

Rs 415 million project for special persons completed in quake-hit areas

An impressive ceremony was held to mark completion of the Earthquake Disability Project and pay tribute to beneficiaries of the project launched with the assistance of the World Bank in four districts of Mansehra, Abbottabad, Bagh and Rawalakot.

Farzana Raja, MNA and Chairperson, Benazir Income Support Program, was the chief guest on the occasion. CEO/MD PPAF Kamal Hyat, Chief Strategy Officer Ahmad Jamal, Chief Operating Officer Kamran Akbar, representatives from partner organizations, a large number of PPAF Disability Project beneficiaries and others were also present on the occasion.



Farzana Raja lauded PPAF's efforts in serving the humanity through its interventions and said that the Government is planning to implement a number of projects that would help in cutting poverty figures by 20-30 per cent during the next couple of years.

CEO/MD PPAF Kamal Hyat, in his welcome address, thanked the Government of Pakistan for its continuous support to PPAF. He also expressed his gratitude to PPAF partner organizations whose cooperation has enabled PPAF to timely and successfully completing its projects across Pakistan.

The Earthquake Disability Project aimed at identifying Persons with Disabilities (PWDs), raising awareness and mobilizing communities for inclusion of PWDs in development process and linking them and their families with service providers. The project focused on qualitatively improving lifestyles of PWDs by providing them assistive devices, independent living trainings, skill/livelihood trainings and creating linkages between market and PWDs.

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Experience sharing on increasing outreach of microfinance



PPAF arranged an experience sharing seminar with an objective to bring microfinance players, banks and financial institutions closer and share experiences of their respective financial arrangements that have been materialized and other facilities that are under process.

The seminar titled “Accessing Capital Markets-Promoting Financial Inclusion” was arranged under the International Fund for Agricultural Development (IFAD) - funded Program for Increasing Sustainable Microfinance (PRISM).

Deputy Governor State Bank of Pakistan Mohammad Kamran Shahzad was the chief guest as well as the keynote speaker while PPAF Chief Strategy Officer Ahmad Jamal, Country Presence Officer IFAD Qaim Shah, Chairman Pakistan Microfinance Network Dr. Rashid Bajwa, Founder and Managing Director Kashf Foundation Roshaneh Zafar, Managing Director Whole Sales Banking Standard Chartered Bank Pakistan Limited Imran Ahad and General Manager Credit and Enterprise Development PPAF Yasir Ashfaq also spoke on the this occasion. The seminar was widely attended by representatives and heads of various banks and PPAF partner organizations.

All the speakers urged that there is a demonstrated need to create strong linkages between the non-formal and formal financial sectors to expand the outreach of microfinance and meet the objectives of Poverty Reduction Strategy of the government.

Kamran Shahzad said that the Central Bank was formulating a five-year (2010-2015) strategic framework for the development of microfinance sector and wanted to restructure NGOs into licensed companies.

PPAF initiated \$31 million Programme for Increasing Sustainable Microfinance (PRISM) with the support of IFAD in June 2008. The goals of this programme are poverty reduction, promotion of economic growth and to improve the livelihoods of rural households.

Exposure visits to streamline isolated youths

PPAF, in collaboration with the Ministry of Youth Affairs and Ministry of Culture, arranged an exposure visit of 70 young community members including males and females from the operational areas of seven partner organizations of PPAF to share and learn from experiences of each other.

These young community members from the far flung areas of the country were taken to three PPAF project sites (Kotli Sattian, Serah and Pind Mistarian) on the outskirts of Islamabad to witness impact of integrated schemes of health, infrastructure, water supply, etc. projects on the lives of local communities.



The visiting young community members took keen interest the way these local communities were socially mobilized by PPAF partner organizations, got united to realize the intensity of their lingering problems and found solution to remove impediments in their development.

Visit of the young community members to Lok Virsa Museum and dinner was also arranged. Minister of Youth Affairs Shahid Hussain Bhutto graced the occasion as chief guest. CEO/MD PPAF Kamal Hyat, Chief Operating Officer PPAF Kamran Akbar, senior government officials and others were also present on this occasion.

This effort on the part of PPAF will help in nation-building, breaking social barriers and create bonds of fraternity among marginalized communities residing across the country. It would also provide a platform to these poor communities to share their respective experiences and reap the fruits of the development effectively.

Since January 2010, PPAF has arranged exposure visits of 34 groups of youths comprising 1,289 males and females to various parts of the country in order to develop inter-provincial understanding and share and learn from best practices in the development sector.

PPAF Internship Program

FATA Secretariat and PPAF have launched a paid "Internship Programme" for young graduates from FATA and Balochistan. The program aims at developing a cadre of entry level professionals for development, public and private sectors by building knowledge base and providing them exposure to best practices across the country. Selected candidates will undergo one month classroom training at Islamabad and will spend five months in the field with various organizations outside FATA and Balochistan. The internship-offer advertisement was widely published in leading national and local dailies.

National conference on environment

PPAF's Sindh Coastal Areas Network (SCAN), in collaboration with the Freshwater Action Network-South Asia (FANSA), organized a national conference on "Integrated Water Resource Management to Address Climate Change in Pakistan".

The purpose of the conference was to raise awareness about importance of water and climate issues and integrate climate change considerations into issues of water deficit, governance, participatory planning and capacity building for water resources management, water supply and sanitation.



Dr. Ishfaq Ahmed, Deputy Chairman, Planning Commission of Pakistan, was the chief guest on this occasion. Dr. Imtiaz Alvi, Senior Institutional Development Specialist, the World Bank, Zafar Sabri, Chief Technical Officer, PPAF, Co-Convener FANSA (Pakistan), Tanvir Arif, leading water sector specialists and environmentalists also spoke on the occasion. The speakers at the conference urged that there is an urgent need to come up with a national plan to avoid dangerous climate change as it will alter the temporal and spatial patterns of precipitation and trigger droughts, mudslides, typhoons, cyclones and floods that will have adverse effects on sectors such as water supply, health, agriculture and livelihood.

The participants of the conference who had come from various parts of the country included top executives and program managers of civil society organizations working in integrated water resource management, water policy development and local area development.

Participation in Africa-Middle East Microcredit Summit



PPAF participated in the Africa-Middle East Microcredit Summit, organized jointly by Microcredit Summit Campaign and AMFI (Association of MFI's of Kenya), held in Nairobi, Kenya. The Summit was attended by over 1200 delegates from microfinance institutions, donor agencies, networks, research institutions, government agencies and banks from more than 78 countries around the world.

The Summit discussed latest innovations in microfinance and role of information technology for delivering of services. Similarly, the speakers also highlighted the impact of microcredit on the environment and the importance of utilization of

scarce resources efficiently. Other aspects covering microfinance operations in the urban slums and services provided to ultra-poor also came under discussion.

At the end of the summit, the participants showed their commitment to achieve the goal of helping 100 million families rise above the US\$ 1 per day threshold and actively contributing towards achievement of Millennium Development Goals by 2015. The PPAF team also visited EQUITY Bank in Kenya that offers number of innovative products and is among one of the largest microfinance providers in Kenya.

PPAF offers internship opportunities to LUMS graduates

Pakistan Poverty Alleviation Fund has offered internship opportunities to the students of Lahore University of Management Sciences (LUMS) so that they could have direct interaction with poor communities at a grassroots level and devise ways to reduce their problems.

The internship offer was made by PPAF Chief Executive/Managing Director Kamal Hyat during an interactive session with LUMS students at the university campus.

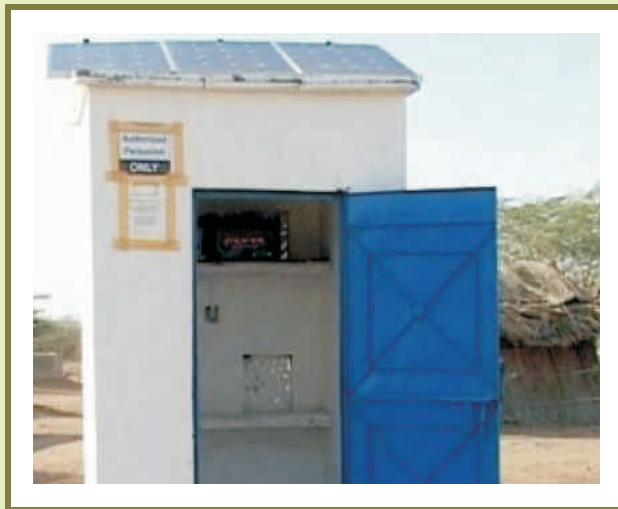
While addressing the students, he said that the elite-poor interaction would help the former realize problems of the poor, who had great potential and energies but did not have resources to utilize them for their own betterment. He also mentioned that PPAF is already running Young Professionals Programme and students at the LUMS could benefit to understand the problems of the poor masses.

PPAF chief strategy officer, Ahmad Jamal, in his presentation, threw light on PPAF interventions spread across the country for the benefit of the marginalized communities. He said that PPAF was at the threshold of bringing about whole-sale change in the society.

Speaking on the occasion, LUMS Associate Dean, Dr. Fahimul Islam, said that LUMS and PPAF would soon be launching various training programs for students and development practitioners.



Dhoop kinaray? No, right at home



PPAF has provided Solar Home Lighting Systems to three hamlets – Abdullah Goath, Osou Goath and Daulat Faqir Goath – in Kemari Town, Karachi.

The communities in these villages are lighting up their homes and streets through energy savers powered by solar light in these small settlements consisting of 50 houses with around 300 community members.

PPAF has completed over 300 projects of solar lighting, solar pumps and windmills with the number of the benefitting communities swelling to over 100,000 all over the country. The community members in these Goaths just paid 7.5 per cent of the total cost. After some carpeting, underground wiring and the installation of a small power station for each house was completed to provide lighting systems.

Abdullah Goath resident Wali Muhammad now saves up to Rs. 70 a day of kerosene oil because of his new solar connection. "The whole house used to fill up with smoke," he told Express Tribune, adding that the community members had to wind up all their work by sunset because nothing was possible in the dark.

Today, the very same people who were unable to venture out for fear of being bitten by snakes and scorpions, can now socialize, students can study, women can do embroidery or stitch and visit each other at night. – Excerpts from an article contributed by Aftab Khan in *The Express Tribune, The International Herald Tribune*.

Recent publications

Annual Report 2009

The report gives detailed account of PPAF operational and support activities during the year.



PPAF Microcredit Financing: Assessment of Outcomes 2009

The third of the first national level study carried out by the Gallup, Pakistan to assess outcomes of PPAF microcredit. The study covers 4,000 households nationwide. The three studies carried out in 2002, 2005 and 2009 respectively are one of the most extensive undertaken to date in Pakistan in terms of depth and coverage.

Educating Pakistan's Children - Choices, Alternatives and Tradeoffs

An in-house study commissioned to assess the relative strengths and weaknesses of various PPAF models of education from a learning perspective to guide future program structure and design.



Cost Effective Quality Healthcare - Unravelling the Paradox

This research study compares diverse features of PPAF models of adopted/funded community and public sector health facilities and variations of these models.

Catalyst for Change

The report is the output of an externally commissioned exercise which aims to comprehensively document, review and reflect on performance of PPAF in taking the microcredit sector forward.



Women Weaving Wicker

This is a two-volume study to assess prospects of micro entrepreneurship among women in fishing communities of Kemari (Karachi). The study examines local production and marketing relationships of an indigenous product in coastal areas of Sindh from a gender perspective.

Research & Discussion Series

PPAF has launched a Research and Discussion Series to commemorate completion of ten years of operations. The R&D series aims to foster debate and discussion on poverty and its reduction with special reference to community-driven grassroots development. Three reports have been published to date.



Renewable Energy: Biogas

The study explores and highlights potential of biogas technology as an economic and environmentally sustainable alternative to conventional fossil fuels.

Renewable Energy: Solar

This study assesses prospects of providing Solar Home Systems to poor communities at the grassroots.



Client Attrition in Microfinance: Experience and Practice

This publication focuses on an important dimension of microfinance. It seeks to answer certain questions in the backdrop of institutional best practices, theoretical literature and empirical evidence.