

# Newsletter | January 2026

## Advancing Inclusive Development Across Punjab



PPAF is implementing community infrastructure, skills development, and financial inclusion initiatives to strengthen service delivery and economic resilience in underserved areas of Punjab.

The progress was highlighted during a high-level ceremony titled “PPAF’s Community Infrastructure and Economic Empowerment Initiatives in Punjab” in Multan, graced by Syed Yousuf Raza Gillani, Chairman Senate of Pakistan, as Chief Guest.

Multiple newly completed CPI schemes under the Restoring Social Services and Climate Resilience Project were virtually inaugurated, expanding access to safe water, sanitation, and essential services for over 106,559 households. Delivered through participatory planning, these investments strengthen grassroots governance by directly addressing community-identified priorities and improving basic service delivery.

The Chairman Senate also distributed certificates among youth trained under a PPAF funded skills development initiative on trades aligned with labour market demand, strengthening their transition from vulnerability to employability.

Further strengthening economic resilience, interest free loan cheques were distributed among beneficiaries under the Prime Minister’s Interest Free Loan Programme, implemented through PPAF’s partner organisations. These loans will enable low-income households to initiate or expand income-generating activities, enhance financial stability, and gradually move toward economic self-reliance.

Addressing the ceremony, the Chairman Senate commended PPAF and its partner organisations for advancing inclusive, community-driven development. The event brought together government officials, civil society representatives, media, and community members, reflecting broad institutional support for these shared development goals.



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## Transforming Livelihoods through Enterprise Development



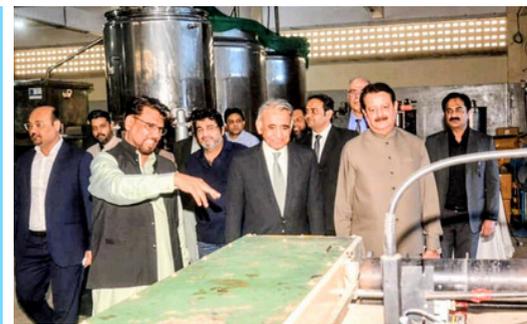
Strengthening enterprise-led economic inclusion, PPAF convened policymakers, development partners, and entrepreneurs in Karachi under the theme Economic Graduation through Resilient Livelihoods and MSME Development, highlighting an integrated approach to skills, finance, and MSME support.

A key milestone of the event was the inauguration of H.N Foods' processing facility, supported through a PKR 20 million matching grant under the EU funded GRASP project. The initiative reflects PPAF's commitment to moving beneficiaries from subsistence livelihoods toward sustainable enterprise growth.

Mir Ghulam Ali Talpur, MNA and Chairman Standing Committee on Poverty Alleviation & Social Safety, attended as Chief Guest, underscoring strong government interest in promoting skills development, asset transfers, interest free financing, and MSME expansion as drivers of inclusive growth, particularly for women and youth. Senior provincial representatives reaffirmed the government's commitment to socio-economic empowerment as a pathway to long-term stability.

The event also highlighted continued progress under the Prime Minister's Interest Free Loan Programme and PPAF's skills initiatives, reinforcing the link between financial access and enterprise development.

To date, under GRASP, PPAF has disbursed PKR 658 million in matching grants and facilitated loans exceeding PKR 681 million in Sindh. Under the PMIFL programme, over 270,000 loans worth PKR 9.86 billion have been provided in the province, demonstrating the scale of financial inclusion efforts.



## Inclusive Education for Children with Hearing Impairments



In a significant step toward mainstreaming inclusive education, PPAF hosted Her Excellency Natalie A. Baker, Deputy Chief of Mission at the U.S. Embassy Islamabad, at the Deaf Reach Centre of Excellence in Nowshera. The Centre is a tripartite initiative of the Social Welfare Department, Government of Khyber Pakhtunkhwa, Family Educational Services Foundation, and PPAF, providing PSL-based academic education, teacher recruitment and training, transport facilities, and learning supplies for children with hearing impairments.

During her visit, Ms. Baker interacted with students and faculty, observed classroom activities, and was briefed on inclusive education methodologies and vocational training opportunities offered at the Centre. The visit underscored the effectiveness of PPAF's interventions in creating accessible and enabling learning environments for children with special needs.

The engagement also highlights how PPAF's efforts are gaining recognition at the international level, positioning the Centre as a model for inclusive education and a point of reference for the global development community.



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## Strategic Partnerships for Knowledge, Inclusion & Impact



January marks the start of a new era of collaborative growth as PPAF and China Three Gorges South Asia Investment Limited joined hands to rehabilitate a government primary school in Jhimpir, District Thatta, Sindh.

Under CSAIL's Corporate Social Responsibility initiative, the rehabilitation will include structural improvements, provision of safe classrooms, clean drinking water, improved sanitation facilities, teacher support, and community mobilisation activities. The project aims to create a safe, enabling learning environment for children in an underserved area.

This collaboration coincides with the celebration of 75 years of diplomatic relations between Pakistan and China, reflecting a partnership that extends beyond infrastructure and energy to investments in human capital and community well-being.



## Restoring Livelihoods, Rebuilding Hope in Rural Balochistan



In the flood-affected areas of Balochistan, recovery is slowly turning into renewed hope. Under the EU-funded Post-Floods Resilient Recovery & Strengthening of Livestock Sector in Balochistan project, PPAF, through its co-applicant Balochistan Rural Support Programme (BRSP), is working closely with rural families to rebuild their livelihoods.

In Village Manzakai Mardanzai, Zhob, BRSP teams undertook door-to-door visits to identify livestock farmers who have proper sheds and are ready for restocking support. Special care was taken to ensure the participation of both men and women. A total of 43 livestock farmers took part in the profiling exercise and were organised into formal groups. For each individual household, a Livelihood Improvement Plan (LIP) was prepared, outlining practical steps to restore and strengthen their livestock activities.

These individuals have been enlisted as potential beneficiaries under the Income Generating Grants (IGGs) component. Final selection will follow clear criteria to ensure that support reaches the most deserving households. The IGG will enable selected farmers to invest in quality livestock, improve productivity, and create steady sources of income for their families.

At the same time, the team met with the Local Support Organisation in UC Sherghalo and conducted participatory village mapping with community members. This open dialogue helped identify local needs and resources, while two Union Council representatives were nominated to support the validation process.

Through this inclusive and hands-on approach, the project is strengthening the livestock value chain, empowering farmers and small rural businesses, and improving access to financial services, laying the groundwork for a more resilient and self-reliant Balochistan.

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## Strengthening Civil Society Institutions Nationwide

In collaboration with the Pakistan Centre for Philanthropy (PCP), PPAF conducted a series of three-day trainings on Resource Mobilisation and Sustainability for Non-Profit Organisations in Quetta, Islamabad, Karachi, and Lahore. The programme successfully reached 120 participants from 75 of PPAF's civil society partner organisations.

Implemented under a formal MoU, the trainings focused on diversified resource mobilisation strategies, donor engagement, financial sustainability planning, governance strengthening, and institutional resilience. Experienced leaders from the field including PPAF's leadership, the Global Head of Resource Mobilisation & Marketing at Shaukat Khanum Memorial Trust, and the Executive Director of PCP participated in various sessions. They shared strategic insights on long-term partnerships, building credibility, and navigating increasingly complex and competitive funding environments.

During the sessions, PPAF leadership emphasised that while individual commitment is vital, building strong, transparent systems is the ultimate safeguard for both an organisation and its people. Discussions highlighted the critical need to address common sector challenges, such as updating governance structures, improving financial compliance, and transitioning to result-based project design that demonstrates true impact.

The initiative emphasises building the capacity of partner organisations, recognising that stronger civil society institutions can have a greater impact on communities. Through its collaboration with a key institute like PCP, PPAF supports partners in expanding their reach and enhancing the services they provide to local populations.



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## Voices Organised for Climate Action through Leadership of Youth



Climate change is not a distant agenda for young people; it is their present reality and their future responsibility. With this understanding, PPAF conceived the “Voices Organised for Climate Action through Leadership of Youth” project to place young people, from Khyber Pakhtunkhwa, Punjab, Sindh, Balochistan, to Gilgit-Baltistan, at the centre of climate governance.

Using an experiential mock Conference of Parties (COP) model, youth assumed the roles of negotiators and stakeholders, closely mirroring the UN Framework Convention on Climate Change COP processes. Delivered with youth and climate networks, universities, and civil society partners, these simulations equipped 1,000 young people, over 50% girls, including 30 people with disabilities, with the knowledge, skills, and platforms to engage in climate policy and local action.

Each province and region reflected its unique vulnerabilities. In Peshawar, youth focused on climate risk governance, resilient development planning, and youth participation in provincial policy conversations. In Lahore, participants addressed smog, urban heat, and climate-smart planning. In Gilgit, youth negotiated solutions around Glacial Lake Outburst Floods and mountain resilience. In Karachi, coastal erosion adaptation and loss-and-damage took center stage. In Quetta, youth tackled water scarcity, drought, and governance inclusion.

Interactive exercises, including stakeholder mapping, problem tree analysis, negotiation drills, and group drafting workshops, strengthened youth capacity in diplomacy, advocacy, and policy literacy. Participants translated technical discussions into clear, policy-ready demands making the Youth COP simulation first of its kind in the country. Each simulation culminated in a provincial Statement of Demands, formally presented to provincial authorities as a step toward public accountability. These provincial voices were then consolidated into a national unified youth statement, presented to Dr. Shaista Jadoon, MNA and Member of the Standing Committee on Climate Change.

The initiative has given youth of Pakistan the platform to think, negotiate, and lead, just as they will in the global climate forums of tomorrow.

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## Climate-Resilient Orchards for Sustainable Livelihoods



Under the PPAF-funded Restoring Social Services & Climate Resilience Project being implemented across 34 districts most affected by the 2022 floods through PPAF's partner organisations, a climate-resilient horticulture initiative is unlocking new livelihood opportunities in the union councils of Saddar Muslim Bagh and Sharan Jogezei, District Killa Saifullah, Balochistan.

These highland communities are increasingly exposed to erratic rainfall, prolonged droughts, and declining groundwater levels, resulting in repeated crop losses and shrinking incomes for smallholder farmers. Responding to these challenges, Water, Environment & Sanitation Society, PPAF's local implementing partner in the district, has introduced a climate-adaptive livelihood intervention centred on sustainable horticulture.

Through this initiative, 13,700 drought-tolerant, high-value fruit plants including olive, almond, and pomegranate have been provided to 125 small landholding farmers. Plant varieties were carefully selected in consultation with the District Agriculture Office to ensure local suitability and long-term viability. Farmers owning one to three acres of cultivable land with access to irrigation water were prioritised to maximise impact and sustainability. Alongside distribution, participants are being encouraged to adopt improved orchard management practices, strengthening their capacity to transition towards climate-smart agriculture.

Over the next three years, these orchards are expected to mature and generate sustainable economic returns. Beyond individual households, the initiative aims to establish demonstration sites that inspire neighbouring farmers to replicate resilient agricultural practices across District Killa Saifullah.

## Stories from the Field

### Restoring Dignity Through Inclusive Skills Development

In the remote village of Bani Hotereri, Union Council Sena Daman, District Hattian Bala, 31-year-old Muhammad Abid has long lived at the intersection of disability and poverty. Having lost both arms in childhood due to an electric shock, he grew up in a nine-member household facing chronic financial hardship. With his father living with a mental disability and limited earning capacity within the family, the primary and often sole source of income remained his elder brother, a soldier in the Pakistan Armed Forces.

For years, Abid was viewed as dependent and excluded from education, employment, and meaningful participation in community life. Like many persons with disabilities in rural areas, he faced stigma, low expectations, and limited access to structured livelihood opportunities. Economic independence appeared out of reach.

His journey began to change under the Azad Jammu & Kashmir Local Area Development Programme, funded by PPAF and implemented locally by Hamza Development Foundation. Grounded in inclusion and equity, the programme prioritised persons with disabilities for targeted skills development. Through a person-centred assessment, Abid's abilities and aspirations were identified rather than his limitations. He received counselling, confidence-building support, and enrolment in a six-month, market-oriented mobile phone repairing course certified by the Technical Education and Vocational Training Authority.

Upon completion, Abid plans to establish a small repair shop within his village. Today, he is no longer seen through the lens of dependency, but as a determined individual reclaiming agency, dignity, and a pathway toward sustainable self-reliance.



## Stories from the Field

### Munawar's Journey to Self-Reliance

Munawar, a resident of Village Jamra, UC Sherkot, District Shikarpur, Sindh, faced profound economic uncertainty after the death of her husband. As a widow with a school-going child, she became solely responsible for meeting household expenses, supporting her child's education, and managing daily life without a stable source of income.

In a rural setting where employment opportunities for women are limited, finding sustainable work proved difficult. Meeting basic needs such as food, school fees, clothing, and healthcare became a constant struggle. The fear of withdrawing her child from school due to financial hardship weighed heavily on her.

Recognising her determination to rebuild her life, Sindh Rural Support Organisation (SRSO), PPAF's local implementing partner, facilitated her access to the Government of Pakistan-funded Prime Minister's Interest Free Loan Programme, which is being implemented nationwide by PPAF. Her first loan of PKR 40,000 proved to be a turning point. With careful planning, she initiated a small income-generating activity aligned with local market demand and her own skills. Through discipline, perseverance, and responsible financial management, she successfully repaid the loan, establishing a strong foundation for her economic independence.

Based on her strong repayment record, she qualified for two subsequent loan cycles of PKR 50,000 each, enabling her to expand her enterprise and further stabilise and strengthen her income stream.

Today, Munawar manages her household with dignity and confidence. She can provide nutritious food, uninterrupted education, and essential care for her child. Once vulnerable and uncertain, she is now recognised as a resilient entrepreneur and an inspiration for other women in her community.



## Stories from the Field

### Conserving the Ancient Juniper Forests of Ziarat

In District Ziarat, Balochistan, PPAF has undertaken a strategic intervention to support the conservation of one of the world's oldest Juniper ecosystems. Often described as a "living fossil," the Ziarat Juniper forest includes trees estimated to be thousands of years old. However, the ecosystem faces significant pressure due to heavy reliance on fuelwood for heating and cooking by surrounding communities.

In collaboration with the Balochistan Forest and Wildlife Department, PPAF launched targeted interventions under the Multisectoral Project for Conservation of Juniper Forests. Under this, Local Support Organisations were established, and fuel-efficient stoves and gasifiers were distributed in Choutair to reduce dependency on traditional wood-burning methods.

These clean energy solutions are expected to reduce fuelwood consumption by approximately 38–50 percent, directly decreasing deforestation risks and carbon emissions. The intervention contributes to biodiversity conservation while also addressing public health concerns by reducing indoor air pollution, particularly benefiting women and children.

Beyond environmental and health benefits, the initiative promotes green economic opportunities by encouraging sustainable energy use and community stewardship, strengthening local ownership of natural resources while linking poverty reduction with climate resilience.

