

Federal Minister Reaffirms Support for PPAF's Community-Driven Approach

The Federal Minister for Poverty Alleviation and Social Safety (PA&SS), Honourable Syed Imran Ahmad Shah, along with Secretary PA&SS Mr. Navid Ahmed Shaikh, paid an important visit to the Pakistan Poverty Alleviation Fund (PPAF) Head Office in Islamabad. The visit served as a vital opportunity to deepen engagement and align efforts for addressing poverty at the grassroots level through strengthened government-civil society collaboration.

During the meeting, PPAF CEO Mr. Nadir Gul Barech gave an in-depth briefing, outlining PPAF's transformative journey since its inception in 2000. He highlighted the organisation's milestone achievements, community-centric approach, and data-driven strategies aimed at empowering the most vulnerable rural populations across Pakistan.

The Honourable Minister took keen interest in PPAF's grassroots interventions and engaged in an insightful discussion on project targeting, selection criteria, and impact evaluation methodologies. In response, PPAF's leadership shared findings from independent impact assessments, underscoring the organisation's measurable success in enhancing livelihoods, generating decent employment, and improving living standards in underserved communities.

Recognising the depth and effectiveness of PPAF's work, the Minister commended its evidence-based programming and praised its tangible results. He pledged his full support in expanding these efforts, especially in regions where government presence is minimal, reaffirming the Ministry's commitment to a collaborative and inclusive approach to poverty alleviation.



GRASP Pitching Growth Opportunities for Rural SMEs



Momentum surged across Sindh and Balochistan as 63 shortlisted enterprises took the stage in the pitching sessions of GRASP's fourth Matching Grants cycle. Funded by the European Union, the Growth for Rural Advancement and Sustainable Progress (GRASP) project continues to empower rural enterprises by supporting small and medium-sized enterprises (SMEs) that drive inclusive growth and poverty reduction.

Held in Karachi and Quetta, the sessions followed a rigorous due diligence process and offered entrepreneurs a platform to present their business ideas and investment needs before a diverse panel of experts. These included representatives from the International Trade Centre (ITC), FAO, SMEDA, State Bank of Pakistan, Zarai Taraqati Bank Limited, UBL, Meezan Bank, Bank Al-Falah, and implementing partners.

The business ideas showcased innovative agri-business solutions—from value addition to advanced processing and packaging—closely aligned with GRASP's mission. Notably, several women entrepreneurs presented promising ventures, reflecting the growing strength of women-led businesses.

GRASP is offering four tiers of matching grants: PKR 2.5 million, 5 million, 10 million, and 20 million. Grants of PKR 2.5 and 5 million are earmarked for women, minorities, and persons with special needs, reinforcing GRASP's commitment to inclusive rural development. To date, 371 grants worth over PKR 847 million have been awarded, with final evaluations for this cycle now underway.



LACIP Strengthens Community Safety with new Flood Protection Wall

A 2,500-foot-long flood protection wall has been completed in Village Warghar, UC Pezu, Lakki Marwat, Khyber Pakhtunkhwa under the KfW-funded Livelihood Support and Promotion of Small Community Infrastructure Programme (LACIP). The project formally inaugurated by Additional Deputy Commissioner Mr. Habibullah Wazir.

This critical infrastructure now safeguards over 6,000 residents, 1,100 households, and the village's only girls' high school from the threat of flash floods. It also protects 90 acres of farmland, supporting local livelihoods and strengthening community resilience.

The scheme was prioritised by the community as part of their Village Development Plan—formulated through participatory planning under LACIP—after previous floods caused extensive damage in the area. In addition to its protective function, the project has generated short-term employment opportunities for local unskilled labourers, providing much-needed income to vulnerable families.

During the inauguration, Mr. Wazir thanked KfW for their continued financial support and commended PPAF and its implementing partner- SABAWON for their dedicated efforts to protect flood-affected communities. Community members also expressed their deep appreciation for the initiative for bringing a sense of security and hope for the future.



Restoring Hope Through Climate Resilience



PPAF's Restoring Social Services and Climate Resilience project is a lifeline for communities struggling to recover from the devastating 2022 floods. With over 800 small-scale Community Physical Infrastructure (CPI) schemes planned across vulnerable regions in 61 union councils the project is addressing urgent community needs such as rehabilitating irrigation channels, building flood protection walls, and restoring essential services like education and healthcare.

One such powerful example of impact is seen in the remote village of Kuru Bazaar, Union Council Drosh-II, District Lower Chitral. Here, the local Government Girls Primary School (GGPS) had deteriorated due to years of extreme weather and recurring floods, making it unsafe and unfit for students. Under the project, the Takal Welfare Organisation with PPAF's support responded to a community-driven request for school rehabilitation identified in the Village Development Plan of Village organisation (VO) Kuru Bazaar.

Through a participatory process involving the Parent Teacher Council (PTC) and VO, the school was transformed: two classrooms, a veranda, and boundary wall were repaired; classrooms received new marble flooring, lighting, ceiling fans, and whiteboards; washrooms were renovated; and walkways and the playground were restored. Students were also trained in School-Based Disaster Risk Management (SBDRM) and provided with first aid kits.

Today, GGPS Kuru Bazaar stands as a safe and vibrant space for learning—restoring parents' trust, boosting student attendance, and exemplifying how climate resilience begins with investing in grassroots education.



Advancing Financial Inclusion Through Interest Free Loans

In line with national strategies for poverty alleviation and financial inclusion, PPAF has been implementing the Prime Minister's Interest Free Loan (PMIFL) Programme since 2014 with financial support from the Government of Pakistan. The initiative was launched with PKR 3 billion in 2014, followed by an additional PKR 5 billion in 2021. These funds serve as a revolving pool for interest free lending to vulnerable communities.

Through 26 implementing partners, the programme operates in 68 districts across the country. Interest free loans of up to PKR 75,000 are offered to individuals aged 18 to 60, who hold a valid CNIC, reside in targeted union councils, belong to households scoring 0–40 on the Poverty Scorecard, and present a viable business plan.

Since inception, PPAF has disbursed 1,291,829 loans worth PKR 45.5 billion. In April 2025 alone, 20,705 loans, 69% to women, were disbursed, amounting to PKR 960 million.

The PMIFL Programme forms a key part of PPAF's graduation model, which combines financial access with skills development and livelihood support. A recent preliminary analysis based on triangulation of BISP and PPAF common beneficiaries' data reveals that out of 334,596 BISP beneficiaries 108,043 (32%) are eligible to graduate from BISP.



Upholding Environmental and Social Standards at the Grassroots

Cognizant of the need for safe and sustainable development, PPAF implements all its interventions under the guidance of its Environment and Social Management Framework (ESMF), now in its 6th edition, which ensures that every project not only uplifts communities but also protects the environment and promotes social inclusion. Compliance with the ESMF is mandatory for PPAF and its partner organisations (POs), who must prepare an Environmental and Social Management Plan (ESMP) tailored to each intervention.

To build capacity for compliance, PPAF recently organised training sessions in Dera Ismail Khan for staff of POs implementing the KfW-funded LACIP. These sessions provided practical tools to assess and manage environmental and social risks, with a focus on Occupational Health and Safety (OHS) and ESMP implementation.

What makes this initiative unique is the way knowledge is being transferred to the grassroots level. Partner organisations are putting the guidelines into practice by holding regular awareness sessions and Toolbox Talks at project sites. These short, focused sessions help communities and labourers understand the importance of health and safety, recognise site-specific hazards, and use protective gear correctly. As a result, even workers in remote areas like Lakki Marwat, Tank, and D.I. Khan are becoming more aware of their roles in maintaining a safe and environmentally responsible work environment.

This growing awareness strengthens community ownership, reduces risks, and ensures that PPAF-supported interventions are truly sustainable and locally embraced.



Stories from the Field

A Story of Strength, Service, and Self-Reliance

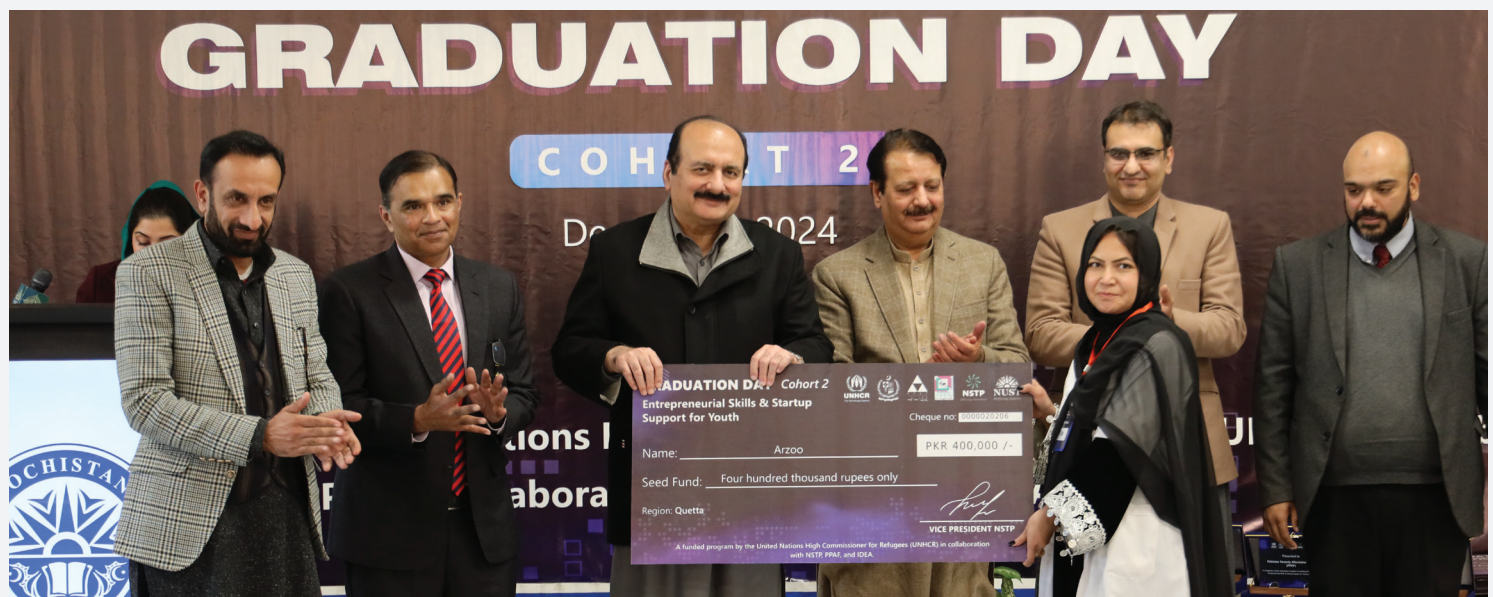
With a heart full of purpose and a dream to serve others, Arzoo, a young Afghan refugee living in Quetta, Balochistan found her turning point through the UNHCR-funded Poverty Graduation Programme for Afghan Refugees. Implemented by the Pakistan Poverty Alleviation Fund PPAF through its local partner IDEA, the programme offered her a four-month training and financial assistance of PKR 400,000—resources that transformed her aspirations into achievable goals.

Raised in a middle-class household of 15, with her father as the sole breadwinner, Arzoo's dreams of building a professional future often seemed distant. Despite earning a BS in Zoology from Sardar Bahadur Khan Women's University, Quetta, she found herself without opportunities. But her passion for healthcare never wavered. She began working as an assistant at a

local clinic to gain hands-on experience and soon took a decisive step forward by enrolling in a certified midwifery course offered by Mercy Corps.

Equipped with both training and confidence, Arzoo used the support from the UNHCR-funded programme to establish a midwifery clinic in her community, an area where basic healthcare services, especially for women, were severely lacking.

Today, Arzoo is more than a healthcare provider, she is a symbol of resilience and hope. Her clinic not only meets a critical need but also challenges societal norms, showing what is possible when determination is met with the right support. Her journey continues to inspire other young women to believe in their strength and pursue their dreams against all odds.



Stories from the Field

From Struggle to Stability with Interest Free Loan

In the heart of Baseerpur, Tehsil Depalpur, District Okara, Punjab, Samina Yasmeen, a skilled yet struggling salon owner was determined to support her family despite limited resources. Her turning point came when she availed an interest free loan of PKR 50,000 through Agahe Pakistan, an implementing partner of PPAF. This support was part of the Prime Minister's Interest Free Loan (PMIFL) Programme, funded by the Government of Pakistan and led by PPAF, which ensures transparent and effective delivery of the initiative through its partner organisations.

With the loan, Samina upgraded her salon with modern chairs and a wider selection of beauty products, significantly improving customer satisfaction and increasing footfall. "The interest free loan changed everything," she shares. "It gave me the opportunity to grow my business and earn a sustainable livelihood." After successfully repaying her first loan, she secured a second one to stock branded cosmetics and enhance the salon's ambiance. Her monthly income has now risen from PKR 10,000 to over PKR 25,000, allowing her to contribute meaningfully to her household. She and her husband have since purchased a residential plot and enrolled their

children in a reputable school.

Samina's journey highlights how timely financial support, when delivered transparently and effectively, can unlock the potential of hardworking individuals. Her story stands as an example of how access to interest free loans can empower women to strengthen their livelihoods, support their families, and build a better future for the next generation.



Stories from the Field

Scholarship Helps Dalomal Student Keep Her Dreams Alive

In the remote village of Dalomal Phander in Gilgit-Baltistan, 10th-grade student Paari, eldest of six siblings and daughter of a local farmer has long dreamt of becoming a nurse. She studies at the Community-Managed Government High School Phander, an institution sustained by modest monthly tuition fees paid by students to support teacher salaries. However, her family's financial struggles made it increasingly difficult to afford the monthly fee of Rs 1,000–1,500, putting her education at risk.

To support students like Paari, PPAF launched the Continued School Support Project, a targeted educational intervention aimed at ensuring uninterrupted learning for girls in underserved areas. Implemented on the ground by PPAF's partner, the Mountain Institute for Educational Development (MIED), the PKR 1.8 million initiative is providing monthly scholarships to 50 girl students over three years.

Paari receives a full scholarship covering her school expenses, allowing her to continue her studies without disruption. "I can now study without worry. I'm determined

to build a better future for myself and my family," she shared.

Her community-managed school commended the project's timely support. With her matriculation exams ahead in April 2026, Paari plans to pursue FSc (Medical) and a BSc in Nursing. The initiative is opening real opportunities for communities, reinforcing their confidence and empowering girls who dare to dream beyond limitations.

