Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

Governor Khyber Pakhtunkhwa Lauds PPAF's Community Empowerment Efforts



The Pakistan Poverty Alleviation Fund (PPAF) continues to champion community-led approaches that strengthen peace, inclusion, and resilience at the grassroots. As part of this vision, PPAF organised the Provincial Conference on Countering Extremism through Community Resilience and Poverty Reduction Programme Delivery at the Governor House, Peshawar, in collaboration with the Khyber Pakhtunkhwa Centre of Excellence on Countering Violent Extremism (CVE) and Paigham-e-Pakistan.

The event was graced by Honourable Faisal Karim Kundi, Governor Khyber Pakhtunkhwa, as Chief Guest, alongside Ms. Humaira Zia Mufti, Secretary, National Commission on the Status of Women, and Ms. Syeda Amnah Batool, Member National Assembly and Focal Person for the Prime Minister's Youth Programme, as Guests of Honour.

In his welcome remarks, PPAF CEO Mr. Nadir Gul Barech expressed gratitude to the Governor for his participation and reiterated PPAF's commitment to empowering communities as a foundation for peace and resilience. He highlighted how community-driven initiatives under PPAF programmes continue to strengthen social cohesion, livelihoods, and inclusion in Khyber Pakhtunkhwa and beyond.

Key milestones of the event included the virtual inauguration of 23 infrastructure schemes under LACIP in D.I. Khan, Tank, and Lakki Marwat, supported by the Government of Germany through KfW, and the Olive Processing Plant in Lower Dir under PPR, funded by the Government of Italy through AICS.

The conference featured vibrant community stalls showcasing successful ventures — a celebration of resilience, opportunity, and the collective journey toward a peaceful, self-reliant Khyber Pakhtunkhwa — and concluded with interest free loan cheques and LACIP training certificate distributions to beneficiaries.







Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

Government and PPAF Join Hands for Flood-Affected Families

IIn the wake of the devastating monsoon floods in August this year, PPAF swiftly mobilised one of the country's largest humanitarian operations through its network of civil society partner organisations. The initiative was designed to complement government-led relief efforts and provide urgent support to families in some of the hardest-hit areas across Pakistan.

The initiative, which began in 13 districts, quickly expanded to 45 flood-affected districts across Punjab, Khyber Pakhtunkhwa, Sindh, Gilgit-Baltistan, and Azad Jammu & Kashmir, aiming to reach over 49,000 vulnerable families through the distribution of more than 147,000 relief packs comprising food and non-food items and hygiene kits, along with 126 medical and 118 veterinary camps. By the end of September, around 61% of the planned relief pack distribution had been completed, while health and veterinary services had also commenced in several districts. The response continues to expand each week, ensuring that more families receive timely, transparent, and compassionate assistance as part of PPAF's ongoing flood recovery efforts.

The initiative has drawn strong government backing. The active participation of key government representatives — including Syed Yousuf Raza Gillani, Chairman Senate/Acting President; Raja Pervaiz Ashraf, Former Prime Minister and MNA; Prof. Dr. Ahsan Iqbal, Federal Minister for Planning, Development & Special Initiatives; Syed Imran Ahmad Shah, Federal Minister for Poverty Alleviation & Social Safety; Muhammad Raza Hayat Harraj, Minister for Defence Production; and Malik Rasheed Ahmad Khan, Minister of State for National Food Security & Research along with provincial ministers, senators, MNAs, MPAs, and district officials was warmly welcomed by local communities. The presence and participation of honourable ministers' and government officials was greatly appreciated by the locals who felt their presence strengthened the spirit of solidarity and inspired flood-affected families with the assurance that the government along with the civil society stand firmly by their side in these difficult times.











Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

PTCL Group and PPAF Partner for Clean Water Access



TIn the heart of Pakistan's flood-affected plains, where families still struggle to find clean drinking water, a new partnership is turning hope into reality. PPAF and PTCL Group have come together with a shared commitment to bring safe and sustainable water solutions to the most vulnerable communities.

A Memorandum of Understanding (MoU) was signed between Mr. Nadir Gul Barech, CEO of PPAF, and Syed Atif Raza, Group Chief Commercial Officer, PTCL & Ufone 4G, at PPAF's office in Islamabad. With a combined budget of PKR 60 million the initiative will install around 100 water supply schemes to benefit around 200,000 people across South Punjab and Thar, including Dera Ghazi Khan, Bahawalpur, Bahawalnagar, Rajanpur, and Umerkot.

These schemes ranging from hand pumps and reverse osmosis plants to tube wells and bio-sand filter ponds will help restore clean water access in areas where the 2022 floods contaminated most water sources. Beyond infrastructure, PPAF will work with local partners to train community members, especially women and youth, on hygiene, safe water use, and maintenance.
More than a development project, this one-year partnership, reflects a deeper vision: to strengthen communities, protect health, and ensure that every drop of water carries dignity and hope.







Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

PPAF Expands Healthcare Services through Transparent Hands



As part of its Emergency Flood Response, PPAF launched a critical healthcare initiative to address the widespread health and well-being challenges faced by flood-affected communities. While the comprehensive PPAF response already includes the provision of food, non-food items, and hygiene kits, along with organising veterinary camps for livestock care, this new initiative is focused on healthcare of individuals in these vulnerable communities.

Recognising that floods caused extensive damage not just to properties and livelihoods but also to individual health, PPAF signed a partnership agreement with Transparent Hands. Under the agreement, PPAF and Transparent Hands will organise 124 free medical camps across the districts where PPAF is implementing its flood response providing flood- affected population with immediate basic medical services such as free consultations, diagnostic tests, treatments, and medications to underserved communities. PPAF will cover the logistical expenses, while Transparent Hands will contribute its professional expertise to manage the camps. This partnership agreement is a significant step to ensure inclusive and accessible healthcare in critical times.

The agreement was officially signed by Mr. Nadir Gul Barech, CEO PPAF, and Mr. Kashif Mueen, Director Operations Transparent Hands. Together, the two organisations continue to turn compassion into action, bringing healing and hope to those rebuilding their lives after disaster.







Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

Building Green Resilience Under LACIP

Under the Integrated Area Upgradation Projects (IAUPs), a component of the Livelihood Support and Community Infrastructure Programme (LACIP) funded by the Federal Republic of Germany through KfW, PPAF is helping turn barren stretches into vibrant green zones.

Through a series of community-led afforestation drives, more than 12,000 trees have been planted so far; 7,000 in Dera Ismail Khan, 2,000 in Tank, and 3,000 in Lakki Marwat. These plantations are helping to combat soil erosion, improve air quality, and restore biodiversity, while also contributing to the Prime Minister's National Campaign "Aik Beti Aik Shajar."

At the heart of this effort are the local communities themselves. Engaged not only in planting but also in nurturing the trees, they have developed a deep sense of environmental ownership, cultivating awareness, responsibility, and hope for a greener tomorrow.

All activities are guided by PPAF's Environment and Social Management Framework (ESMF) to ensure sustainability and inclusion. To strengthen environmental compliance, PPAF has trained its partner organisations implementing LACIP in identifying and managing environmental and social risks, improving worksite practices through Toolbox Talks and awareness sessions.

Despite the challenges of working in remote areas, the collective commitment of partners and communities continues to drive meaningful change. The IAUP initiative stands as a symbol of resilience and renewal, proving that with community participation and sustainable practices, even the driest lands can bloom again.









Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

Revitalising Education Infrastructure in Lower Chitral



As part of PPAF's Restoring Social Services & Climate Resilience Project, the rehabilitation of the Government Public School in Muldeh, Union Council Ayun, Lower Chitral, marks a significant step toward restoring access to quality education in flood-affected communities.

The initiative, completed by the on-ground implementing partner, Global Alliance Against Poverty (GAAP) has transformed the long-neglected school building into a safe, vibrant, and fully functional learning space. Classrooms have been repaired and repainted, with walls brightened by student artwork, while essential amenities such as safe drinking water, proper plumbing, electrification, and first aid facilities have been restored.

The upgraded infrastructure now provides more than a hundred students, many of them girls, with a secure and dignified environment conducive to learning.

This effort is part of a two-year project funded by PPAF, implemented across 61 Union Councils in 19 districts, including Lower Chitral. The project focuses on rebuilding essential social services in education, health, and water and sanitation. To date, 161 education facilities have been retrofitted under the initiative, helping restore learning spaces and hope for thousands of children in disaster-affected regions.







Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

Nature-based Solution for Life and Livelihoods





In the flood-prone plains of Union Councils Burewala and Rakh Fazilpur in District Rajanpur, where swollen rivers once swept away homes, crops, and dreams, a new kind of hope is taking root. Under the Restoring Social Services and Climate Resilience Project, funded by the PPAF, Comprehensive Health and Education Forum (CHEF) International has introduced an innovative bamboo plantation initiative—turning fragile floodplains into living green shields.

Bamboo, with its rapid growth and remarkable ability to absorb carbon, offers both environmental and economic promise. Once mature, its dense groves act as natural barriers, slowing floodwaters, preventing soil erosion, and safeguarding communities that have long lived on the frontline of climate change. Already, 16,000 bamboo plants flourish along irrigation channels, within government schools and health centres, and across public lands—each new shoot symbolising renewal and livelihood.

Community institutions, trained and guided by experts from the forest, agriculture, and irrigation departments, oversee plantation and maintenance. The initiative follows a community-led business model that will reinvest income locally sharing profits between households and public facilities and strengthening both economic independence and climate resilience.

In just 18 months, the bamboo will be ready to harvest. Communities plan to use it as an eco-friendly alternative to firewood, relieving pressure on Pakistan's shrinking forests. They envision weaving it into baskets and furniture, supplying industries, or exploring its culinary and medicinal uses. Partnerships with vocational institutes such as TEVTA may take this model beyond Rajanpur, scaling bamboo as a tool for resilience across Pakistan.

Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

Defence Day Celebrated Nationwide Through Community Action







Observed each year on 6 September, Pakistan's Defence Day pays tribute to the courage and sacrifice of those who defended the nation in 1965. Building on the success of the Independence Day celebrations, PPAF, in collaboration with the Ministry of Poverty Alleviation and Social Safety and Paigham-e-Pakistan, continued its nationwide mobilisation under the Resilient and Rising Pakistan campaign.

Throughout September, the campaign reignited national pride while reaffirming Pakistan's collective resolve for peace, inclusivity, and development. From Sindh to Gilgit-Baltistan and Azad Jammu and Kashmir, 44 civil society partner organisations of PPAF hosted over 500 events across 61 districts engaging around 45,000 individuals including women, persons with disabilities, the transgender community, and minority groups reflecting the campaign's spirit of unity and inclusion.

Commemorations translated into tangible community impact. Under the Prime Minister's Interest-Free Loan Programme, 1,776 cheques worth PKR 74.8 million were distributed, supporting livelihoods and enhancing financial stability. Environmental care, health camps, youth sessions, and SME support further strengthened community resilience.

Culminating in September, the Resilient and Rising Pakistan campaign — spanning Independence Day and Defence Day engaged over 135,000 individuals across regions where PPAF, through its civil society partners, is implementing its initiatives. It became a powerful movement of solidarity, hope, and renewal, showcasing the enduring partnership between civil society and communities in shaping a more inclusive and resilient Pakistan.







Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

Stories from the Field

From Daily Wages to Dignified Employment

Muhammad Junaid, a young orphan from Wargharabad village in Lakki Marwat, stands as a testament to how perseverance and opportunity can transform a life. Supporting his elderly mother and teenage sister on a meagre daily wage of PKR 500, he often faced uncertainty about their next meal.

Junaid's turning point came when his family was identified for livelihood support under the Livelihood Support and Community Infrastructure Programme (LACIP), a project funded by the Federal Republic of Germany through KfW and led by PPAF. During the Poverty Scorecard survey conducted by SABAWON, PPAF's partner organisation in Lakki Marwat, Junaid's household qualified for assistance. In the subsequent Livelihood Investment Plan session, where suitable support for each family member is determined, Junaid expressed a keen interest in learning technical skills to improve his future prospects. Recognising his dedication and potential, he was nominated for a three-month Heavy Equipment Operator course at NLC Mandara, Rawalpindi.

Through commitment and hard work, Junaid successfully completed the training and was soon hired by a local contractor as an excavator operator. Now earning PKR 35,000 per month, more than double his previous income, he proudly supports his family and finances his sister's education.
"Previously, I couldn't afford my sister's schooling, but now my dream has come true," Junaid shares with pride





Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

Stories from the Field

Interest-Free Loan Helps Small Startup Grow into a Stable Business

Shahida Imtiaz, from Hujra Shah Muqeem in Okara, Punjab, is a divorced mother of two young daughters. When her husband left, life became a daily struggle to make ends meet. With her parents gone and only an elderly uncle by her side, Shahida refused to give in to despair. Drawing on her long-acquired beautician and grooming skills, she resolved to start a small business from home.
Accompanied by her uncle, Shahida visited Agahe Pakistan, the implementing partner of PPAF in Okara, under the Government of Pakistan-funded Interest Free Loan (IFL) Programme. Learning about the initiative gave her new hope. She qualified for a loan of PKR 35,000, which helped her set up a modest beauty salon at home.

With dedication and persistence, Shahida built a loyal clientele and gradually expanded her services. Now in her fourth loan cycle, she recently received PKR 55,000 to upgrade her salon, introducing branded products and bridal makeup services. Her once small venture has grown into a thriving business that serves women across her neighbourhood.

With her growing clientele, Shahida now earns between PKR 35,000 and 40,000 per month, with significantly higher income during the wedding season. Her added income has provided her daughters and herself with dignified life. Her daughters are enrolled in a nearby private school in primary classes.

Shahida's journey shows how determination, hard work, and timely financial support can turn vulnerability into strength, empowering women to build sustainable livelihoods and inspire others in their communities





Pakistan Poverty Alleviation Fund
Delivering Prosperity

Newsletter
SEPTEMBER 2025
Islamabad www.ppaf.org.pk

Stories from the Field

From Family Trade to Modern Enterprise

Carrying forward a family legacy of fruit and vegetable trading, Najmuddin began his own business in Hyderabad's central Sabzi Mandi in 1987. Years of experience taught him a vital lesson — without proper cold storage, quality produce and profits both withers away. Determined to change this, he established Al-Noor Cold Storage in 2016 with just three rooms. Demand soared quickly, but financial constraints, power shortages, and rising costs stood in his way.

His breakthrough came through the European Union–funded Growth for Rural Advancement and Sustainable Progress (GRASP) Project, implemented by the International Trade Centre (ITC) in partnership with PPAF, FAO, and SMEDA. Through SAFWCO, the local implementing partner in Hyderabad, Najmuddin learned about the fourth cycle of the matching grant scheme. He secured a PKR 20 million grant, along with training in financial literacy and business planning.

Investing in solar power and expanding his facility, Najmuddin installed 272 solar panels and an additional cold room, ensuring uninterrupted cooling while cutting operational costs and carbon emissions. Today, Al-Noor Cold Storage supports local farmers and traders by extending produce shelf life, reducing wastage, and generating employment. Profits are projected to rise by 30%.
"This support turned my vision into reality," says Najmuddin. "We're not just growing a business — we're empowering the farming community."

As his business grows, Najam-ud-Din's journey inspires others in the village to believe that change is possible, even with the smallest start.





