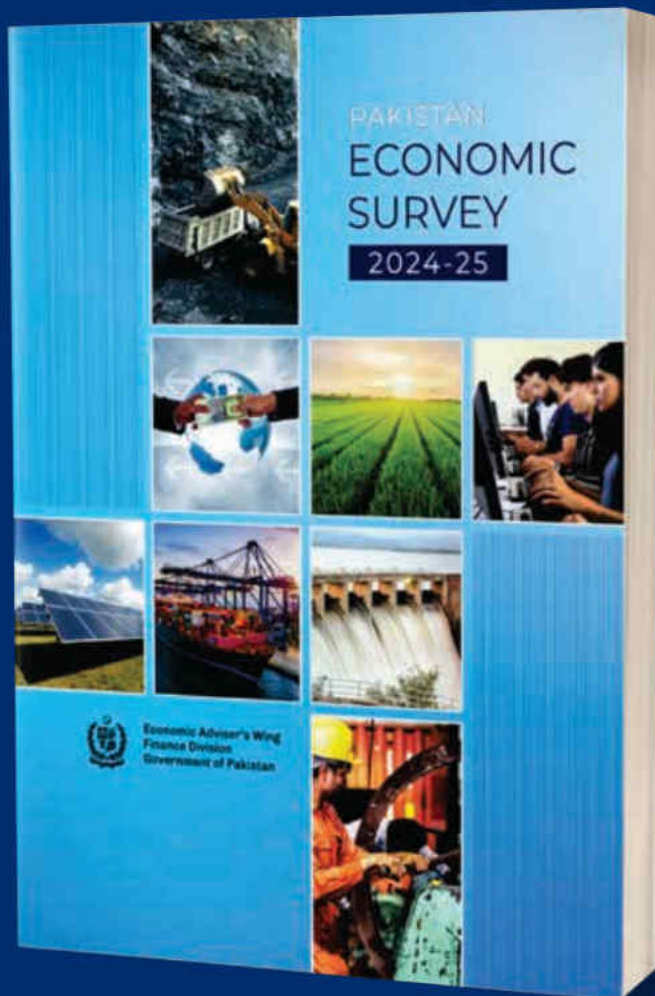


Empowering Communities Transforming Futures

PPAF's Model Recognized in Pakistan Economic Survey 2024-25

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The Pakistan Economic Survey 2024-25 has placed the Pakistan Poverty Alleviation Fund (PPAF) at the forefront of the nation's poverty alleviation architecture, commending its pioneering community-driven model and its comprehensive contribution to Pakistan's development goals. With a legacy grounded in inclusive development and social equity, PPAF is playing a catalytic role in reshaping the lives of millions through a multidimensional, integrated, and evidence-based approach.

Recognized as a high-performing national institution, PPAF continues to drive impactful transformation across 150 districts through localized engagement, institutional strengthening, and multi-sectoral delivery.

Community-Centric Development: A Poverty Graduation Model for National Transformation

At the heart of PPAF's success is its globally validated Poverty Graduation Model—a structured and holistic pathway that enables ultra-poor households to shift from dependency to self-reliance. Combining interest-free loans, skills development, productive asset transfers, financial literacy, and business development services, this approach is customized for various poverty bands using the Poverty Scorecard. The Economic Survey recognizes this as a scalable and transformative strategy, firmly aligned with Pakistan's Sustainable Development Goals (SDGs). Inspired by international best practices and grounded in community

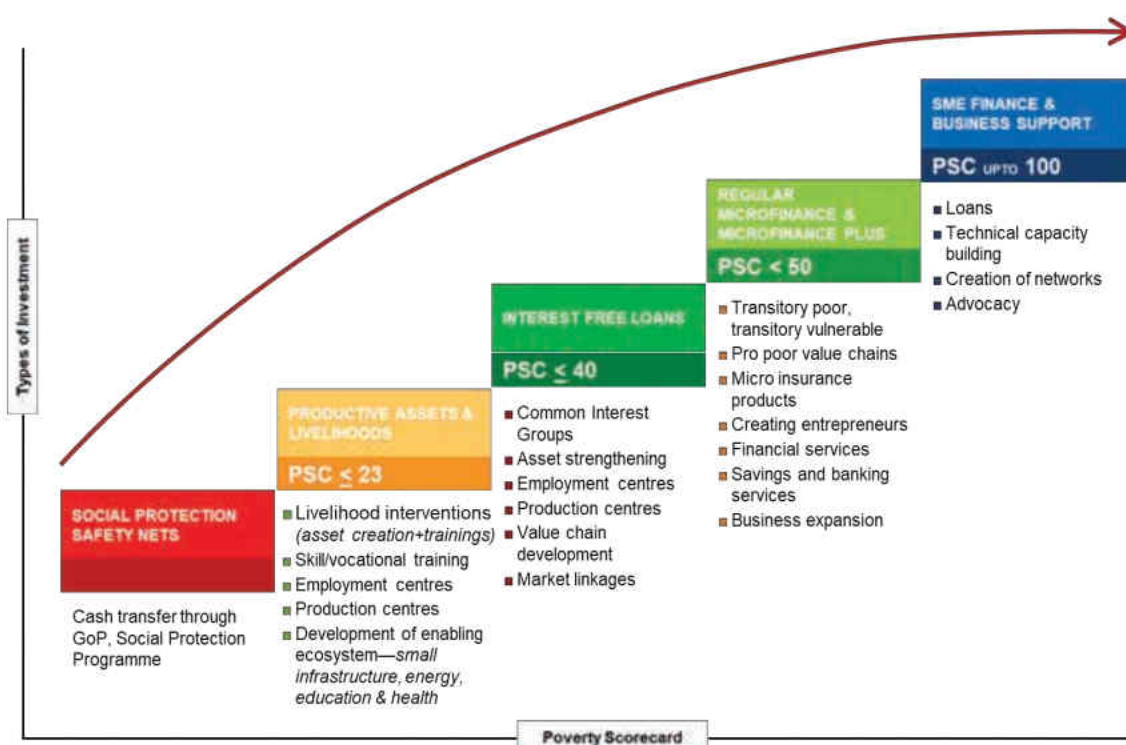
participation, the model leverages social capital to lift households out of extreme poverty and integrate them into mainstream economic activity.

Scale of Impact: Empowering People, Strengthening Systems

With a nationwide outreach, PPAF has established over 171,000 community institutions, representing 2.67 million members—63 percent of whom are women. These platforms promote participatory governance, inclusive planning, and grassroots accountability. On the financial inclusion front, PPAF has disbursed more than 3.5 million

interest-free loans, 56 percent to women, amounting to Rs 129.19 billion (including reflows) under the Prime Minister's Interest-Free Loan (PMIFL) Programme empowering thousands of low-income individuals to start or expand businesses and increase household income.

Recognizing the role of enterprise in inclusive growth, PPAF has supported 963 small and medium enterprises (SMEs), 44 percent of which are women-led. Since 2021, Rs. 1,003



million in matching grants have been provided to 371 SMEs and Rs 616.37 million facilitated as loans to 345 SMEs. These businesses were also trained in business planning and financial literacy, helping them scale and integrate into value chains.

enterprise training for more than 3,000 individuals, promoting inclusion and community participation.

Building Resilient Communities: Climate Action and Infrastructure

Development

In the realm of climate change and green energy, PPAF has installed 1,450 renewable energy projects generating 14 megawatts of clean energy, benefiting more

than 586,100 individuals. It has conserved 2.23 million cubic meters of water and planted 130,000 trees, aligning with Pakistan's national climate action plans.

water, sanitation, irrigation, and local agriculture services.

PPAF's disaster response capability has been consistently tested and proven. In recent years, it has responded to droughts, earthquakes, floods, and the COVID-19 pandemic. During the 2022–2023 floods alone, it provided emergency relief to over 87,600 households—demonstrating agility, effectiveness, and compassion in crisis response.

Human Development: Bridging Gaps in Education and Health

PPAF's development footprint extends well beyond livelihoods into



Further supporting livelihood generation, during the reporting period, FY 2024–2025, PPAF transferred 465 productive economic assets—31 percent to women—and trained 1,584 individuals in vocational skills, nearly half of them women, in sectors such as livestock, agriculture, and embroidery. Tailored programmes for people with special needs include the distribution of over 39,000 assistive devices and



To enhance basic living standards and promote social cohesion, PPAF has implemented 34,590 infrastructure projects, benefiting 16.92 million people—51 percent of them women. These projects improve access to

critical human development sectors. It has supported 2,866 educational facilities, including over 1,500 public schools and five tele-education centres, facilitating the enrolment of more than 432,800 children, 45 percent of whom are girls. Among them are 10,000 children with disabilities, including

Graduation Out of Poverty: Transitioning from Dependency to Self-Sufficiency

A recent analysis of **334,596 households** who were common beneficiaries of PPAF, and the Benazir Income Support Programme (BISP) revealed that 108,043 (32 percent) are now in a position to graduate from the BISP social safety net.

those who are blind or deaf. In healthcare, PPAF has strengthened access to primary health and nutrition services, supporting 968

partnerships with leading international institutions such as the World Bank, EU, KfW, IFAD, AICS, USAID, and UNHCR. These partnerships



are anchored in a shared commitment to transparency, accountability, and measurable impact. With a programme portfolio exceeding Rs 21 billion, PPAF continues to

community health centres and enabling 15.4 million consultations—56 percent for women and girls. In the last nine months alone, more than 38,000 consultations were facilitated.

operate as a trusted platform for channelling resources to the most underserved communities across Pakistan.

Policy Recommendation: From Poverty to Prosperity

Strategic Partnerships: A Model of Trust and Accountability

PPAF's achievements are underpinned by strong

The Government of Pakistan could scale up PPAF's proven Poverty Graduation Model to transition beneficiaries from income support to

sustainable livelihoods.

By systematically graduating capable households, the government can expand coverage to new vulnerable and eligible populations. This strategic shift will enable a more resilient, self-reliant society and align public spending with national development goals of inclusion, productivity, and shared prosperity.

PPAF Wins Energy Institute Award for Green Workforce Excellence

In recognition of its innovation in promoting a skilled and diverse green workforce, PPAF received the Energy Institute Award 2024 in the "International Workforce" category.



The writer is a veteran journalist with extensive experience in investigative reporting, human rights, and social issues.