Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
AUGUST 2025
Islamabad www.ppaf.org.pk

Strengthening SMEs through Inclusive Finance and Grants



A landmark seminar in Quetta celebrated the growth of small and medium enterprises (SMEs) through the EU-funded Growth for Rural Advancement and Sustainable Progress (GRASP) project. The event featured the distribution of matching grant cheques under GRASP's fourth cycle, giving a boost to local entrepreneurs, and included an exhibition where businesses from across Balochistan showcased their diverse products. A dialogue session further emphasised the importance of creating an enabling environment for SMEs to thrive.

Honourable Mir Sarfraz Ahmed Bugti, Chief Minister of Balochistan, attended as Chief Guest, while Mr. Robert Skidmore, Chief of Sector and Enterprise Competitiveness at the International Trade Centre (ITC), and Mr. Jeroen Willems, Head of Cooperation at the European Union in Pakistan, joined as Guests of Honour. Also, present were Dr. Rubaba Khan Buledi, Advisor to the Chief Minister on Women Development, and Mir Zahoor Buledi, Provincial Minister for Planning and Development. The seminar reaffirmed the collective commitment of the Government of Balochistan, the European Union, ITC, and partner organisations to strengthen SMEs as a driver of inclusive growth.

GRASP is implemented by ITC in collaboration with the Pakistan Poverty Alleviation Fund (PPAF), the Food and Agriculture Organization (FAO), and the Small and Medium Enterprises Development Authority (SMEDA).







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PPAF Leading Relief Efforts for Flood Survivors

In August 2025, Pakistan was struck once again by devastating monsoon rains, cloudbursts, and flash floods, worsened by the release of water from overflowing dams in a neighbouring country. The disaster quickly escalated into a large-scale humanitarian emergency across the country.

Alongside the Government of Pakistan and other organisations supporting communities in distress, PPAF swiftly launched emergency relief operations, mobilising its partner network as first responders. With the aim of reaching 25,000 vulnerable families across 27 districts, PPAF is delivering 75,000 relief units of food, non-food essentials, and hygiene kits.

Relief delivery follows a systematic process involving household assessments, supervised packing of supplies, secure dispatch from Islamabad, and organised distributions at locations accessible to communities. Each family receives relief items with a token receipt. All assistance is prepared and distributed in line with internationally recognised Sphere Standards, ensuring that support reaches families with dignity, fairness, and accountability. Beneficiary details are entered into PPAF's Management Information System (MIS) for complete traceability.Beyond relief packages, PPAF is also facilitating 83 free medical camps with Transparent Hands and 75 veterinary camps to protect livestock and livelihoods.

As floodwaters move downstream, threatening new villages and farmland in Punjab and Sindh, PPAF is scaling up its response to assist an additional 20,000 families in seven flood-affected districts of each province—reflecting its enduring commitment to stand with communities in their most difficult hours.











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PPAF and PTCL Scale Up Ba-Ikhtiar for Women's Empowerment



The Ba-Ikhtiar initiative, launched by PTCL and PPAF entered its next phase with the rollout of Training Needs Assessments (TNAs). The process began in Chitral through PPAF partners GAAP, NIDA Pakistan, and Takal Welfare Organisation in Ayun-Kalash Valley, Chitral town, and Drosh, while in Taxila and Rawalpindi, it was carried out by Kurram Welfare Foundation (KWF) with representatives from both PPAF and PTCL present. Designed to be transparent, inclusive, and community-driven, the TNAs directly engaged women, collecting details and interests before shortlisting them against clear criteria such as age, education, skills in relevant trades, and familiarity with Android technology. So far, 200 women have been selected, with the process continuing in other districts.





This phase builds on the success of the pilot in Haripur, where 100 women were trained in tailoring and embroidery, financial literacy, and digital marketing. The pilot created opportunities well beyond local livelihoods, enabling women to showcase their crafts nationally and internationally. It also helped entrepreneurs launch virtual businesses, achieving a 70% success rate against the 60% target, with 30% income growth for 60% of participants.



Now expanding to 2,100 women across 22 districts, Ba-Ikhtiar will provide market-relevant training through government-certified institutes, coupled with digital and financial literacy, breaking barriers, amplifying women's voices, and paving the way for inclusive economic growth.

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Promoting Community-Led Development in Khyber Pakhtunkhwa



Under the KfW-funded Local Development Programme (LACIP) led by PPAF, the Sarhad Rural Support Programme (SRSP) successfully completed ten Integrated Area Upgraded Projects (IAUPs) within one year in the rural districts of D.I. Khan and Tank. These projects combined essential infrastructure, such as small-scale roads, bridges, water supply schemes, sanitation systems, and flood protection walls with inclusive livelihood strategies, bringing both immediate and lasting benefits to local communities.

A central feature of this model was the Cash for Work (CFW) approach, which engaged unskilled local labour. This not only created short-term employment for vulnerable households but also ensured that development remained owned and sustained by the communities themselves. During the twelve-month implementation period, more than 1,900 labour days were generated, with community members collectively earning nearly Rs. 31 million. These wages stayed within the local economy, offering families financial relief to meet urgent needs for food, education, and healthcare while boosting local markets, shopkeepers, and service providers.

The impact went beyond economics. Transparent processes-built trust, strengthened social cohesion, and deepened the connection between citizens and the state. Workers also gained exposure to organised construction methods, teamwork, and safety practices—skills that will improve their future employability.

By prioritising local labour and building climate-resilient infrastructure, the programme has laid the foundation for sustainable livelihoods, stronger social cohesion, and long-term community resilience.







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PPAF Joins Aik Beti, Aik Shajar Campaign for a Greener Pakistan

Resilient and Rising Pakistan - Monsoon Tree Plantation Drive

PPAF, in line with the Prime Minister's vision, is proud to support the nationwide tree plantation campaign Aik Beti, Aik Shajar. This unique initiative links the love for daughters with the promise of a greener, more sustainable Pakistan by encouraging families, communities, and individuals to plant a tree in honour of every girl child.

In a special message, PPAF CEO Mr. Nadir Gul Barech reaffirmed the organisation's commitment to the cause. He highlighted that trees act as natural safeguards against floods and that plantation remains one of the most effective ways to mitigate climate-induced disasters. He added that planting a tree for each daughter is both a symbol of love and a step towards strengthening community resilience.

As the organisation leading the largest network of civil society partners in Pakistan, PPAF is actively engaging its partners and communities to drive this campaign forward. With the support and coordination of the National Commission on the Status of Women, PPAF is helping communities secure saplings from the Forest Department. In August alone, PPAF partner organisations planted more than 6,700 saplings across the country, reflecting grassroots ownership of the initiative.

The Aik Beti, Aik Shajar campaign is spearheaded by the National Commission on the Status of Women, Islamabad, in collaboration with CDA, UNFPA Pakistan, UNICEF Pakistan, UN Women Pakistan, Pakistan Railways, Paigham-e-Pakistan, and other partners.













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Together for Resilient and Rising Pakistan







The Resilient and Rising Pakistan campaign was launched in Quetta at the end of July by Federal Minister for Poverty Alleviation and Social Safety (PA&SS), Syed Imran Ahmad Shah, together with Minister of State for Federal Education and Professional Training, Ms Wajiha Qamar, and PPAF CEO, Mr Nadir Gul Barech. One of the largest nationwide mobilisations of its kind, the campaign is spearheaded by PPAF in collaboration with the PA&SS Ministry and Paigham-e-Pakistan.

The initiative was launched to mark Pakistan's 78th Independence Day on 14th August and the Defence Day on 6th September, bringing civil society and communities together across Sindh, Punjab, Khyber Pakhtunkhwa, Balochistan, Gilgit-Baltistan, and Azad Jammu and Kashmir in national unity. Independence Day celebrations were organised in 82 districts nationwide, with more than 849 community-driven events turning patriotic fervour into meaningful activities engaging over 85,000 participants—men and women, as well as persons with disabilities, the transgender community, and minority groups—ensuring inclusive participation.

Under the Prime Minister's Interest Free Loan Programme over 4,079 cheques worth PKR 241.8 million were distributed, enabling families to invest in livelihoods and secure financial stability. Environmental stewardship took centre stage with 6,883 trees planted in schools, villages, and community spaces. Health camps, infrastructure inaugurations, youth engagement sessions, social protection measures, and SME support further strengthened communities, weaving together a rich fabric of inclusion, resilience, and opportunity.

Civil society's participation in the Resilient and Rising Pakistan campaign demonstrated the power of turning Independence Day celebrations into collective action, fostering unity, inclusion, and grassroots development while reaffirming its vital role in strengthening resilience and driving progress across Pakistan.



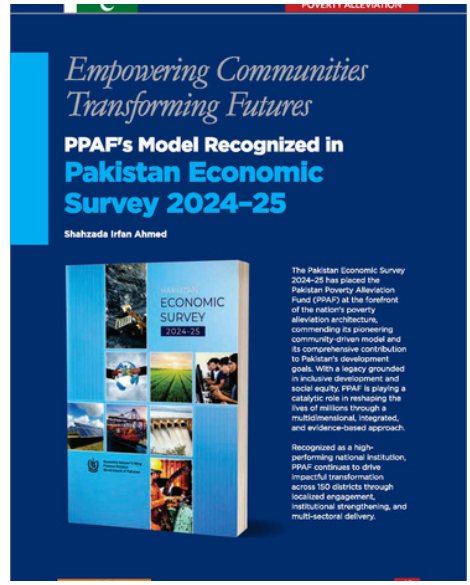




Inclusive Growth and Poverty Graduation Recognised in Economic Affairs Magazine









PPAF has been prominently featured in the July–August 2025 edition of Economic Affairs, a leading monthly magazine that connects policymakers and stakeholders across trade, business, corporate, and industrial sectors. The special coverage highlights PPAF's leadership in inclusive development and poverty alleviation through visionary strategy, strong partnerships, and impactful community-driven initiatives.

An exclusive interview with PPAF CEO, Mr. Nadir Gul Barech, conducted by senior journalist Mr. Suhail Chaudhry, forms the centerpiece of the feature. In the interview, the CEO reflects on PPAF's pioneering journey and its role in reshaping Pakistan's poverty alleviation landscape. He shares insights on the organisation's transparent governance model, blended financing approach, and globally recognised Poverty Graduation Model—scaled nationwide and aligned with national priorities such as the Uraan Pakistan Plan.

The magazine also highlights PPAF's recognition in the Pakistan Economic Survey 2024–25 and showcases achievements of the EU-funded Growth for Rural Advancement and Sustainable Progress (GRASP) project. To read complete articles, Click Here

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Stories from the Field

A Fresh n Roshan Start for Afifa Khalid

In 2022, Afifa Khalid, a young entrepreneur from Karachi, launched Fresh n Roshan (FnR) with the ambition to transform how fresh fruits and vegetables reach consumers in Pakistan. Her innovative approach brought mangoes, onions, curated gift boxes, and ready-to-eat fruit packs to households and supermarket chains like SPAR, Pandamart, and United King.

Yet, scaling a business in a highly competitive market was challenging. Afifa struggled to meet multinational retailers' strict standards, maintain freshness in supply chains, and build strong digital marketing. The real breakthrough came through the European Union–funded Growth for Rural Advancement and Sustainable Progress (GRASP) project, implemented by the International Trade Centre in partnership with PPAF, FAO, and SMEDA.

With GRASP's support, Afifa secured a PKR 5 million loan through Habib Metro Bank, allowing her to expand operations, invest in digital outreach, and scale up supply from two to six stores daily. She also launched new product lines and, recognising her enterprise's potential, GRASP awarded her a PKR 10 million matching grant under its fourth cycle.

Today, Fresh n Roshan is recognised on national platforms such as FoodAG and FoodAsia. For Afifa, the project not only unlocked financial resources but also validated her vision—turning a promising startup into a model of how women entrepreneurs can modernise value chains and compete in mainstream markets.







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Stories from the Field

From Small Loans to Self-Reliance: Kaniz Fatima's Journey

Kaniz Fatima from Hujra Shah Muqeem, District Okara, Punjab, is living proof of how the Prime Minister's Interest Free Loan (PMIFL) Programme, funded by the Government of Pakistan and led by PPAF through its partner organisations, is transforming lives across the country. With Agahe Pakistan as PPAF's implementing partner in Okara, Kaniz turned financial hardship into opportunity.

Her husband struggled for years to provide for their household and the education of their three children. Determined to ease the burden, Kaniz took her first loan of PKR 35,000 from Agahe and started a small home-based shoe-making business, a skill inherited from her family. As demand for affordable footwear grew, she successfully repaid her first loan and reinvested by securing another worth PKR 55,000 from Agahe's local branch. Today, alongside her husband, she produces shoes and sandals sold in local markets of Deepalpur, Hujra Shah Muqeem, and surrounding towns.

Their enterprise now generates around PKR 50,000 in monthly income, enabling the family to meet expenses, educate their children, and even set aside savings for the future. What began as a small step has blossomed into self-reliance- demonstrating the transformative power of access to finance for hardworking families





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Stories from the Field

Saving Lives through Community-Preparedness Training

Amid rising floodwaters, a recent breach of the protective embankment along the Sutlej River near Dulla Akuka sent torrents rushing towards villages in Union Council Mata Jhiadu, Tehsil Chishtian, District Bahawalnagar. Instead of panic, the community witnessed swift and organised action from the Emergency Response Team (ERT) formed under the PPAF funded Restoring Social Services and Climate Resilience (RSS&CR) Project being locally implemented by MOJAZ Foundation.

Soon after the catastrophe struck, the trained ERT volunteers sprang into action, becoming the community's first line of defence. They immediately coordinated with Rescue 1122 and established an Emergency Response Camp near the affected villages, which quickly turned into the command hub for all relief efforts—alerting residents, organising evacuations, and ensuring that women, children, and the elderly were safely moved to higher ground. Volunteers delivered first aid and arranged emergency transport, providing life-saving support when it mattered most. Recognising their remarkable efficiency, the Assistant Commissioner commended the ERT on site, highlighting how community-led preparedness had transformed a potentially devastating disaster into a powerful demonstration of resilience.

The swift response in Bahawalnagar is just one example of a much larger effort. Under the RSS&CR Project, 160 such ERTs have been established across 61 union councils in 19 high-risk districts. Trained in evacuation, rescue, and relief, these community-led teams are proving time and again to be the first line of defence—showing how empowered communities can turn resilience into action when disaster strikes.





