

INTEREST FREE LOAN PROGRAM (PHASE 2)

PROGRAM OBJECTIVES

MAIN OBJECTIVES

Wage employment	Food security	Financial inclusion	Self-employment
Market access	Social services	Income diversification	Women's empowerment
Social cohesion	Productivity	Social inclusion	Climate resilience

PROGRAM DESCRIPTION

The program supports micro-enterprises of the poor and marginalized in Pakistan, with loan centers offering business advisory services, market linkages, skill training, and input suppliers.

PROGRAM COMPONENTS



TRANSFER



COACHING



BUSINESS CAPITAL



FINANCIAL SERVICES FACILITATION



WAGE EMPLOYMENT FACILITATION



MARKET LINKS



SKILLS TRAINING



CLIMATE RESILIENCE SUPPORT

AVERAGE PROGRAM DURATION FOR PARTICIPANTS

Under one year	Between one and three years	More than three years
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DO PARTICIPANTS ACCESS COMPONENTS IN A SPECIFIC SEQUENCE?



DIGITIZATION

COMPONENTS DELIVERED DIGITALLY

TRANSFER	COACHING	BUSINESS CAPITAL
FINANCIAL SERVICES FACILITATION	MARKET LINKS	SKILLS TRAINING
CLIMATE RESILIENCE SUPPORT	WAGE EMPLOYMENT	



BASIC PROGRAM INFORMATION

COUNTRY

Pakistan

REGION

South Asia

LEAD IMPLEMENTING AGENCY

Pakistan Poverty Alleviation Fund (PPAF)

TYPE LEAD IMPLEMENTING AGENCY

NGO

START DATE

05/01/2021

END DATE

06/01/2025

P-CODE (WB PROGRAMS)

DNA

GLOBAL PRACTICE (WORLD BANK)

Non-WB



COUNTRY INFORMATION

LENDING CATEGORY (WB ONLY)

Blend

FCV COUNTRY (WB FY24 LIST)

No

TOTAL POPULATION (MILLION)

231.40

POVERTY HEADCOUNT (NPL) (%)

21.90%

POVERTY HEADCOUNT (\$2.15/DAY (2017 PPP)) (%)

4.90%

POVERTY HEADCOUNT (MPI) (%)

38.33%

NO. ECONOMIC INCLUSION PROGRAMS IN THE COUNTRY

7

NO. BENEFICIARIES (DIRECT & INDIRECT) OF ECONOMIC INCLUSION PROGRAMS IN THE COUNTRY

2,935,971



PARTICIPANT PROFILE

TARGETED POVERTY GROUPS

Poor

Ultra-poor

PRIORITY VULNERABLE GROUPS

Women

Youth

Persons with disabilities



ELIGIBILITY CRITERIA



PARTICIPANT IDENTIFICATION METHODS

Community-based targeting

Geographic targeting

Proxy Means Test



PLANNED RESEARCH AND EVALUATION

EVALUATION/RESEARCH TYPES

IMPACT EVALUATION TOPICS

NAME RESEARCH PARTNERS
TBA

DATE WHEN IMPACT EVALUATION RESULTS AVAILABLE

TBA

Data submitted as of 04/17/2023, through PEI's Landscaping Survey.

For more information on the survey [click here](#).

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PROGRAM COVERAGE

DIRECT PARTICIPANTS

133,354

DIRECT & INDIRECT BENEFICIARIES

841,464

PERCENTAGE FEMALE PARTICIPANTS

51-75% of participants

Share of country population (%)

: 0.36

Area/s

: Mix (urban & rural)

Share of poor (national poverty line) (%)

: 1.66

Geographic coverage

: National coverage

INSTITUTIONAL ARRANGEMENTS

ORGANIZATIONS

INVOLVED IN IMPLEMENTATION

PROVIDING FINANCING

National/central government



Regional/district government



Local/municipal government



Non-governmental organization



Community



Financial Service Provider



World Bank



Multilateral (not WB)



Bilateral organization



Private sector organization



COMMUNITY ENGAGEMENT

COMPONENTS DELIVERED THROUGH COMMUNITY

COMMUNITY STRUCTURES LEVERAGED FOR PROGRAM DELIVERY

- Transfer
- Business capital
- Wage employment facilitation
- Skills training
- Coaching
- Financial services facilitation
- Market links
- Climate resilience support

- Informal community groups
- Formal community groups
- Local governance groups
- Community individuals
- Other community structures

LEARN MORE

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CONTACT US



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