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PPAF & JazzWorld Join Hands to Advance Digital and Financial Inclusion



PPAF and JazzWorld have signed a Letter of Intent (LoI) to explore collaborative solutions that expand digital and financial inclusion, strengthen livelihoods and create greater opportunities for underserved communities across Pakistan.

Signed by Mr Nadir Gul Barech, Chief Executive Officer, PPAF, and Mr Zaheer Mehdi, Group Chief Corporate & Regulatory Affairs, JazzWorld, the partnership brings together PPAF's extensive grassroots presence and experience in poverty alleviation with JazzWorld's digital capabilities and reach.

The collaboration also reflects the growing recognition of PPAF's community-based development expertise beyond the traditional development sector, as the organisation continues to build partnerships across government, development and corporate ecosystems. With a presence rooted in communities across Pakistan, PPAF offers a platform through which innovative solutions can be connected with communities that remain underserved by formal systems and services.

Prior to the signing, teams from both organisations exchanged experiences and insights, identifying opportunities to leverage their respective strengths across areas including community development, digital literacy, financial inclusion, women and youth empowerment, livelihood enhancement, climate resilience, humanitarian response and other social impact interventions. Discussions identified potential areas where technology, digital tools and community-driven approaches can be combined to improve access to knowledge, essential services and economic opportunities.





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Celebrating Pakistan's Cultural Heritage Through Inclusive Development



PPAF reaffirmed its commitment to preserving Pakistan's diverse cultural heritage while promoting sustainable livelihoods at the launch of Naqoosh-i-Watan, Pakistan's National Cultural Narrative, led by the Ministry of National Heritage and Culture through Lok Virsa's Centre of Excellence for National Cohesion and Outreach.

Speaking at the occasion, PPAF CEO highlighted the role of culture in inclusive economic development, emphasising how traditional skills, local products and cultural assets can create sustainable livelihoods, particularly for women and rural communities, while preserving Pakistan's rich cultural diversity.

Held at the Pakistan National Council of the Arts (PNCA), Islamabad, the event brought together government officials, parliamentarians, ambassadors, academics and students. Cultural performances, traditional music and exhibitions celebrated Pakistan's diverse heritage. Federal Minister for National Heritage and Culture Mr. Aurangzeb Khan Khichi graced the occasion, while the Governor of Sindh attended as Chief Guest.

PPAF showcased its initiatives through stalls highlighting the olive value chain, community-based ecotourism and women-led handicraft enterprises, demonstrating its commitment to safeguarding cultural heritage, empowering communities and transforming local assets into sustainable economic opportunities.













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PPAF and TİKA Partner to Strengthen Livelihoods in AJK

PPAF and the Turkish Cooperation and Coordination Agency (TİKA) have signed a Memorandum of Understanding (MoU) to implement "Strengthening Entrepreneurship for Livelihoods in Azad Jammu and Kashmir", aimed at promoting local economic development and sustainable livelihood opportunities in the region.

The MoU was signed by Mr Nadir Gul Barech, CEO, PPAF, and Ms Saliha Tuna, Country Head, TİKA, in the presence of representatives from both organisations and Hamza Development Foundation, PPAF's Partner Organisation for the project.

The partnership builds on PPAF's longstanding experience in promoting sustainable livelihoods while bringing TİKA's international development cooperation experience to a new regional context. It reflects the confidence placed in PPAF's community-based approach and track record of creating livelihood opportunities for vulnerable and underserved communities.

The initiative will focus on promoting high-value crops, particularly saffron, introducing climate-smart agricultural practices and strengthening community-based enterprises to support local economic development in AJK.

By connecting agricultural production with entrepreneurship and enterprise development, the initiative aims to create sustainable livelihood pathways and strengthen communities' resilience to climate-related challenges.

The collaboration marks another step in expanding PPAF's international partnerships and applying its experience in sustainable livelihoods to new geographies, crops and local economic opportunities.



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Unlocking Potohar's Peanut Sector for Local Economic Growth





Potohar's peanut sector has potential well beyond the farm gate. With the right combination of technology, skills, value addition and market access, peanut production can create new opportunities for farmers, entrepreneurs, women and young people across the region. Recognising this potential, PPAF, in technical partnership with PMAS-Arid Agriculture University Rawalpindi, is implementing a 36-month initiative to support around 2,000 smallholder farmers across the region.

So far, 544 farmers, including 98 women, have received training in crop management and continue to benefit from digital advisory services. This shift from farm-level production towards processing, enterprise development, technology demonstrations, women-led enterprises, youth start-ups, and value-added products, alongside business-to-business (B2B) market linkages is designed to help farmers capture greater value from their produce while opening new avenues for entrepreneurship and income generation.

By connecting agricultural knowledge and technology with enterprise development and market opportunities, PPAF is aiming to help transform Potohar's peanut value chain into a stronger pathway for sustainable livelihoods and inclusive local economic development.







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LACIP-II Strengthening Flood Early Warnings in D.I. Khan

In flood-prone communities of Dera Ismail Khan, timely and accessible information is vital to reducing flood risks. Through the LACIP-II Project, PPAF, with funding support from KfW, is supporting community-based measures to strengthen local preparedness and climate resilience.

Responding to a request from the District Administration D.I. Khan, Sarhad Rural Support Programme (SRSP), in coordination with PPAF and the District Administration, installed Flood Early Warning System (EWS) flag poles in Village Jhok Jhandeer, UC Prova, and Village Mahra, UC Mahra.

The flag poles provide a visible mechanism for communicating changing flood conditions through a three-colour warning system: green indicates normal river conditions, yellow signals potential flood risk and the need for vigilance, while red indicates high flood risk, requiring immediate precautionary action and adherence to official instructions.

To ensure effective responses, SRSP and District Administration teams conducted awareness and orientation sessions, explaining the warning levels and associated actions. This understanding helps translate visual signals into timely preparedness and response.

Promoting local ownership, the District Administration, with support from the relevant local Nazim, is responsible for maintaining, protecting and appropriately using the warning points, while community representatives help keep them functional, visible and accessible.

This intervention demonstrates how simple, low-cost and locally managed solutions can strengthen disaster preparedness. By making flood risks visible and accessible, the system helps communities take timely precautions to protect lives, livelihoods, livestock and community assets.

As part of LACIP-II's wider disaster-risk-reduction and climate-resilience efforts, these warning points are contributing to better-informed and more resilient communities in flood-prone areas of D.I. Khan.





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PPAF Supports Specialised Training for Youth from Balochistan





Ten young people from Balochistan are embarking on specialised training in Prosthetics and Orthotics, opening pathways to professional careers while helping address a critical skills gap in rehabilitation services for persons with disabilities.

Selected through a thorough process, the students will pursue specialised training at the Pakistan Institute of Rehabilitation Sciences (PIRS), Islamabad, responding to a request from the Social Welfare Department, Government of Balochistan, to address the shortage of skilled professionals in the field.

The initiative will equip the students with specialised technical knowledge and practical skills in a field where qualified professionals are needed, while creating pathways to meaningful employment and contributing to the rehabilitation and wellbeing of persons with disabilities.

The initiative is being undertaken under a Memorandum of Understanding (MoU) signed by PPAF with PIRS and Participatory Integrated Development Society (PIDS), supporting the Government of Balochistan's KUMAK Programme for Persons with Disabilities.

For PPAF, the initiative reflects its continued commitment to inclusive development and youth skills development.







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Third TWG Meeting Reviews Post-Flood Livestock Recovery Progress

The European Union funded Post-floods Livestock Support Project is bringing government and development partners together to strengthen coordination, address implementation challenges and support the recovery and resilience of Balochistan's livestock sector.

The 3rd Technical Working Group (TWG) Meeting, held in Quetta, brought together representatives from relevant government departments and development partners to review progress and agree on priorities for the next quarter. The meeting was chaired by Dr Farooq Tareen, Director General, Livestock & Dairy Development Department, Government of Balochistan.

PPAF, Balochistan Rural Support Programme (BRSP) and FAO Pakistan presented updates on implementation, with discussions focusing on progress, challenges and areas requiring closer coordination to ensure effective delivery of project interventions.

The participation of the Women Development Department, Forest Department, Provincial Disaster Management Authority (PDMA) and Wildlife Department further strengthened the cross-sectoral dimension of the discussion, recognising that resilient livestock systems are closely connected with disaster preparedness, natural resource management, women's participation and community resilience.

The TWG provides a platform for partners to move beyond individual interventions and address implementation priorities collectively. It reaffirmed the commitment of participating partners to coordinated action and to building a more resilient and sustainable livestock sector in Balochistan.









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Together We Are for a Resilient & Rising Pakistan





As Pakistan marked 79 years of independence, PPAF led the "Together We Are for a Resilient & Rising Pakistan" campaign in collaboration with the Ministry of Poverty Alleviation & Social Safety, Prime Minister's Youth Programme, Paigham-e-Pakistan and provincial Centres of Excellence on Countering Violent Extremism (CoE-CVE).

The campaign carried the message of unity, resilience and hope to communities across Pakistan, with PPAF's civil society partner organisations taking the initiative to the grassroots, from urban centres to some of the country's most remote communities.

More than 154 events were organised across the country, bringing communities together through activities that promoted social cohesion, community participation and a shared vision for a resilient Pakistan. As part of the campaign, four community schemes were inaugurated, while more than 300 trees were planted, combining community development with environmental action.

Through community gatherings, development activities and grassroots initiatives, the campaign provided an opportunity for communities to celebrate Independence Day not only as a national occasion, but also as a collective commitment to building a more inclusive, resilient and hopeful future.













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Stories from the Field

Bayrish Naturals: From Local Resources to Market Opportunity

In the mountainous landscape of Rowshan, District Ghizer, wild almonds, walnuts and apricot kernels are abundant, but their potential to generate greater economic value has traditionally remained underutilised. Bayrish Naturals Private Limited, a women-led rural enterprise, is changing this by transforming locally available resources into value-added natural products while creating new income opportunities for local women.

With PKR 1.5 million in grant support from PPAF under its Women-Led Initiative, implemented through the Gilgit-Baltistan Rural Support Programme (GBRSP), the enterprise has enhanced its capacity through improved equipment, specialised skills, branding and packaging. This support has helped Bayrish Naturals move from local collection towards organised processing, product development and market access.
The enterprise has completed its range of cold-pressed wild almond, walnut and apricot kernel oils, with products entering the market through a retail outlet. The process begins with collecting wild almonds and other raw materials from the surrounding landscape, followed by sorting by local women and processing through oil extraction and value addition.

A key milestone was achieved at Agri Expo Ghizer 2026 in Gahkuch, where Bayrish Naturals showcased its products to community members, development partners and representatives of the Government of Gilgit-Baltistan. The enterprise also featured on a Voice of GB podcast, introducing its products and development journey to a wider audience.

The enterprise is now looking to expand its product range by using oil-extraction by-products to develop natural soaps, creams, lotions and other value-added products. This next phase will help reduce waste, diversify its product portfolio and create further opportunities for women in production and income generation.

From wild resources gathered in the mountains of Rowshan to locally produced products reaching the market, Bayrish Naturals demonstrates how targeted support can turn underutilised resources into viable rural enterprises, creating local value, expanding women's economic participation and opening new livelihood opportunities in Gilgit-Baltistan.







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Stories from the Field

From Skills Development to Self-Reliance

Haider Ali, a resident of Dhani Shahdara, Hattian Bala, belongs to a large household of eleven members where financial stability was a challenge. His father, Irshad Ali, worked as a cook, and as the sole breadwinner, struggled to meet the basic needs of a large family. Haider was unemployed and unable to contribute to the household income, placing an immense burden on his father's limited earnings.

The turning point in his life came when he enrolled in the six-month mobile repairing course at PPAF supported Hamza Development Foundation's Skill Development Center. Through this programme, he acquired the technical expertise necessary to enter the competitive electronics market. Following the successful completion of his training, Haider secured a position at "Mudasar Mobile Zone" in Hattian Bala.

Today, Haider has transformed from a dependent youth into a vital economic contributor for his family. He now earns between Rs. 1,000 and 1,500 per day, contributing to household expenses, providing much-needed financial relief and ensuring a more stable future for his ten siblings and parents. The targeted vocational training of PPAF enabled Haider to break the cycle of financial hardship and empowered him to lead a dignified, self-reliant life.

His experience illustrates the potential of targeted skills development to connect young people with employment opportunities turning training into a practical pathway towards self-reliance and improved household livelihoods.





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Stories from the Field

From a Small Milk Shop to a Sustainable Livelihood

In the rural village of Wada Diya, Shikarpur, Soonh Khatoon was determined to contribute to her family's financial stability. Having completed 12 years of education despite limited opportunities for women in her community, she aspired to build a more secure livelihood for her family. Her husband, Kashif Ali Dayo, worked primarily as a labourer while also running a small milk shop in the village.

A turning point came when Soonh Khatoon accessed a PKR 40,000 loan through the Prime Minister's Interest Free Loan (PMIFL) programme, supported by PPAF & locally implemented by Sindh Rural Support Organisation (SRSO). The interest-free loan enabled the family to expand their modest milk shop into a more diversified dairy business, adding products such as yoghurt, butter and starch.

The investment helped transform the scale of the business. The shop now generates a steady daily income of around PKR 1,200, providing the family with a more regular and reliable source of earnings. With improved income, the family has been able to reinvest in the business, including purchasing a deep freezer to expand its product range and better meet customer demand.

For Soonh Khatoon and her family, the IFL has meant more than access to finance. It has helped turn a small household enterprise into a more sustainable source of income, strengthening their financial security and contributing to an improved standard of living. The family's ability to reinvest their earnings also demonstrates how access to interest-free finance can help rural households move from a modest enterprise towards greater economic stability.

Soonh Khatoon's story reflects how targeted financial support, combined with determination and entrepreneurship, can create opportunities for rural families to strengthen their livelihoods, increase household income and build a more secure future.





