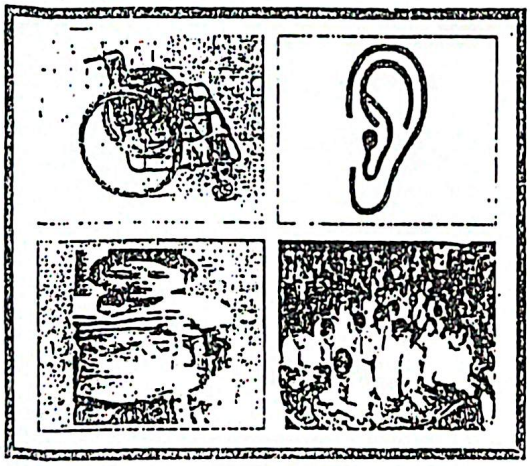
INDIVIDUAL FINANCIAL ASSISTANCE POLICY

Guidelines For Programme Implementation
(Wheel Chairs, Hearing Aids, White Canes, Artificial Limbs)



Government of Pakistan
Ministry of Poverty Alleviation & Social Safety
PAKISTAN BAIT-UL-MAL
(An ISO 9001:2015 Certified Public Sector Organization)
Street No. 9, Sector H-8/4, Khayaban-e-Johar, Islamabad

PBM- IFA

(Wheel Chairs, Hearing Aids, White Canes, Artificial Limbs)

Sr. No.	Contents	Page
	Introduction	2
	Vision	2
1	Objectives	2
2	Areas of Support	3
3	Implementation Network	3
4	Beneficiaries	3
5	General Conditions	4
6	Services	4
7	Approving / Sanctioning Authority	5
8	Program Implementation	6
9	Computerization and Interfacing	6
10	Reporting	6
11	Budget	6
12	Monitoring and Evaluation	6
13	Annual Review	7
14	Internal Audit	7
	Application form/Proformas	
	i) Wheel Chair/White Cane, Financial Assistance to families having disabled children	8
	ii) Hearing Aid,	9
	iii) Artificial Limbs	10
	iv) Monthly activity report	11-20

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INTRODUCTION

Pakistan Bait-ul-Mal (PBM) is an autonomous body established in 1992 through an Act of Parliament under the administrative control of Ministry of Social Welfare & Special Education with following objectives:-

- Financial assistance to the destitute, widows, orphans, invalids, infirm and other needy persons with emphasis on rehabilitation.
- Education assistance to needy orphan and stipends for the outstanding, non-affording students for higher professional education.
- Residential accommodation and necessary facilities for the deserving.
- Free medical treatment for indigent sick people, set up free hospitals and rehabilitation centers for the poor.
- Financial aid to charitable institutions including educational & vocational setups.
- Sponsor and promote self-employment schemes.
- Any other purpose approved by the Board.

All the programs and schemes of Pakistan Bait-ul-Mal are funded through "Grant-in-Aid" provided by Government of Pakistan. Through the application of Management Information Systems (MIS) each application is given a computerized number. This will also built a database of poor population. Interfacing with other poverty alleviations programs such as Khushali Bank, Pakistan Poverty Alleviation Fund (PPAF), Micro Credit Programs, Zakat and NADRA shall help in tracing the duplicate beneficiaries.

Vision

To provide social protection to the marginalized segment of the society specially focusing on disabled persons (Special Friends of PBM).

1. Objectives

- Provision of Wheel Chairs, Hearing Aids, White Canes, Artificial Limbs.
- Economic empowerment through rehabilitation.
- Financial support to sustain life honourably.

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2. Areas of Support.

The areas of support are:-

i) Wheel Chair,
ii) Hearing Aid,
iii) White Cane,
iv) Artificial Limbs
v) Financial Assistance to above

- **Wheel Chair**
  for poor disabled (mobility that leads special persons towards independence).

- **Hearing Aid**
  to make them able to talk freely and live a new social life again.

- **White Canes**
  to make them able to move and make them independent

- **Artificial Limbs**
  to make them able to walk and work.

- **Financial Assistance**
  to provide them financial assistance to live honorably.

3. Implementation Network

PBM implements these new initiatives through countrywide network of Provincial/Regional and district offices in collaboration with donors & reputable NGO's having specialization in above fields.

4. Beneficiaries

- **Eligibility for PBM Assistance**

Special persons irrespective of their eligibility status will be provided Wheel Chairs, Hearing Aids, White Canes, Artificial Limbs and Financial Assistance to families having one or more disabled member. Their disability is sufficient criteria to make them eligible for PBM assistance.

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5. General Conditions.

A poor disabled is eligible to apply for requisite assistance in kind/cash on plain paper/specimen application form alongwith a copy of Computerized National Identity Card (CNIC) subject to fulfillment of following conditions: -

- Any individual can apply for one assistance once a year only. Any of the two services i.e. (i) Wheel Chairs (ii) Hearing Aids (iii) White Canes (iv) Artificial Limbs and financial assistance to family having disabled family members may be granted simultaneously within a period of one year to the same applicant.
- In special families number of disabled person may be more than one. In such cases special person from same family may require aid in kind i-e wheel chairs hearing aid, white cane etc.
- Disability is the sufficient criteria to make the special person eligible for PBM assistance.
- Applicant has to provide Photograph "indicating his /her disability" otherwise he / she has to provide disability certificate.
- Approving/sanctioning authority reserves the right to regret any application after assessment through verification report. The authority may also change the type of requested service keeping in view the information provided by the applicant.
- Assistance will be provided both in Cash/Kind. However, financial assistance will be provided through crossed cheque.
- The disabled applying for Hearing Aid / limbs will required to formal medical advice/estimates as per IFA policy.
- CNIC of guardian of (**orphan boy/girl**) can also be entertained for the convenience of minor applicant, subject to the provision of B- from.
- The term special family covers a family, mother father and their children, having more than one disable person, however, a household consist of dependent parents, sister or brother can also be considered for special family friends of PBM.

6. SERVICES:

Wheel Chairs, Hearing Aids, White Canes, Artificial Limbs & Financial Assistance

Special persons irrespective of their eligibility status (on request) will be provided 'wheel chairs, white canes, hearing aids, artificial limbs and financial assistance etc. BMB in 73rd meeting approved that a family having one special person will be provided Rs.30,000/- per annum as financial assistance and a family having two or more special persons will be provided Rs. 60,000/- per annum as financial assistance throughout life of the special person. However, in this regard family has to apply afresh on completion of each year. Furthermore, BMB in the same

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meeting approved provision of wheel chairs to senior citizens and patients.

I. Provision of wheel chairs to senior citizens aged 60 years & above upon request;
II. Provision of wheel chairs to patients requiring the same by providing medical certificate from registered medical practitioner or upon recommendation of PBM medical attendant i.e. Director Medical PBM HQs;

Provision of Wheel Chairs to Govt Hospitals, Trusts, NGOs, Public and Private Institutions.

Pakistan Bait-ul-Mal is providing wheel chairs / tricycles to the special persons suffering from various physical retardation. The area of its operation for the special persons covers health, education and provision of rehabilitative services. To further facilitate the physically disabled persons, Pakistan Bait-ul-Mal is providing Wheel Chairs / Tricycles to railway stations, airports, hospitals and agencies engaged in welfare of disabled persons. The objective of this new welfare initiative is to facilitate the poor deserving persons suffering from physical retardation in any shape.

The provision of wheel chairs to the Government Hospitals, Trusts, Public and Private Institutions and registered NGOs, engaged in welfare of disabled persons do not fall in the PBM, policy. The Bait-ul-Mal Board was requested that above mentioned institutions may also be included in the policy to make it broad base". BMB in 54th meeting held on 23rd December, 2010 approved the points.

7. Approving / Sanctioning Authority

Station	Authority	Nature of Assistance	Monetary limits (Rs.)	Remarks
Head Office Islamabad	Managing Director	i) Wheel Chair, ii) Hearing Aid, iii)White Cane, iv)Artificial Limbs v)Financial Assistance to disabled family	Full Powers -do- -do- -do-	Approval of Bait-ul-Mal Board is required in cases beyond the limit.
Head Office Islamabad	Deputy Managing Director	i) Wheel Chair, ii) Hearing Aid, iii)White Cane, iv)Artificial Limbs v)Financial Assistance to disabled family	Financial Powers equal to the monetary limits fixed for IFA categories as approved by the Board from time to time.	Approval of Managing Director is required in cases beyond the limit.

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Provincial/ Regional Office	Members Bait-ul-Mal Board	i) Wheel Chair, ii) Hearing Aid, iii)White Cane, iv)Artificial Limbs v)Financial Assistance to disabled family	Financial Powers equal to the monetary limits fixed for IFA categories as approved by the Board from time to time.	Approval of Managing Director is required in cases beyond the limit.

8. Program Implementation

All applications shall be addressed to Managing Director, Member Bait-ul-Mal Board or Director concerned of PBM Head office, Provincial/Regional offices. IFA allocated budget will be utilized for these special activities (new initiatives). Specimen of application form at (**Annex-I**).

9. Computerization of IFA and Interfacing

In order to ensure transparency, less paper work and reduced response time, PBM IT section will interface the program with other such public sector dispensation agencies and government hospitals through its computer network to avoid duplication. Computerization of data shall ensure one time grant in a year and plug chances of duplicate payment from Head Office or Provincial/Regional Offices within prescribed period to the same applicant. It will also help to identify any assistance sought by the same applicant from other welfare agencies.

10. Reporting.

All Provincial/Regional offices shall provide computerized monthly reports to the head office (**Annex-II**), stating category wise disbursement. These reports shall be compiled at Head office and Provincial/Regional offices for further analysis and evaluation of assistance provided in different categories.

11. Budget

Annual budget allocated for IFA activities shall be utilized for provision of Wheel Chairs, Hearing Aids, White Canes, Artificial Limbs & Financial Assistance to disabled families etc. distributed among provincial/regional offices on population basis. A sizable portion of said budget will be retained at head office. Provincial/Regional offices, IFA budget will be debited against funds utilized on their behalf at head office.

12. Monitoring and Evaluation.

A periodic monitoring and evaluation of disbursement in different categories of financial assistance will be done through Monitoring and Evaluation Directorate at Head office. An impact assessment report on

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prescribed proforma is required to be forwarded by Provincial/Regional offices through respective District Offices.

The Provincial/Regional headquarters shall maintain monthly record of applications received and cases processed either finalized or regretted.

13. Annual Review.

The progress of new initiatives shall be reviewed on quarterly basis keeping in view the Monitoring/Evaluation reports. On the basis of monthly and quarterly reports annual progress will be compiled at all Provincial/Regional offices and a comprehensive report including disbursement data and case studies of individuals who have been rehabilitated will be published from head office.

14. Internal Audit

PBM Audit section will examine the accounting record of disbursement under different categories with special emphasis on implementation of the program as per approved policy and prescribed procedure.

15. IFA policy for Disabled, Blind, Mentally Retarded and Special Children

"Criteria for grant of Wheel Chairs, White Canes, Hearing Aids, Artificial Limbs and Financial Assistance to Disabled, Blind, Mentally Retarded Persons or Deaf and Dumb was approved by the BMB in its 50th Meeting.

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