- Project support cost
- Operating surplus / (deficit)
  - Administrative expenses

<table>
<thead>
<tr>
<th></th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>(99,988,125)</td>
<td>(37,472,675)</td>
</tr>
<tr>
<td>18</td>
<td>(5,015,016)</td>
<td>(2,680,455)</td>
</tr>
<tr>
<td></td>
<td>15,449,726</td>
<td>336,289</td>
</tr>
<tr>
<td>19</td>
<td>(13,110,141)</td>
<td>(4,847,136)</td>
</tr>
<tr>
<td></td>
<td>2,339,585</td>
<td>(4,510,848)</td>
</tr>
</tbody>
</table>

Surplus / (deficit) for the year before taxation
- Provision for taxation
- Surplus / (deficit) for the year after taxation

<table>
<thead>
<tr>
<th></th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2,339,585</td>
<td>(4,510,848)</td>
</tr>
</tbody>
</table>

The annexed notes, from 1 to 25, form an integral part of these financial statements.

CHIEF EXECUTIVE
CHAIR PERSON
MANAGER, FINANCE
KHWEKO D KOR
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2021

<table>
<thead>
<tr>
<th>NOTE</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RUPEES</td>
<td></td>
</tr>
<tr>
<td>Surplus for the year</td>
<td>2,339,585</td>
<td>(4,510,848)</td>
</tr>
<tr>
<td>Adjustments for non-cash items:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Depreciation</td>
<td>2,501,734</td>
<td>3,081,638</td>
</tr>
<tr>
<td>Restricted grants income</td>
<td>(105,397,352)</td>
<td>(36,474,646)</td>
</tr>
<tr>
<td>Capital cost adjustment</td>
<td>(1,716,630)</td>
<td>-</td>
</tr>
<tr>
<td>Gain on sale of fixed assets</td>
<td>(567,228)</td>
<td>(63,322)</td>
</tr>
<tr>
<td>Operating surplus / (deficit) before working capital changes</td>
<td>(105,179,466)</td>
<td>(33,456,330)</td>
</tr>
<tr>
<td>(INCREASE)/ DECREASE IN CURRENT ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan receivable - micro finance</td>
<td>98,934</td>
<td>1,613,482</td>
</tr>
<tr>
<td>Deposits, prepayments and other receivables</td>
<td>98,934</td>
<td>1,613,482</td>
</tr>
<tr>
<td>INCREASE/ (DECREASE) IN CURRENT LIABILITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accrued and other payables</td>
<td>(1,035,820)</td>
<td>(286,761)</td>
</tr>
<tr>
<td>Revolving fund</td>
<td>49,989,999</td>
<td>-</td>
</tr>
<tr>
<td>Staff security</td>
<td>-</td>
<td>(1,338,932)</td>
</tr>
<tr>
<td>Net cash used in operating activities</td>
<td>(53,794,748)</td>
<td>(37,979,389)</td>
</tr>
<tr>
<td>CASH FLOW FROM INVESTING ACTIVITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchase of property and equipment</td>
<td>(510,518)</td>
<td>(3,304,278)</td>
</tr>
<tr>
<td>Investment in fixed term deposits</td>
<td>(2,000,000)</td>
<td>(4,000,000)</td>
</tr>
<tr>
<td>Purchase of shares of BEE Services (Pvt.) Limited</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Loan to BEE Services (Pvt.) Limited</td>
<td>-</td>
<td>4,000,000</td>
</tr>
<tr>
<td>Proceeds from sale of fixed assets</td>
<td>735,000</td>
<td>157,500</td>
</tr>
<tr>
<td>Net cash used in investing activities</td>
<td>(1,775,518)</td>
<td>(3,146,778)</td>
</tr>
<tr>
<td>CASH FLOW FROM FINANCING ACTIVITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grant refunded</td>
<td>(313,092)</td>
<td>(24,404,116)</td>
</tr>
<tr>
<td>Restricted grants received</td>
<td>69,319,806</td>
<td>73,446,937</td>
</tr>
<tr>
<td>Net cash inflow from financing activities</td>
<td>69,006,714</td>
<td>49,042,821</td>
</tr>
<tr>
<td>Net increase/(decrease) in cash and cash equivalents</td>
<td>13,436,449</td>
<td>7,916,651</td>
</tr>
<tr>
<td>Cash and cash equivalents at the beginning of the year</td>
<td>42,624,777</td>
<td>34,708,126</td>
</tr>
<tr>
<td>Cash and cash equivalents at the end of the year</td>
<td>56,061,226</td>
<td>42,624,777</td>
</tr>
</tbody>
</table>

The annexed notes, from 1 to 25, form an integral part of these financial statements.

CHIEF EXECUTIVE

MANAGING DIRECTOR
KHENDO KOR
STATEMENT OF CHANGES IN FUNDS
FOR THE YEAR ENDED 31 DECEMBER 2021

<table>
<thead>
<tr>
<th>Funds</th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance at 01 January 2020</td>
<td>90,143,484</td>
<td>26,390,362</td>
<td>116,533,846</td>
</tr>
<tr>
<td>Surplus/ (deficit) for the year</td>
<td>(4,510,848)</td>
<td>36,972,291</td>
<td>32,461,444</td>
</tr>
<tr>
<td>Grant refunded during the year</td>
<td>-</td>
<td>(24,404,116)</td>
<td>(24,404,116)</td>
</tr>
<tr>
<td><strong>Balance at 31 December 2020</strong></td>
<td><strong>85,632,637</strong></td>
<td><strong>38,958,537</strong></td>
<td><strong>124,591,174</strong></td>
</tr>
<tr>
<td>Balance at 01 January 2021</td>
<td>85,632,637</td>
<td>38,958,537</td>
<td>124,591,174</td>
</tr>
<tr>
<td>Surplus/ (deficit) for the year</td>
<td>2,339,585</td>
<td>(36,077,546)</td>
<td>(33,737,961)</td>
</tr>
<tr>
<td>Capital cost adjustment</td>
<td>-</td>
<td>(1,716,600)</td>
<td>(1,716,600)</td>
</tr>
<tr>
<td>Grant refunded during the year</td>
<td>-</td>
<td>(313,092)</td>
<td>(313,092)</td>
</tr>
<tr>
<td><strong>Balance at 31 December 2021</strong></td>
<td><strong>87,972,222</strong></td>
<td><strong>851,299</strong></td>
<td><strong>88,823,521</strong></td>
</tr>
</tbody>
</table>

The annexed notes, from 1 to 25, form an integral part of these financial statements.