Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
July 2025
Islamabad
www.ppaf.org.pk

Empowering Women Entrepreneurs under EU-Funded GRASP Project:



As part of its commitment to inclusive development, the EU-funded Growth for Rural Advancement and Sustainable Progress (GRASP) project held a two-day seminar series in Quetta on women's economic empowerment. The sessions, themed "Building a Sustainable Ecosystem for Women Entrepreneurs" and "Women in Agriculture: Advancing Leadership and Innovation", gathered federal and provincial leaders, civil society, academia, women entrepreneurs, media, and grassroots representatives to promote gender-responsive development in Balochistan.

Governor Balochistan Sheikh Jaffar Khan Mandokhail inaugurated the first day, while Speaker Balochistan Assembly Capt. (R) Abdul Khaliq Khan Achakzai presided over the second. Distinguished participants included Federal Ministers Ms. Wajiha Qamar and Syed Imran Ahmed Shah; Provincial Ministers Raheela Hameed Durrani and Rubaba Khan Buledi; Deputy Speaker Ghazala Gola; Secretary Women Development Ms. Saira Atta; Chairman PPAF Mohammad Tahseen; as well as ITC and EU representatives.

Panel discussions explored ways to strengthen women's roles in agriculture, livestock, and enterprise through access to finance, digital tools, land rights, markets, and skills. Women-led SMEs supported under GRASP showcased products in agriculture, food processing, and traditional crafts, while entrepreneurs shared success stories that inspired young girls in the audience to engage directly with experts.

PPAF CEO Mr. Nadir Gul Barech emphasised the need for a joint platform for sustained collaboration, urging financial institutions to design inclusive products for women. He called for collective efforts towards an integrated policy framework, highlighting progress and solutions to ensure women's central role in building a more inclusive and prosperous Balochistan.







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Promoting Inclusive Education for Madaris and Out-of-School Children

An interactive dialogue on "Promoting Innovative and Inclusive Education Models for Madaris and Out-of-School Children" was recently held in Quetta under PPAF-funded initiatives—Advancing Interfaith Harmony and Social Cohesion and the Chamalang Education Project.

The event brought together policymakers, educationists, religious scholars, and civil society leaders. Key participants included Federal Ministers Syed Imran Ahmad Shah and Ms. Wajiha Qamar; Provincial Minister Ms. Rahila Hameed Durrani; renowned religious scholars Maulana Rashid Hazarvi and Maulana Anwar ul Haq Haqqani; Revd. Simon Bashir Masih of Bethel Memorial Methodist Church; along with Mr. Nadir Gul Barech, CEO PPAF; Mr. Tahir Rasheed, CEO BRSP; and Mr. Babar Shah Khan, CEO PIDS.

Speakers emphasised the urgent need to integrate Madaris where a large proportion of students are enrolled into the mainstream education system. They highlighted reducing dropout rates, particularly among girls, and ensuring equitable access to quality learning and skills development. Integration of religious and formal curricula was noted as a vital pathway to promote social harmony and build an inclusive society.

The dialogue concluded with a shared pledge from stakeholders to work collectively towards an education system that embraces diversity, empowers marginalized communities, and lays the foundation for a cohesive and skilled future for Pakistan's children.





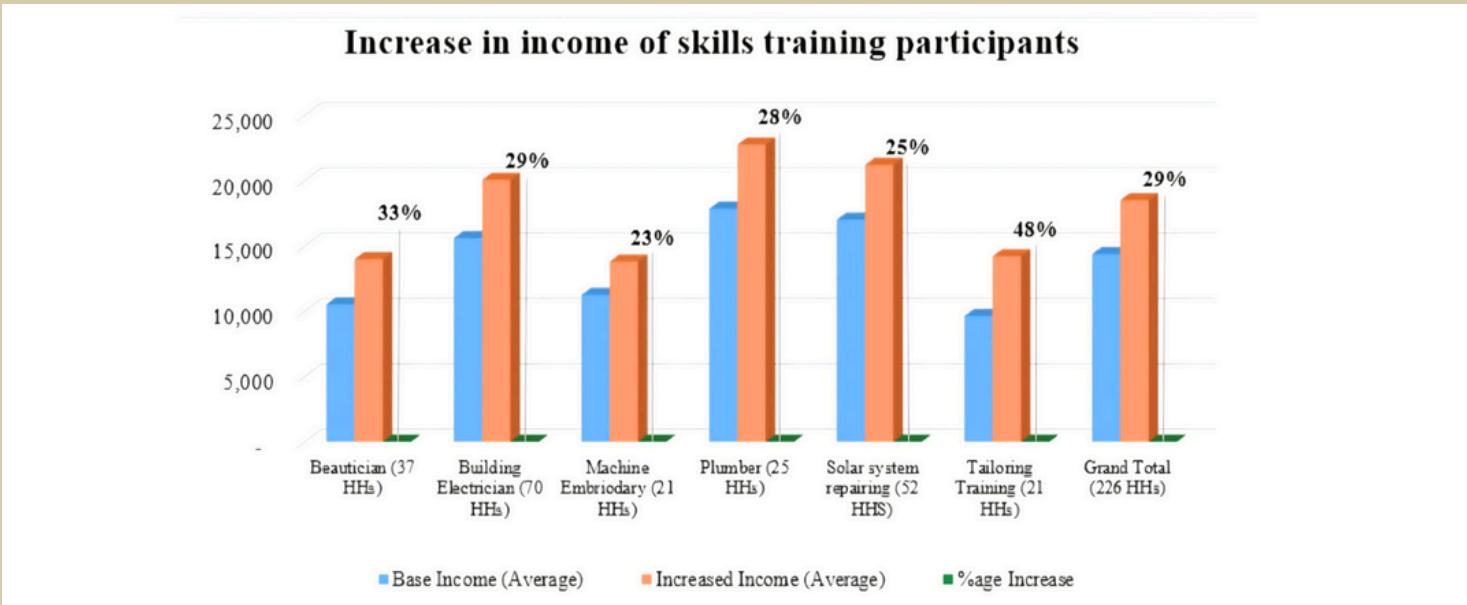




Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
July 2025
Islamabad www.ppaf.org.pk

Tracking Success through Skills and Self-Reliance



PPAF has introduced a tracking system within its Management Information System (MIS) to monitor the post-training employment and income of graduates under the KfW-funded Livelihood Support and Promotion of Small Community Infrastructure Programme (LACIP). The initiative helps assess how effectively participants are applying their skills to improve their livelihoods beyond the training period.

Recently, the programme implementing partners organisations including SRSP and SABAWON followed up with 226 participants, including 79 women, most of whom had completed their training in December 2024.

Using the Livelihood Improvement Plans (LIPs) developed at the start as a reference point, the assessment measured how effectively participants were able to use their new skills. The survey, conducted in line with International Labour Organisation (ILO) guidelines, focused on six trades: beautician services, building electrician, machine embroidery, plumbing, solar system repair, and tailoring.



The results show that a total of 143 participants 63 % of the group is now engaged in jobs or self-employment, reporting an overall income increase of 29 percent. This exercise will now be conducted on a regular basis to track the effectiveness of the skills being taught under LACIP. The aim is to ensure that every individual undertaking training receives continuous guidance from partner organisations for job placement or self-employment until all graduates have access to a sustainable source of income.

Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
July 2025
Islamabad www.ppaf.org.pk

Innovating for a More Resilient Microfinance Future



The Pakistan Poverty Alleviation Fund had the opportunity to join global leaders, policymakers, and practitioners at the Global Financial Inclusion Training (G-FIT) 2025, hosted by the Global Alliance for Financial Inclusion (AFI) in Baku, Azerbaijan. The forum served as a platform for sharing experiences and ideas to advance financial inclusion and resilience worldwide. Representing PPAF were members of its Board and senior management.

PPAF's CEO, Mr. Nadir Gul Barech, participated in a high-level panel on "Risk Management 2.0: Innovations for a More Resilient Microfinance Sector." Moderated by Daniel Rozas of the European Microfinance Platform, the panel also featured Timothy Tarrant (CEO, FINCA Azerbaijan), Haaris M. Chaudhary (CEO & President, Mobilink Microfinance Bank Ltd.), and Firoz Anam (CRO, Credit Access Grameen Ltd.).

In his remarks, CEO, PPAF stressed that microfinance clients and institutions increasingly face risks from climate change and digital transformation. He pointed out how floods, droughts, and heatwaves are disrupting livelihoods in Pakistan. He mentioned that to mitigate these challenges, PPAF in partnership with the Pakistan Microfinance Investment Company (PMIC) has introduced health, crop, asset, livestock, and parametric insurance, while supporting over 11,900 climate-resilient infrastructure schemes to safeguard communities.

On the digital front, he noted that branchless banking has enabled over 140 million wallets and 60 million active users, yet it also brings risks of cyber fraud, over-indebtedness, and limited financial literacy. He emphasised the need for robust client protection and literacy programmes to strengthen resilience.

The discussion concluded with a shared call for innovative risk management frameworks to ensure a stronger, more inclusive global microfinance sector.





Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
July 2025
Islamabad www.ppaf.org.pk

Strengthening Grassroots Governance in AJK

Under the Azad Jammu & Kashmir Local Area Development Programme, Hamza Development Foundation, with support from PPAF, has strengthened local governance structures by facilitating the formation of three new Village Organisations (VOs). Established through inclusive consultations and coordination with existing Community Organisations, two VOs were created in Bat Bani and Bandi Ahmed Khan (UC Sena Daman, District Hattian Bala) and one in Bi Dhara (UC Budhal, District Haveli). Each VO comprises elected representatives from local COs, ensuring gender-balanced participation and the inclusion of women, youth, and marginalised groups. These bodies will drive village development planning, improve access to services, and foster transparency and coordination among stakeholders.

To further reinforce governance for resilience, two Village Disaster Management Committees (VDMCs) were also formed in Bat Bani and Bandi Mori. Tasked with leading local disaster risk management, these committees are responsible for hazard mapping, early warning, emergency coordination, and community awareness. To date, 18 VDMCs have been established, 10 in UC Budhal and 8 in UC Sena Daman enhancing local capacity for disaster preparedness, climate adaptation, and responsive governance at the grassroots level.









Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
July 2025
Islamabad www.ppaf.org.pk

Solarisation of Veterinary Dispensary in Rajanpur



Under the PPAF funded Restoring Social Services and Climate Resilience project, the Civil Veterinary Dispensary in Union Council Hajipur, District Rajanpur, has been successfully solarised.

The facility that got completely devasted during the 2022 floods was reconstructed by the Livestock Department, however, the absence of a functional electricity supply severely undermined its operations. Without power, the dispensary struggled to run vaccination campaigns essential for protecting livestock in this flood-prone region, since maintaining a cold chain for vaccines was nearly impossible. This not only posed challenges for veterinary staff but also put at risk the livelihoods of thousands of households dependent on livestock.

Recognising this critical gap, the community, through its Village Development Plan along with the Additional Director of the Livestock Department formally requested support for solarisation to ensure an uninterrupted power supply.

With the successful installation of the solar system recently, the facility is now fully functional, providing timely and reliable veterinary services to over 5,000 households in the area. The Additional Director of Livestock acknowledged the initiative as a vital step in building resilience and expressed deep appreciation to PPAF and its implementing partner, the Rural Community Development Society (RCDS), for their valuable contribution to community wellbeing.





Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
July 2025
Islamabad www.ppaf.org.pk

Delivering Healthcare Services to Underserved Communities



Essential healthcare is now reaching some of Balochistan's most underserved communities through targeted outreach initiatives. In collaboration with Transparent Hands, PPAF-supported implementing partners – Innovative Development Organization (IDO) and WORDS Foundation Pakistan – organised free medical camps in Union Councils Panjpai (District Quetta) and Rojhan Jamali (District Jaffarabad). In this month alone, the medical camps in these two remote districts served over 700 individuals, including women, children, and the elderly, providing vital medical consultations, free medicines, and basic diagnostic tests such as blood pressure and blood sugar monitoring, uric acid checks, and hepatitis B and C screenings.

Beyond addressing immediate health concerns, the camps emphasised awareness and prevention. Medical teams conducted advisory sessions on hygiene, disease prevention, and general wellness, a crucial intervention in areas with limited access to healthcare. These efforts reflect PPAF's ongoing commitment to delivering quality health services to remote and marginalised populations, strengthening grassroots partnerships, and bridging gaps in healthcare access.

The participation of the Deputy Commissioner of Jaffarabad and the District Health Officer in several medical camps underscored the importance of these initiatives in strengthening local public health systems and ensuring that vulnerable communities receive timely care and guidance.





Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
July 2025
Islamabad
www.ppaf.org.pk

Stories from the Field

Transforming Lives Through Immunisation Awareness

In District Dera Ismail Khan (D. I. Khan)- Khyber Pakhtunkhwa, a transformative initiative is changing lives. The Integrated Project for Community-Based Health and Nutrition Interventions jointly funded by the Nutrition International (NI) and PPAF and implemented by SABAWON is delivering remarkable improvements in community health. Targeting seven Union Councils in D.I. Khan, the programme engages families on critical issues such as nutrition, early childhood development, immunisation, hygiene, and maternal, newborn, and child health.

In Union Council Lunda Sharif, the impact has been extraordinary. Here, community mobilisers Abdul Wahab and Ambreen Iqbal have worked tirelessly conducting door-to-door visits, holding awareness sessions, and referring families to health facilities. Their dedication has helped overcome vaccine hesitancy and significantly increased immunisation coverage.

Resultantly, in a community of 19,200 people, including 3,320 children under five, the project has ensured that 96% of children received timely vaccinations, protecting them from life-threatening diseases. This has contributed to a 68% reduction in infant health issues and a marked decline in maternal mortality.

By empowering local teams and building trust, the initiative is helping create a healthier, more resilient future where every child and mother has access to life-saving care.





Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
July 2025
Islamabad
www.ppaf.org.pk

Stories from the Field

Breaking the Cycle of Borrowing

Amina, daughter of Ghulam Akbar, lives in Asif Nagar, District Kunri Memon, Umerkot in Sindh. As the eldest of six siblings, she always felt responsible for supporting her family. With her father earning Rs. 20,000 a month against expenses of over Rs. 25,000, he often borrowed to survive. Yet, he ensured his children continued their education, and Amina went on to pursue a bachelor's degree from the local Girls College.

To ease his father's burden, Amina began teaching at a private school while enrolling in a sewing and stitching course. After five months of training, she started working on an old sewing machine at home. Her work was well received, but without capital, growth remained limited.

That's when she discovered the Government of Pakistan's Interest Free Loan Programme, implemented by PPAF through its partner organisation, OPRCT. Approved for Rs. 70,000, she purchased a new sewing machine and bulk material. Soon her tailoring business flourished, and she left teaching to focus entirely on it, even promoting her designs through WhatsApp.

Today, Amina earns Rs. 15,000 monthly, raising the family's income to nearly Rs. 50,000. She pays instalments on time, saves regularly, and supports her household with pride.

Grateful for the support, Amina says, "The interest free loan gave me the opportunity to stand on my own feet. Receiving the amount at once made it easy to buy materials, and repaying in monthly instalments has never been a problem.





Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
July 2025
Islamabad
www.ppaf.org.pk

Stories from the Field

Turning Olives into Opportunities

As spring brings the promise of new growth, the Olive Processing Plant (OPP) in Lower Dir, Khyber Pakhtunkhwa set up by PPAF through SRSP with the financial support from the Italian Agency for Development Cooperation (AICS) is preparing for another olive harvest later this year.

Since opening its doors in 2021, the OPP has become a lifeline for local olive farmers. With the capacity to process 250 kg of olives per hour, it not only produces premium-quality extra virgin olive oil (EVOO) but also helps create a sustainable value chain from cultivation to market-ready products. During the September–December 2024) over 118,000 kg of olives were processed, producing 13,200 litres of EVOO. For 52 farmers, this meant collective earnings of PKR 5.28 million, while the OPP itself generated PKR 2.54 million, all managed with full transparency through its dedicated account.

Looking ahead, the momentum is only growing. For the 2025 harvest, the plant is expected to handle up to 165,000 kg of olives and produce around 16,000 litres of EVOO, valued at approximately PKR 6.4 million, with plant revenues projected at PKR 4 million. Additionally, the OPP has branched out into a diverse range of products including olive-based pickles, green tea, cosmetics, and handmade soaps, creating fresh opportunities for entrepreneurship and jobs. Importantly, 75 women from local support organisations are now directly earning from these ventures, turning olives into livelihoods.

This initiative is helping communities take steady steps towards climate-resilient farming, women's participation, and sustainable rural growth proving that with the right support, local efforts can bring lasting change to people's lives.



