

Graduation Ceremony Celebrates Skilled Youth and Inclusive Growth



A certificate distribution ceremony was held in Lahore to mark the graduation of Cohort One under the PPAF-funded project “Economic Empowerment of Marginalised Communities in Sindh and Punjab.” The project is implemented by The Hunar Foundation in collaboration with Saiban-e-Pakistan. Targeted at underprivileged and religious minority communities, the initiative aims to promote economic empowerment by enhancing employability and supporting self-reliance.

The event celebrated the achievements of 98 young men and women who successfully completed six-month technical and vocational training across 17 trades. These include healthcare, emergency medical services, physiotherapy, graphic designing, general electrician, fashion designing, and hair & beauty services.

Rana Mashhood Ahmad Khan, Chairman, Prime Minister’s Youth Programme, attended the event as the chief guest and awarded certificates to the graduates alongside Mr. Nadir Gul Barech and Mr. Ghufuran A. Khan, CEOs of PPAF and The Hunar Foundation, respectively. They lauded the commitment of the youth and encouraged them to apply their newly acquired skills to generate income and improve their livelihoods.

The event brought together over 150 participants, including trainees, community leaders, development professionals, and media representatives. It served as a powerful reminder of how targeted skills development can drive inclusion, resilience, and opportunity across marginalised segments of society.



PPAF's Transformative Impact Recognised in Pakistan Economic Survey 2024-25



ECONOMIC SURVEY

2024-25



PPAF has been recognised in the Economic Survey of Pakistan Report 2024-25 by the Government of Pakistan, which acknowledges the effectiveness of PPAF's community-led model and transformative Poverty Graduation Approach that continues to serve as a proven exit strategy from social protection to sustainable livelihoods, backed by global research and aligned with the SDGs. 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 percent) are eligible to graduate out of BISP.

The report highlights PPAF's impact in reducing poverty through inclusive socio-economic development, financial inclusion, climate resilience, and community empowerment. The report states that these efforts have contributed to the formation of 171,000 Community Institutions (63% women members), disbursement of 3.5 million interest free loans (56 % to women), support to 963 SMEs in business planning and financial literacy, transfer of significant number of productive economic assets, and completion of 34,590 community infrastructure schemes. Moreover, PPAF has conserved 2.23 million m³ of water, built 120,000 earthquake-resistant houses, provided 14 MW of renewable energy through 1,450 projects, enabled over 432,800 children (45 % girls and 10,000 blind and deaf children) to access quality education, and facilitated over 15.4 million health consultations (56 % for women and girls).

The detailed report can be downloaded from the following link:

https://finance.gov.pk/survey_2025.html. These efforts have also been highlighted by the national and international media.

PPAF & BISP Sign MoU for Benazir Hunarmand Programme

In a strategic move to uplift vulnerable communities across Pakistan, PPAF and the Benazir Income Support Programme (BISP) signed a Memorandum of Understanding (MoU) to collaborate under the Benazir Hunarmand Programme (BHP).

The MoU, signed by Mr. Nadir Gul Barech, CEO, PPAF, and Dr. Asim Ijaz, Director General of Complementary Initiatives at BISP, marks a renewed commitment to enhancing skills, promoting entrepreneurship, and expanding financial inclusion for BISP beneficiaries. The partnership aims to provide vocational training and facilitate access to interest free loans, creating viable pathways for poverty graduation.

Speaking at the signing ceremony, Mr. Barech highlighted BISP’s global recognition as a transformative social protection initiative and underscored PPAF’s pivotal role in pioneering poverty graduation in Pakistan. “Together, we are moving from consumption support to economic empowerment—enabling individuals to achieve sustainable livelihoods and long-term resilience,” he said.

Dr. Asim Ijaz praised PPAF’s successful implementation of the Prime Minister’s Interest Free Loan Programme, which has helped over 100,000 BISP beneficiaries rise above the poverty line. He expressed optimism that this strengthened collaboration under BHP would broaden access to enterprise training and skill development, further enabling beneficiaries to attain economic self-reliance.



GRASP Cluster Meetings Highlight Progress and Innovation in Sindh



Two dynamic cluster-level meetings were held in June under the EU-funded GRASP project across Tando Muhammad Khan, Matiari, and Hyderabad, bringing together key partners including ITC, FAO, SMEDA, PPAF, TRDP, and RDF. Co-chaired by ITC and PPAF, the sessions served as a vital platform to review progress, align strategies, and reinforce collaboration for greater impact.

A standout feature of these meetings was the series of field visits, where participants explored GRASP-supported SMEs engaged in banana, onion, and livestock value chains. From women-led businesses to value-added agri-enterprises, the visits offered a vivid glimpse into the project's on-ground achievements. Notable success stories included Mukhtiar & Sons' Onion Facility and Ali Dost's banana fiber unit, both exemplifying innovation, resilience, and the entrepreneurial spirit thriving in rural Sindh.

As GRASP approaches its final phase, partners reaffirmed their dedication to scaling impact through strengthened market linkages, enhanced coordination, and continued support for rural enterprise development.



Climate-Resilient Infrastructure Advancing Under LACIP-II

Community Physical Infrastructure (CPI) and Integrated Area Upgradation Projects (IAUPs) are a key component of the KfW-funded LACIP-II Programme (2023–2026). These projects aim to rehabilitate existing infrastructure and develop new, climate-resilient community assets, especially in disaster-prone and flood-affected regions in districts D.I.Khan, Tank and Lakki Marwat of Khyber Pakhtunkhwa. Designed to address both adaptation and mitigation goals, IAUPs include flood protection walls, reinforced embankments, safe drinking water systems, and environmentally sound community utilities.

As of June 2025, a total of 23 IAUPs have been completed across three districts, benefiting over 70,000 people. In Dera Ismail Khan, implementation partners SRSP and SABAWON were engaged in 14 IAUPs, with two completed in June, road and bridge schemes that have improved access and mobility for around 600 households (approximately 4,470 individuals). The remaining 12 projects are at various stages of implementation.

The scope of IAUPs is wide-ranging, covering stormwater drainage, sanitation systems, drinking water supply schemes, and tree plantations to improve the environment and control soil erosion. These community-led, climate-informed interventions are not only addressing immediate infrastructure needs but also strengthening long-term resilience and disaster preparedness in underserved areas.



Technology Boost for Learning in Mountain Communities

As part of the Continued School Support Programme (CSSP), PPAF, in collaboration with the Mountain Institute for Education Development (MIED), has distributed laptops to seven MIED-supported schools across Gahkuch, Gupis, and Phander in Gilgit Baltistan.

This initiative marks a significant step towards integrating digital tools into classroom learning. School principals welcomed the intervention, noting that the laptops will enhance teaching practices, build teachers' digital competencies, and broaden students' access to online learning resources sparking greater interest and engagement in classrooms.

With these advancements, schools are now better positioned to adopt innovative teaching methods, improve academic outcomes, and bridge the digital divide faced by remote communities.

The handover took place in the presence of local education department officials, who acknowledged the transformative potential of such support in strengthening educational infrastructure and ensuring that students in mountainous regions are not left behind in the digital era.



Rebuilding Lives Through Climate-Smart Infrastructure



Under its Restoring Social Services and Climate Resilience (RSS&CR) project, PPAF through its 34 partner organisations (POs) is working across 19 disaster-prone districts in Balochistan, Khyber Pakhtunkhwa (KP), Gilgit Baltistan (GB), Punjab, and Sindh. Through such interventions, the RSS&CR project is not just rebuilding infrastructure, it is restoring resilience, dignity, and opportunity across Pakistan's most vulnerable regions.

A powerful example of this transformation can be seen in Harchin village, Upper Chitral in Khyber Pakhtunkhwa. In recent years, flash floods in the Khoragoal Mountains have wreaked havoc, damaging homes, washing away irrigation systems, contaminating water sources, and destroying over 210 kanals of farmland. Through its partner organisation HUIRA-VSO, PPAF has constructed check dams to mitigate the risk.

These structures have restored irrigation, safeguarded homes, and secured drinking water, significantly reducing the village's vulnerability to future floods. Just as importantly, the process has strengthened community cohesion and preparedness, empowering locals to take ownership of their climate future.

As of June 2025, out of a target of 797 Community Physical Infrastructure (CPI) proposals from the POs, a total of 443 proposals have been approved. Of these, 72 CPI schemes have been completed, while 371 are currently under implementation, reflecting steady and ongoing progress.



Local Voices Lead the Way in Climate Adaptation Planning

As part of its commitment to climate resilience, PPAF recently held two consultative workshops in Lahore and Peshawar on “Climate Adaptation and Mitigation Needs of Rural Areas of South Punjab and Khyber Pakhtunkhwa.” Bringing together over 60 participants from more than 40 partner and civil society organisations, the workshops provided a collaborative space to explore local solutions to the growing climate crisis.

Moderated by renowned climate expert Dr. Parvaiz Naim and guided by PPAF’s senior leadership, the discussions focused on building resilient infrastructure, promoting climate-smart agriculture, and enhancing sustainable livelihoods. Participants commended PPAF’s inclusive and participatory approach, which encouraged meaningful dialogue and the exchange of practical, grassroots knowledge. The consultations identified priority areas including high-efficiency irrigation systems, drought- and heat-tolerant seeds, and farming practices that reduce greenhouse gas (GHG) emissions; promotion of microenterprises such as mushroom cultivation, beekeeping, and poultry farming, especially for women and youth; and the development of rural infrastructure that improves flood control, water conservation, and climate-resilient housing.

The outcomes will feed directly into PPAF’s upcoming five-year strategy, helping shape future investments that bridge climate resilience with poverty alleviation.



Strengthening Inclusive Practices Through Partner Capacity Building

In a strategic move to foster inclusive development and institutional equity, PPAF facilitated a nationwide series of gender sensitisation and mainstreaming training sessions, engaging 34 implementing partner organisations from across all provinces including Azad Jammu & Kashmir (AJK) and Gilgit-Baltistan. These two-day sessions were designed to enhance awareness of gender equity, respectful workplace behaviour, and legal protections under the Women Protection Act (2010) and the Protection Against Harassment of Women at the Workplace Act (2010).

Rather than a top-down directive, this effort focused on building awareness and capacity among local partners from small community-based organisations to larger institutions ensuring that gender equity becomes a shared responsibility across the development spectrum. Participants left equipped with the tools to challenge stereotypes, implement gender-sensitive policies, and create enabling environments where all individuals can thrive.

These sessions were actively participated and successfully trained a total of one hundred and three people (44% women) from Sindh, Punjab, Khyber Pakhtunkhwa, Balochistan and AJK.



Stories from the Field

Crafting a better future through Interest Free Loan

In the quiet village of Sadiwal, Rahim Yar Khan, Samia Bibi's life was defined by struggle. With six mouths to feed including four sons and a daughter the family barely survived on her husband's meager monthly income of PKR 10,000–15,000.

Skilled in hand embroidery since childhood, Samia saw a glimmer of hope when she heard about the Prime Minister's Interest Free Loan Programme, which offers loans of up to PKR 75,000 to eligible individuals. The initiative, led by the Pakistan Poverty Alleviation Fund (PPAF), is implemented through its partner organisations. Samia reached out to the local office of PPAF's partner, FFO Support Programme. With courage and determination, she applied for and received her first loan of PKR 40,000.

She used the amount to purchase silk threads and embroidery materials and began working from a small corner of her home, despite initial resistance from her family and tough competition in the market. Undeterred, Samia refined her designs, improved the quality of her products, and gradually built a loyal customer base. Through subsequent interest free loans, she expanded her work to include shawls, sarees, dupattas, and cushion covers.

Today, Samia earns up to PKR 65,000 per month. Her children, once deprived of opportunities, are now enrolled in school. She has repaired her home, ensured access to nutritious food and healthcare, and now lives with dignity.

Samia now shares her skills in embroidery and basic business with other women in her village, helping them carve out their own journeys toward financial independence. Her success has become a steppingstone for many others.



Stories from the Field

When Preparedness Saves Lives

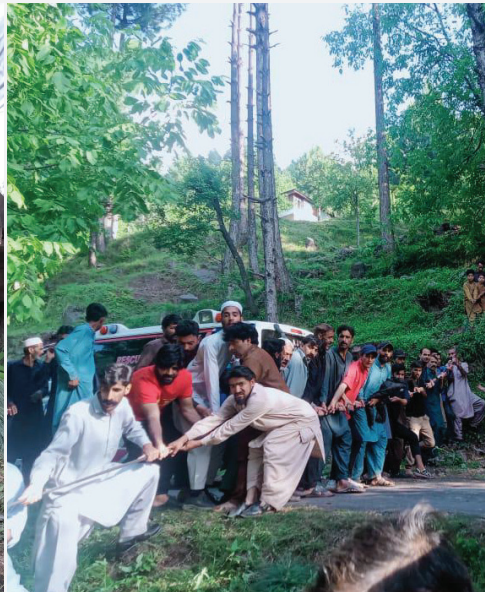
In the remote village of Bani Hafiz in District Hattian, Azad Jammu and Kashmir, a devastating road accident occurred when a loader vehicle carrying three passengers skidded off a slippery mountain track and plunged down a steep slope. In an area where emergency response is often delayed due to terrain and limited access, what could have ended in greater tragedy instead became a powerful example of how community preparedness can save lives.

Under the Local Area Development Programme, implemented by Hamza Development Foundation with technical and financial support from the Pakistan Poverty Alleviation Fund, residents were equipped with disaster preparedness training and emergency response toolkits.

Moments after the accident, a resident sounded the alarm using a megaphone, part of the community's emergency

toolkit prompting the swift mobilisation of trained volunteers from the Village Disaster Management Committee (VDMC), equipped and prepared under the project. The team used the equipment to safely descend the slope, cut through the wreckage, and rescue two trapped individuals administering lifesaving first aid on the spot. The swift, skilled, and courageous efforts of community volunteers rescued and saved two lives. "We saved lives today because we were trained and equipped. Without the rope, cutter, and first aid kit, it would not have been possible," said Shabzada Farooq, one of the first responders.

The experience in Bani Hafiz serves as a reminder that local preparedness and coordination are essential components of disaster response, particularly in regions where professional services face access barriers.



Stories from the Field

Sowing Hope in Changing Climates

In the quiet village of Kaanwala, tucked away in Union Council Noorpur Manjhuwala, District Rajanpur, Punjab, Muhammad Ameen Hora spent eight long years depending on cotton farming to feed his family of eleven. But over time, his once-reliable livelihood became increasingly fragile. Erratic weather, pest infestations, and devastating floods ravaged his fields year after year, turning farming into a fight for survival.

Just when hope began to dwindle, support arrived through the Food Security and Agriculture Center of Excellence (FACE), with funding from PPAF under its Restoring Social Services and Climate Resilience Project. As part of this initiative, Ameen received high-quality, early sowing cotton seeds especially selected to thrive despite shifting weather patterns. Alongside the seed, he received hands-on training and field-level guidance on timely

sowing, integrated pest management, efficient irrigation, and balanced use of fertilizers.

For the first time, Ameen sowed his crop in March, two months earlier than usual on 5 acres of land. The results were promising, each plant produced 30 to 40 flowers and 10 to 15 healthy balls, showing strong resistance to pests and unpredictable weather. In the first picking, he harvested 6 maunds per acre, and if favorable conditions continue, the total yield is expected to exceed 30 maunds per acre by the end of the picking season in late November 2025.

Today, Ameen's fields stand tall not just with cotton, but with renewed hope and stability. With timely support and climate-smart farming, his struggle has become a story of resilience, growth, and a more secure future.

