



Restoring

HOPE

Pakistan Poverty Alleviation Fund

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Pakistan Poverty Alleviation Fund is always dedicated towards nurturing and supporting small and emerging community organizations, commonly known as institutions of the poor, to take charge of their own development in the nook and corner of the country, without compromising quality and diligence.

Strict adherence and application of the social mobilization process for creation of institutions of the poor is the harbinger of PPAF revitalized strategy.

PPAF's integrated and multi-pronged program aim at socio-economic empowerment and improvement in the livelihoods of the poor communities through inclusive, transparent, socially-cohesive process and aims at articulating the voices of the poor. Within the program, there is a special focus on women, persons with disabilities, vulnerable and marginalized segments of the communities.

PPAF works in close collaboration with the Government of Pakistan. Right now, PPAF's interventions have been executed in over 90,000 villages and settlements of Pakistan, without any trace of corruption or mismanagement, which is in itself a remarkable achievement. This goes back to the design. It's the quality of the heart that needs to be maintained, and the passion and the values that are translated into creating good institutions, which is one of the core strengths of PPAF.

PPAF has been a true collective partnership of the people with passion, with wisdom and with the heart to make a difference in the lives of the poor of Pakistan. The work that PPAF has done in over these ten years is incredible. It has covered tremendous ground and PPAF was nowhere to be seen ten years ago in any of the districts in Pakistan. Today, its coverage spans over 120 districts of Pakistan. It has been an amazing journey. A little acorn has become a massive oak, which is now recognized not only in Pakistan but across the world as a truly remarkable institution of the poor.

Collectively, the foundation has been laid and PPAF today stands at the threshold of bringing about a wholesale transformation in the lives of the poor across the country. Wherever PPAF-sponsored credit facilities, health & education, infrastructure schemes and training programs are operative, the poor have started reaping benefits of higher quality of life, incomes and reduced their dependence on external support.

PPAF continues to extend its outreach on a sustainable basis, provide linkages to best practices, facilitates all players in the social development sector for optimizing results and forging linkages with mainstream national and international institutions.

PPAF confers award on women for excellence and achievement

The overriding objective of PPAF is to give voice and ensuring economic independence of women through a range of interventions



In commemoration with the sacrifice of *Ms. Amtul Raqeeb*, PPAF has instituted the *Amtul Raqeeb Award* to be conferred annually on International Women Day on March 8 to honor and recognize outstanding women who exhibit bravery and courage in the face of adversity.

In this connection a simple ceremony was organized where PPAF chronicle of success captioned "Women of Substance" encompassing the success stories of the seven women was also launched.

Addressing the ceremony, CEO PPAF Qazi Azmat Isa said that this year the award has been conferred on seven outstanding women belonging to PPAF-supported communities across the country, who played an exceptional role in socio-economic uplift of their area. He said that PPAF is rededicating itself to wholesale transformation in lives of poor and marginalized, particularly women.

CEO PPAF said that overriding objective of PPAF is to give voice and

ensuring economic independence of women through a range of interventions so that they could take informed decisions for the betterment of their communities and play a pivotal role in national development.

Qazi Azmat Isa said that the formation of community organizations or institutions of the poor by PPAF in the real sense of the word and ensuring proactive representation of women in these organizations has led to their economic independence, empowerment and self actualization.

Following an inclusive approach and ensuring equal sharing of the benefits of development by males and females, PPAF's microcredit, infrastructure, health and education and training interventions have fairly benefited the neglected segment of the society-the womenfolk.

Members of the women-only COs formed by PPAF are about 44,500, while they are 62% of the mixed COs

established by PPAF across the country. PPAF is particularly focusing on infant and maternal health and over 3.8 million have benefited from PPAF-sponsored health facilities of which 65% are females. On average, in a year, 1.3 million females avail of PPAF-funded health facilities across the country.

Of the total beneficiaries of PPAF's microcredit program, 53% are women while in the fields of health and education, around 90% of staff is female and all of them have also been trained in their respective fields. Total number of female beneficiaries from community physical infrastructure interventions is over 5,050,000.

Besides conducting exposure visits for the females, PPAF has imparted vocational training to 114,000 women and provided awareness to 308,000 on basic rights, law of inheritance, etc.



Amtul Raqeeb Award

This award has been instituted to recognize sterling bravery and sublime courage of *Amtul Raqeeb*, a Program Officer at BRSP. She was shot dead along with two other colleagues on way back to Quetta after performing duties in Mastung on Jan 24, 2011. Her immense contribution in capacity building of local traditional birth attendants resulted in significant reduction of mother-child mortality rate in the inaccessible regions of Balochistan.

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Branchless banking for the under-banked

Upon successful completion of the pilot, project will test and explore new avenues like disbursements of loans, remittances and savings for the poor



Recognizing importance of Branchless Banking Model and its benefits in expanding outreach and lowering costs, PPAF has recently negotiated with United Bank and Tameer Microfinance Bank in piloting a Branchless Banking facility through UBL Omni Dukaans and Easy Paisa shops.

The pilot project is focusing on collection of repayment of microcredit clients. Upon successful completion of the pilot, project will test and explore new avenues like disbursements of loans, remittances and savings for the under-banked.

PPAF has selected five of its POs for this project catering to approximately 30,000 microfinance clients in remote and rural areas of Punjab & Sindh. The POs can effectively utilize technology platform and agent network of UBL "Omni Dukaans" and Tameer Microfinance Bank's "Easy Paisa" for loan repayments.

Key objectives of piloting this facility include convenience for communities living in far-fetched areas in terms of

transportation costs and time saving, higher security for organization and decrease in mishandling of cash by credit officers, reduction in major operational costs, updating of customers accounts through an automated Management Information System and an increased focus on clients' screening and monitoring. The ultimate objective is to reduce transaction costs and increase level of financial inclusion—an objective to which PPAF is wholeheartedly committed.

Branchless banking is a key element in improving financial inclusion. Internationally-recognized branchless banking models of M-PESA in Kenya, having a clientele base of 7 million, followed by initiatives in South Africa and the Philippines have helped microfinance institutions reach out in far-flung areas and cater to needs of un-banked.

In Pakistan, branchless banking is fully regulated under State Bank of Pakistan's Branchless Banking Regulations issued in March 2008.

New financial products, delivery mechanisms

PPAF has introduced a host of new financial products and delivery mechanisms, which have helped improve the lifestyles of the poor and marginalized communities



Through its various implementing partners, PPAF has introduced a host of new financial products and delivery mechanisms under Microfinance Innovation Outreach Program, which have helped improve the lifestyles of the poor and marginalized communities. These products and delivery mechanisms can be divided into five components; Increasing Outreach/Low Cost Delivery Channels, Value Chains, Insurance, Social Safety Nets and Products with Special Focus.

Increasing Outreach/Low Cost Delivery Channels comprise Settlement Branches/Kiosks, Village Banking, Branchless Banking, Increasing Outreach Through Small Rural Partners and Increasing Outreach in Underserved Rural Areas.

Value Chains consist of Women Livestock Cooperative Farming, Rural Development through Livestock and Dairy Management, Farmers' Emancipation Loans, Strengthening Microenterprises, Linkages for Enhancement of Income for Mat Makers, Enhancing Agricultural Productivity and Tunnel Farming.

Insurance encompasses Health Insurance and Livestock Insurance while Social Safety Nets consist of Targeting Ultra-Poor, Business Revival Project for Flood Affected Areas, Widows Strengthening Project and Project for Rehabilitation of Garbage Collectors.

Projects with Special Focus comprise Housing Finance for Flood Hit Areas, Emergency Loans, Microcredit Disability Project, Training Centers and Microcredit, Business Social Capital, Islamic Microfinance and Community Investment Fund.

Innovations in technology have begun to revolutionize the way microfinance operations are conducted across the globe. With the use of technology, institutions can increase access to financial services for underserved poor populations in faster and more effective ways.

Today, practitioners and donors are increasingly focusing on expanded financial services to the poor in frontier markets and on the integration of microfinance in financial systems development.

Equity for dynamic microfinance institutions

... the goal to reduce poverty, promote economic growth and improve livelihoods of rural households with a particular focus on poor, especially women



Pakistan Poverty Alleviation Fund has started offering "Equity Fund" to the most dynamic microfinance institutions and partner organizations to access commercial financing to realize their growth potential and expansion into rural areas.

PPAF would provide equity to only those microfinance institutions which meet international criteria on actual sustainability and third party independent assessment besides having proven microfinance models and counterpart funding ability, thus making them more attractive prospects for commercial sector lending.

This would provide a much needed boost to expand the outreach of microfinance sector in Pakistan.

The first organization to be selected under the PPAF's IFAD-PRISM "Equity Fund" component is Jinnah Welfare Society (JWS), which has been serving poor and unbanked

micro/small entrepreneurs in Gujranwala. An agreement signing ceremony between PPAF and JWS was held at the PPAF Head Office in Islamabad. PPAF would inject 60 per cent equity of the total amount agreed while JWS has already generated 40 per cent of the same.

On this occasion, Chief Executive Officer PPAF Qazi Azmat Isa expressed satisfaction at the launch of equity facility and hoped that it would help in strengthening the relationship between PPAF and its partner organizations and assist them in strengthening their balance sheet footing thus providing relative ease to funding through commercial sources. Qazi Shoaib Babar thanked PPAF for its trust and continued support.

PPAF and IFAD initiated the Program for Increasing Sustainable Microfinance in June 2008, with the goal to reduce poverty, promote economic growth and improve livelihoods of rural households with a particular focus on poor, especially women.

Relief

Swift response to the plight of flood affectees in Sindh



Being the first national institution to respond to the flood affectees' plight in Sindh, PPAF allocated Rs. 258 million and started relief operations to help 400,000 displaced individuals in 14 union councils badly ravaged by the raging flood waters in district Badin.

Through its partner organizations namely Badin Rural Development Society (BRDS), National Rural Support Program (NRSP) and Health and Nutrition Development Society (HANDS), PPAF provided dry ration packs containing flour, rice, cooking oil, sugar, pulses, etc. to more than 52,000 flood affectees. Hygiene kits containing buckets, jerry cans, soap, etc. were provided to the affected families in the flood hit union councils, who were marooned in the wake of heavy monsoon rains. In order to provide healthcare services and preventing outbreak of water-borne diseases among the affectees, PPAF organized 7 mobile medical camps and 7,500 people benefited with this facility. Similarly, PPAF also established distribution points to provide potable water to the affectees. PPAF also provided temporary shelter to 625 homeless families.

Torrential monsoon rain lashed Sindh in 2011, triggering floods and resulting in the death of over 400 besides affecting over eight million peoples. The heavy rains inundated 6.79 million acres of land with 1.7 million acres of standing crops severely damaged.

Sindh was the worst affected province by torrential rains in the hardest hit areas, having led to rainfall exceeding in a few days what on average accumulates in the entire monsoon season. 22 out of 23 districts of Sindh, especially Badin, Mirpurkhas, Sanghar, Tharparkar, Umar Kot, Tando Mohammad Khan, Tando Allahyar, Benazirabad, Jamshoro and Naushero Feroze, were covered with flood waters. Crops of grain, cotton, sugarcane, fruits and vegetables were submerged, clocking up nearly US\$2 billion in farming loses.

Youth

Creating bonds of fraternity among marginalized communities

PPAF has allocated Rs. 215 million for mainstreaming isolated, poor and marginalized communities from diverse background through experience sharing and replicated best practices in their respective environs.

This effort on the part of PPAF will help in nation building, breaking social barriers and creating 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.

So far, 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 learn from best practices. In collaboration with the Ministry of Youth Affairs and Ministry of Culture, PPAF arranged an exposure visit of 70 young community members including males and females from the operational areas of seven POs of PPAF from Balochistan and Khyber- Pakhtunkhwa to share and learn from experiences of each other in Islamabad.

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

Quality education for the youth of Balochistan

PPAF has launched a comprehensive quality education program at the cost of Rs. 250 million for streamlining youth of Balochistan. The PPAF-funded program has been initiated in Kharan, Khuzdar, Musa Khel, Jhal Magsi, Kohlu, Awaran and Panjgoor districts of Balochistan. Under Chamalang Education Program in Kohlu alone, PPAF is providing financial support for fee, books, uniform, stationery, etc. to over 3,000 students.

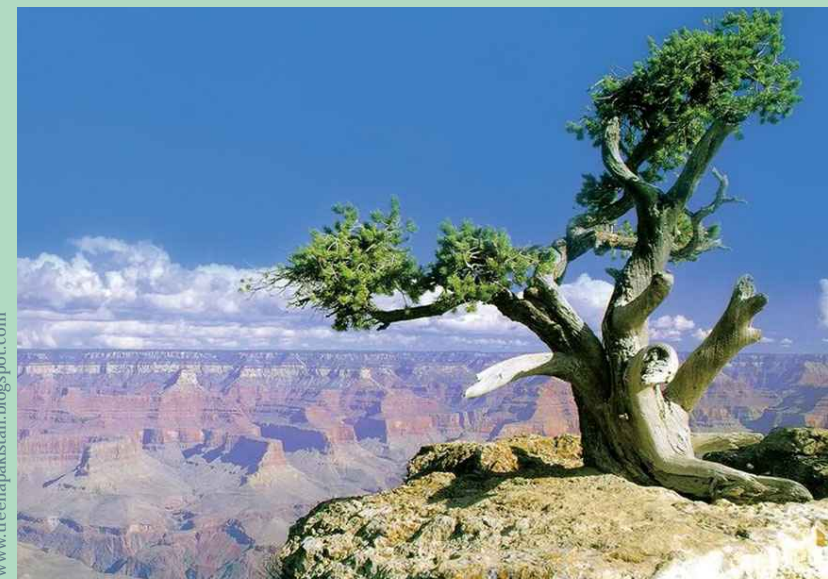
So far, PPAF has set up 31 community schools while it has adopted 145 public sector schools, provided financial support for provisioning of water, furniture, repair & renovation, teachers' training, activation of school committees, etc. in the above-mentioned districts of Balochistan. This initiative is focused on a radical improvement in literacy level and over 12,000 children have been enrolled in PPAF-funded schools and out of these, 7,700 are boys and 4,400 are girls.

As a part of its initiative, PPAF arranged an exposure visit of students of schools being run by its partners in the above-mentioned districts, and 80 students of grade five to twelve were brought on educational-cum-recreational visit to various parts of the country. These students visited Fort Manro, Ghazi Ghat Bridge in Multan, landmarks in Lahore and witnessed flag lowering ceremony at Wagah. They were also taken to PPAF-sponsored educational facilities in Mangla, Military College Jehlum and Mangla Power House & Water Sports Club.

Environment

Saving Juniper forests in Ziarat

7000 years' old species face extinction



www.treepakistan.blogspot.com

www.pakstampedia.com

As a part of its Balochistan Strategy to revamp Ziarat District of Balochistan, PPAF has launched an emergency project to save the endangered species of famous Juniper forest in Ziarat district.

Known as the second largest Juniper forest in the world which covers an area of about 247,000 acres of land, the forest in Ziarat District is being cut down by the local communities

who use its wood for heating and cooking purposes at an alarming level. Other than the local communities, criminal elements and habitual offenders are also on the rampage to chopping 5000 to 7000 years old Junipers trees, which are considered to be the real treasure of Ziarat.

Besides other integrated development projects, including

alternative energy, to be accomplished through 14 new associate partners in District Ziarat, PPAF has also planned to engage students of local schools to adopt a tree to save the rare species from extinction.

As many as 150,000 saplings of Junipers tree would be planted during spring with the help of school children and communities members. A monthly visit of the school children and community members would be arranged to look after the rare Junipers saplings.

In order to follow community demand-driven approach, the associated partners of PPAF would also form local community organizations, which would prepare their Village Development Plans for their uplift. PPAF would provide maximum financial support in this regards and would also help the associate partners and community organizations develop their linkages with national and international donors.

All the union councils of District Ziarat, which is also very famous for its juniper species like Juniperous macropoda, Juniperous exceisa polycarpus or Pashthani Juniper, would be distributed among the 14 associate partners for integrated development of the area.

There are many important species found in the ecosystem of Junipers including animal and birds, the chakor partridge, bushes and ground flora, local people use these plants as indigenous treatments for a variety of diseases.

District Ziarat is a hill station town in Balochistan. It is situated over 2400 meters above the sea level and has one of the largest and oldest Juniper forests in the world. Juniper trees grow an inch every year and the forest is now under threat.

Inspiration

Rehana Bibi

... If she had a formula for bypassing adversity, she certainly would have passed it round



The eldest of the 10, Rehana was born to a foot soldier. The baby girl who opened her eyes in a small dingy house in the suburban slums of Islamabad, called Chirah, was quick to learn that the coat his father's income could cut was a bit too big for the cloth.

Rehana wanted to learn to fish rather than accepting a fish in alms. What she saw and faced gave her a capacity to handle it.

If Rehana had a formula for bypassing the adversity, she certainly would have passed it round. She was none to choose the circumstances of her birth.

She kept going to school, largely owing to support from one of her aunts, though not without intermittent break ups. She was barely 14 when her hand was sought in marriage and readily given. Her husband had no skill and knew no trade that could bring in some gains

that sustained the family. After passing her 10th standard examination, Rehana gave birth to a baby girl – one more mouth to feed. Her toils increased. As a consequence of a family row, she had to stay with her parents for a longer period in Jhelum, where she enrolled for training to become a nurse at a government facility and also got part time work at a clinic in the vicinity.

She returned to her house in Chirah after two years. Her training as a nurse and experience at clinic turned out to be of a great help to both the fellow women and herself. She had to struggle against old and rotten mindset that would not allow a woman to earn her bread in peace.

Rehana was able to convince the women and form an organization called Dhok Tabarak Shaheed Organization (Females). They would often sit with brood over improving the situation. It was in one such

meeting that Rehana and her colleagues were introduced to PPAF by its implementing partner namely NRSP.

PPAF laid out a plan for integrated delivery of physical and social services in the form of clean drinking water supply, small bore sewerage, wastewater treatment and disposal, street surfacing and health and education for Dhok Tabarak Shaheed.

Successful implementation of the project brought drastic changes in the standards of living of the residents of Dhok Tabarak Shaheed. The development not only addressed the health issues and checked the incidence of water borne diseases but also spared the women of the extra labour.

Dhok Tabarak Shaheed is not what it used to be. There perhaps is still a lot that needs to be done but there also is a lot that has changed and changed for better.



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Rehana, a sixth grade student, belongs to the PPAF community residing in the vicinity of *Phandar* Lake in Gilgit region. Brimmed with confidence, Rehana is extremely enthusiastic and wants to achieve milestones in her educational career.

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