



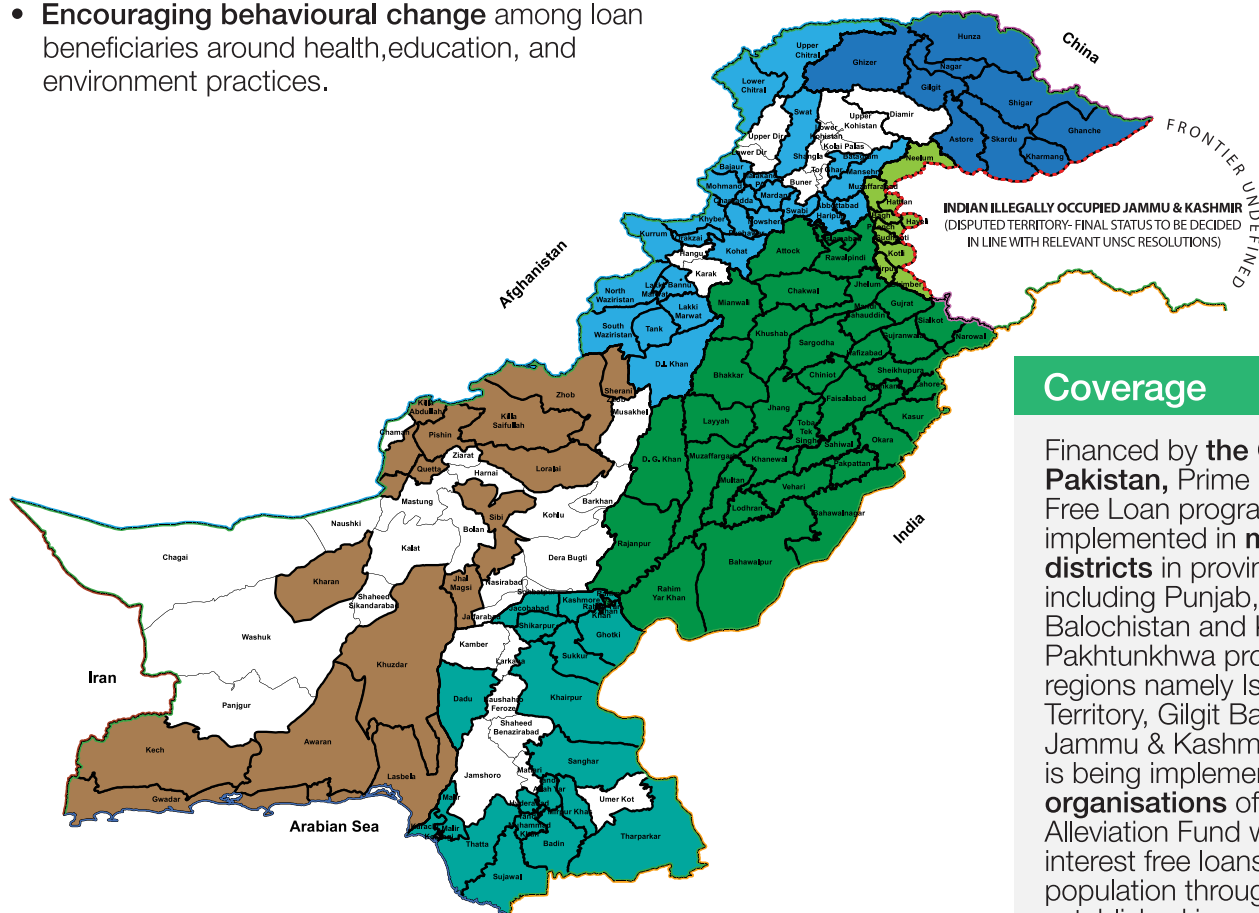
Prime Minister's Interest Free Loan Programme

The Government of Pakistan has entrusted the Pakistan Poverty Alleviation Fund (PPAF) to lead the design, implementation, and monitoring of the Prime Minister's Interest-Free Loan (PMIFL) Programme. This flagship initiative empowers the poorest and most vulnerable households by providing them with interest free loans and financial services—opening access to opportunities that can transform lives. These loans are used to set up small new enterprises or expand existing ones, helping individuals build sustainable livelihoods. With easy, client-friendly repayment plans, the programme ensures that financial support remains accessible and manageable, enabling borrowers to thrive without the burden of interest. Through strong partnerships with microfinance lending organisations, PPAF continues to drive inclusive economic growth and long-term poverty alleviation efforts across the country.

Objectives

The Prime Minister's Interest Free Loan Programme aims at:

- **Providing access to interest free loans** to men, women, youth and persons with disabilities (PWDs) extreme & vulnerable poor and marginalised households categorised up to 40 on Poverty Scorecard.
- **Supporting female participation & inclusion** in economic activities by disbursing at least 50% loans to women.
- **Enhancing the entrepreneurial competencies** by linking the borrowers with institutions and programmes for extending capacity building services, e.g. enterprise training, counselling, market linkages, financial literacy and numeracy training.
- **Encouraging behavioural change** among loan beneficiaries around health, education, and environment practices.



Coverage

Financed by the **Government of Pakistan**, Prime Minister Interest Free Loan programme is being implemented in **more than 100 districts** in provinces/regions including Punjab, Sindh, Balochistan and Khyber Pakhtunkhwa provinces and three regions namely Islamabad Capital Territory, Gilgit Baltistan and Azad Jammu & Kashmir. The programme is being implemented by **26 partner organisations** of Pakistan Poverty Alleviation Fund who are providing interest free loans to the target population through the loan centres established in programme districts.

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Eligibility Criteria

Interest free loans **upto PKR 75,000/-** are being provided to the **Pakistani citizens** fulfilling the following eligibility criteria.

- Aged between 18– 60 years
- Individuals from households on Score of 0–40 on Poverty Scorecard
- Holds Valid National Identity Card (CNIC)
- Resident of targeted union council of the district under the programme
- Possesses Economically viable business plan

Progress Update



Women beneficiaries

57%



Loan centres established

736



Number of loans provided

3,515,303

Includes loans disbursed by Akhuwat



Loan amount disbursed to borrowers

PKR 139.585 billion

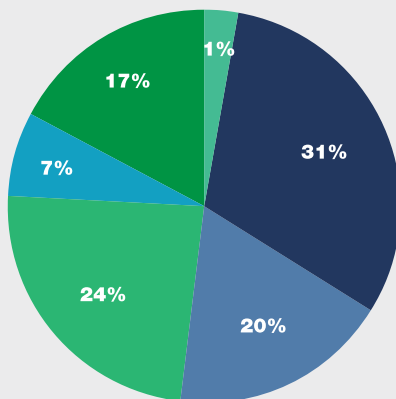
This amount Includes reflows from sources other than PPAF



Average loan size

PKR 37,742

Sector-wise Disbursement



- Agriculture/ Cropping
- Commodity/ Petty Trading
- Livestock/ Poultry/ Fish Farming
- Manufacturing/ Light Engineering/ Workshop
- Embroidery/ Stitching/ Handicrafts
- Services (Beauty Parlor, Barber, Carts, Service Station. etc)

Implementing Partner Organisations



Pakistan Poverty Alleviation Fund | Delivering Prosperity

A Company set up under section 42 of the Companies Act, 2017

Plot 14, Street 12, Mauve Area, G-8/1, Islamabad- Pakistan | Phone: (+92-51) 8439450-79

Fax: (+92-51) 2282262 | UAN: (+92-51)111-000-102 | Website: www.ppaf.org.pk/NPGI-ur

