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Bridging Educational Divides



Chairman, Prime Minister's Youth Programme (PMYP), Rana Mashhood Ahmad Khan, met with 80 madrasah students from Balochistan currently undergoing skills training under the PPAF-funded Bridging Educational Polarisation for Social Harmony Project at the Institute of Rural Management (IRM), Islamabad. He was accompanied by Mr. Nadir Gul Barech, CEO PPAF, and Mr. Roomi Hayat, CEO, IRM, who briefed him on this collaborative initiative designed to equip youth with practical skills, foster sustainable livelihoods, and contribute to national progress.



Launched in January 2023, the PPAF-funded project has provided primary-level certification to 1,168 madrasah students through the Accelerated Learning Programme. Currently, 100 students are enrolled in three-month Technical and Vocational Education and Training (TVET) courses, with 80 boys undergoing training at IRM. The training covers skills in fields such as electrical work, solar panel repair, e-commerce, and mobile phone repair. Additionally, 20 madrasah girls are learning beautician skills, tailoring, and basic computer literacy in Quetta.



The Chairman PMYP commended PPAF and BRSP for their efforts, emphasising the importance of such projects in bridging educational divides and empowering marginalised communities to build brighter, self-reliant futures. He also praised the conducive learning environment at IRM, which is not only imparting technical and vocational skills to the students but also boosting their confidence to set up and manage their enterprises.



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New Project Awarded to PPAF

The European Commission has awarded a €14.83 million project to PPAF aimed at promoting climate-resilient recovery in Balochistan's flood-affected districts. The agreement was signed by Mr. Jeroen Willems, EU Head of Cooperation, and Nadir Gul Barech, CEO, PPAF in Islamabad.

The five-year project, titled "Post-Floods Resilient Recovery and Strengthening of the Livestock Sector in Balochistan," will be implemented across six districts of the province. It focuses on revitalising the agriculture and livestock sectors in the aftermath of the 2022 floods to ensure socioeconomic stability in the affected areas. Key objectives include strengthening value chains, improving market linkages, and enhancing access to financial resources for livestock farmers, particularly women and youth.

As part of this initiative, PPAF will empower communities to form livestock producer groups, establish community-led markets, and facilitate innovative micro, small, and medium enterprises (MSMEs) within the sheep, goat, and poultry value chains. Additionally, income-generating grants, restocking initiatives, and matching grants will be provided to support flood-affected communities, fostering meaningful and sustainable transformations in their lives.



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GRASP Mission Appreciates SME Achievement



Representatives from the European Union Delegation to Pakistan visited GRASP's SME S. Nizamani Enterprises (SNE) Tissue Culture Lab in Tando Allah Yar. S. Nizamani Enterprises was awarded a matching grant of PKR 30 million to expand its tissue culture laboratory. The delegation included Mr. Mario Ronconi, Head of Unit for South and South-East Asia; Ms. Laura Vitullo, International Aid/Cooperation Officer - Geographic Coordination; Mr. Jeroen Willems, Head of Cooperation; Ms. Barbara Riksen, Head of Rural Development and Economic Cooperation; Ms. Enrica Montersino, Programme Officer - Rural Development; and Mr. Carlo De Rosa, Programme Officer - Rural Development and Nutrition. They were accompanied by the International Trade Centre's GRASP team, led by Mr. Robert Skidmore, Chief of Sector and Enterprise Competitiveness and officials from PPAF and its implementing partner.

During the visit, the delegation toured the laboratory, nursery, and banana fields, where they were briefed on processes such as tissue culture, nursery development, rooting, and shooting, leading to the eventual sale of plants to farmers. S. Nizamani Enterprises specialises in producing banana plants that are resistant and tolerant to various diseases. The facility currently produces 100,000 plants, with plans to scale up production to 1 million.

Sharing his thoughts, Mr. Jeroen Willems emphasised the transformative impact of the EU and PPAF collaboration, highlighting its role in supporting innovative entrepreneurs and combating diseases in the banana value chain to enhance sustainability in Sindh. He expressed gratitude for the partnership, noting that their joint efforts make them stronger.







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Experts Urge Enhanced Citizen-Led Accountability

As a thought leader committed to fostering meaningful impact in Pakistan's social sector, PPAF, in collaboration with the Sustainable Development Policy Institute (SDPI), co-hosted a high-level policy dialogue titled "Fragility to Resilience through Citizen-led Accountability" at the 27th SDPI Sustainable Development Conference. This critical discussion brought together stakeholders to explore how empowered local communities can drive sustainable governance through active participation and accountability.

Mr. Nadir Gul Barech, CEO, PPAF, set the stage with a compelling presentation that underscored Pakistan's multidimensional fragility emphasising the importance of a system-based approach to resilience, focusing on the interconnected nature of social, economic, and environmental systems. The session, chaired by Mr. Mohammad Tahseen, Chairman, PPAF's Board of Directors, was moderated by Ms. Uzma Nomani, PPAF's Manager, Resource Mobilisation and Climate Change.

The distinguished panel, featuring Mr. Masood ul Mulk (CEO, Sarhad Rural Support Programme), Mr. Shahid Naeem (Economist, Ministry of Poverty Alleviation), and Ms. Mome Saleem (Development Specialist, UNICEF Pakistan), delved into critical themes of citizen-led accountability, resilience strategies for marginalised groups, and the role of digital advocacy.

Panellists stressed that building a resilient Pakistan requires empowering communities, fostering transparent governance, and enabling genuine citizen participation in policy making. They advocated for a people-centred approach that emphasises accountability, cultural sensitivity, and adaptability to strengthen the social contract and support sustainable development.







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Workshops Held on Sustainable Islamic Financing Practices

PPAF in collaboration with Akhuwat Islamic Microfinance, organised a series of capacity-building workshops in Islamabad, Lahore and Karachi for the 25 implementing partner organisations of the Prime Minister Interest Free Loan (IFL) Programme under the "Sustainability Arrangements for Interest Free Loan (IFL) for Partner Organisations Project". The workshop session focused on training the participants on Sharia-compliant financing products and explored sustainable solutions for the Prime Minister's Interest Free Loan Programme.

In the extensive exercise over 55 participants from 25 microfinance organisations received the training, the session provided valuable knowledge on Islamic microfinance practices to strengthen programme viability and address key technical challenges. The participants gained valuable insights into the practical implementation of Islamic microfinance practices within Pakistan's financial landscape, contributing to a shared vision of financial inclusion and economic empowerment through Sharia-compliant, interest-free lending frameworks promoting long term sustainability of this programme across the country.







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Community Management Trainings for Afghan Refugees

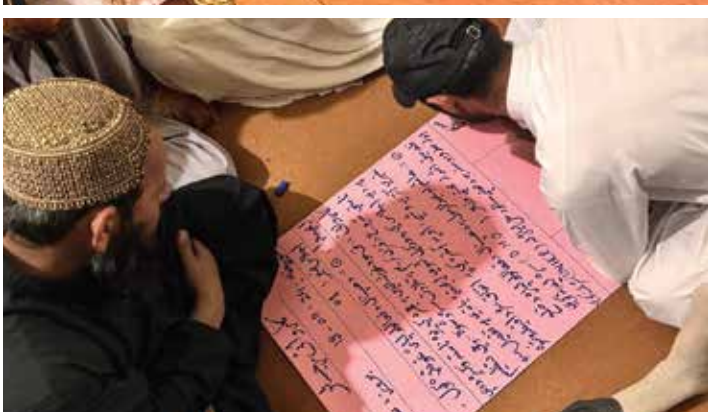
Under the UNHCR-funded Poverty Graduation Programme (PGP) for Afghan Refugees, PPAF facilitated a two-day Community Management Skills Training (CMST) at the Malgagai refugee camp, Killa Saifullah, Balochistan. The training was attended by 37 participants, including 22 men and 15 women, with sessions held separately to respect cultural sensitivities.

Participants, primarily office bearers from Community Institutions, were trained in critical areas such as social mobilisation, governance, community organisation, youth engagement, and gender roles. Practical guidance was provided on planning and managing local development activities, addressing community challenges, and making effective decisions. The sessions emphasised leveraging available resources for income generation, aiming to break the cycle of poverty.

By the end of the training, participants were better equipped to take on leadership roles within their communities, fostering meaningful and sustainable change. Earlier, two CMST sessions were held at Zangal Patay Camp in District Malakand, Khyber Pakhtunkhwa, training 24 participants (14 men and 10 women). Additionally, four more CMST sessions are scheduled across two camps in Upper Dir in December, further extending the programme's reach and impact.









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Empowering Communities for Sustainable Development and Climate Resilience



Launched this year, the PPAF's Restoring Social Services and Climate Resilience (RSS&CR) project is fostering community-driven development by prioritising social mobilisation. By bringing people together to form community institutions (CIs) such as community organisations (COs) and village organisations (VOs), the project enables communities to take charge of their own progress.

Currently underway in 61 union councils across 19 districts, the project focuses on rehabilitating essential services like health, education, water, and sanitation. It also emphasises collaboration between communities and government entities, while promoting climate-resilient planning and development. To ensure sustainability, the initiative is building local capacity by training community members in leadership, financial management, and resource mobilization.

Under the project, 1,349 CIs have been established, organising 18,138 households, with women accounting for 38% of participants. These institutions are pivotal in empowering communities to articulate their needs and lead the development process.

The development of 257 Village Development Plans (VDPs) by VOs is one of the major milestones achieved under the project. These plans serve as strategic roadmaps to identify and prioritise community needs, addressing gaps in social services, economic opportunities, and infrastructure. The implementation of these plans, supported through the project's financial resources, is paving the way for meaningful and sustainable transformations in these communities.







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Bringing Healthcare Services to Doorstep for Rural Communities

With a focus on providing access to essential healthcare services, PPAF is reaching out to communities, particularly in flood-affected districts covered under its Restoring Social Services and Climate Resilience Project. In this regard, over the past few months, more than 30 PPAF partner organisations implementing this project have organised 166 free medical camps across 17 districts in the four provinces. These camps have been crucial in reducing travel time and costs, enabling timely treatment for ailments that could escalate into serious health issues. By bringing essential medical services closer to home, the camps have particularly benefited women, who often face barriers to accessing healthcare.

During this period, these health camps have served a total of 23,598 patients, with women comprising 52% of those treated. Over 2,000 laboratory tests were conducted to ensure accurate diagnoses and effective treatment plans. The camps focused on maternal and child health by offering antenatal check-ups, infant vaccinations, and nutritional counseling, all aimed at reducing complications during childbirth and ensuring healthier outcomes for newborns. Additionally, the initiative included disease prevention and management efforts, such as community awareness campaigns promoting hygiene and sanitation. Participants also received medications for common illnesses like fever, malaria, diarrhea, and respiratory infections.

















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Grassroots Entrepreneurs Captivate Lok Mela Visitors

The Annual Lok Mela in Islamabad is a vibrant cultural heritage festival celebrating Pakistan's diverse cultures, arts, crafts, and cuisine, bringing together artisans, musicians, and entrepreneurs from across the country every year. This year, PPAF participated by securing a few stalls for its programme beneficiaries, offering them a unique platform to present their small businesses to a national audience.

These stalls showcased the tangible outcomes of PPAF's diverse community-driven programmes, including the PPAF-PTCL joint venture-the Baikhtiar project, the Prime Minister Interest Free Loan Programme, the UNHCR-funded Poverty Graduation Programme for Afghan refugees, and the EU-funded GRASP project. Visitors explored a wide range of high-quality products such as handcrafted embroidery, premium olives, dates and their by-products, handwoven carpets, traditional shawls, homemade pickles, and fresh dairy items—all produced by entrepreneurs supported by PPAF's interventions.

The initiative offered local entrepreneurs an opportunity to display their skills and engage with a diverse urban audience, helping them gain valuable insights into market demands, consumer preferences, and emerging trends. With over 300,000 visitors attending the 10-day festival, PPAF's efforts highlighted the power of inclusive development, demonstrating how marginalised communities can contribute meaningfully to Pakistan's economic and cultural landscape.









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Stories From the Field

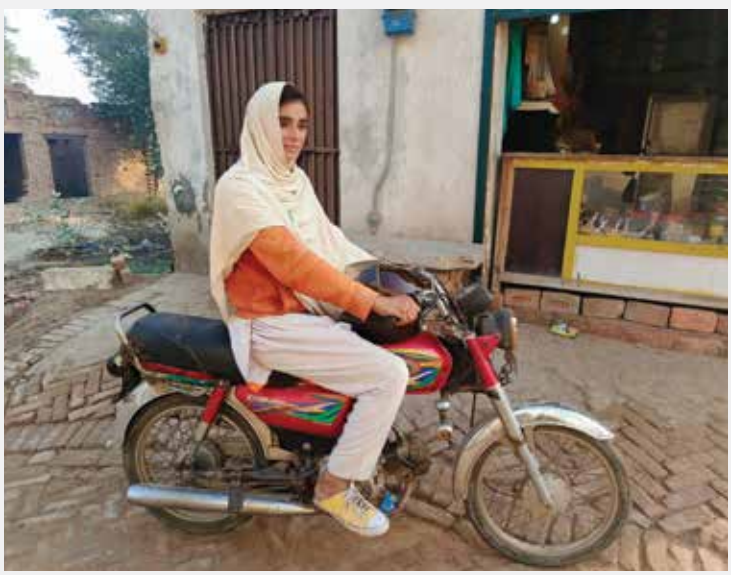
From Adversity to Empowerment

Mehwish, a resilient woman from Chah Subhan Wala in Multan, Punjab, overcame immense adversity to transform her life. Born into a struggling family of nine, she defied cultural norms to complete primary school before being married off at a young age. Her husband, initially a painter, soon abandoned his work, leaving Mehwish to endure both financial hardship and abuse. With two children to care for, her marriage eventually dissolved.

Determined to provide for her children, Mehwish took charge of her life. She worked as a laborer and reared livestock, saving diligently to buy a modest plot and build a home. However, this accomplishment depleted her savings, leaving her in urgent need of a stable income.

Her breakthrough came through the Prime Minister's Interest-Free Loan (PMIFL) Programme, funded by the Government of Pakistan and led by PPAF. Implemented locally by Farmers Development Organization (FDO), the programme enabled Mehwish to secure a PKR 35,000 interest free loan. With this support, she launched a home-based grocery store, which now generates daily sales of PKR 1,500–2,000, allowing her to save PKR 400 every day. Riding her motorbike to restock goods, she has become a symbol of independence and resilience in her community.

Committed to her children's education, Mehwish ensures they attend school daily. Looking to the future, she plans to expand her store by purchasing a refrigerator to sell cold drinks, boosting her income further





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A Mother's Dream to Financial Independence

In the heart of Nawab Khan Rind village, district Sujawal, Sindh, Asma's story is one of grit, resilience, and triumph. Juggling family responsibilities, her studies at Allama Iqbal Open University, and her budding entrepreneurial venture, Asma dared to dream big. Inspired by her motherly instinct to provide a better life for her son, she set up a humble Abu Suyan Kulfi Shop named after her son, offering traditional kulfi (milk popsicle) in the heat of Sindh, rich in flavour but constrained by limited resources.

Her turning point came when Research and Development Foundation (RDF), PPAF's implementing partner for GRASP, connected her with the European Union-funded Growth for Rural Advancement and Sustainable Progress (GRASP) project for small and medium enterprises. She qualified to receive a matching grant of PKR 0.5 million. The investment allowed her to acquire a deep freezer, new utensils, and furniture, giving her shop a professional edge. This helped Asma transform her small enterprise into a thriving business.







Today, Abu Sufyan Kulfi Shop is more than just a business; it's a local treasure. Selling over 350 kulfis daily in delightful flavours like mango, vanilla, and pistachio, the shop has become a bustling hub for the community. Families gather, children laugh, and the scent of sweet success fills the air. With a growing loyal customer base, Asma is already setting her sights on expansion, planning to bring her delicious kulfis to the neighbouring towns of Chuhar and Sujawal. Emerging as an advocate for change and expressing her gratitude to everyone who supported her journey to success, Asma says, "I want other women to see that they, too, can achieve their goals,"

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From Struggles to Success

Fakhar Zaman, a resident of UC Mahra, D.I. Khan in Khyber Pakhtunkhwa, once faced the harsh realities of poverty, struggling to provide for his family and dreaming of a brighter future. With limited opportunities, he was determined to find a way out of the cycle of hardship. When his household was identified as one of the most vulnerable during a community-led Poverty Score Card assessment, Fakhar was offered a lifeline through the Livelihood Enhancement and Protection (LEP) component of the KfW-funded Livelihood Support and Promotion of Small Community Infrastructure (LACIP) programme, being led by PPAF.

Fakhar was selected for vocational training under the Livelihood Enhancement and Protection (LEP) component of LACIP, implemented locally by SRSP. Enrolling in a three-month advanced tailoring course, Fakhar not only gained new skills but also received a tailoring toolkit upon graduation. These resources provided him with the foundation to establish a tailoring shop in his local market.

With hard work, dedication, and a commitment to quality, Fakhar transformed his small shop into a thriving business. By offering special discounts during festivals, he earned an impressive PKR 80,000 during Eid. Today, his shop provides a steady income of over PKR 15,000 per month after expenses, enabling him to support his family and employ his two younger brothers as apprentices.

Reflecting on his journey, Fakhar shares, "This programme gave me the tools and confidence to take control of my life. I can now support my family and show others that change is possible with the right support."



