

SESSION 9

BUILDING RESILIENCE THROUGH SUSTAINABLE LIVELIHOOD

Building Block 4: Programmes and Delivery Systems for Adaptive Social Protection

Case Study of Akhuwat, An Innovative & Successful Model

Dr. Muhammad Amjad Saqib, Chairman, Akhuwat



Empowering Communities through Interest-Free Microfinance, Fee-free Education and Social Solidarity (Mawakhat).

2nd National Social
Protection Conference

24th – 26th February 2025 | Karachi



- 1. Resilience:** The ability of individuals and communities to withstand, adapt to, and recover from adversities
- 2. Sustainable Livelihood:** A way of earning a living that ensures long-term economic security while preserving environmental and social resources

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1. Founded in 2001, with the mission to alleviate poverty by empowering socially and economically marginalized communities. Building Resilience Through Sustainable Livelihood
2. Promoting inclusivity based on the ideology of Mawakhat
3. Empowering communities and individuals through interest free microfinance and education
4. Developing community support system – unique blend of 'haves' and 'have nots'
5. Providing fee-free education to marginalized communities



Vision

A poverty free society built on the principles of compassion and equity

Mission

To alleviate poverty by empowering socially and economically marginalized families through interest free microfinance and by harnessing entrepreneurial potential, capacity building social guidance and fee free education



Microfinance

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Principles



QARZ-A-HASAN OR BENEVOLENT LOAN

Providing interest-free loans to the poorest of the poor.

RELIGIOUS PLACES

Using religious spaces such as Mosques, Churches and Temples for loan disbursements and social guidance.

SPIRIT OF VOLUNTEERISM

Developing a culture of volunteerism to minimize operational cost

BORROWERS TO DONORS

Converting our borrowers to become donors to restore their dignity & promote reciprocity

NO DISCRIMINATION

No discrimination on the basis of caste, colour or creed.

INCLUSIVE APPROACH

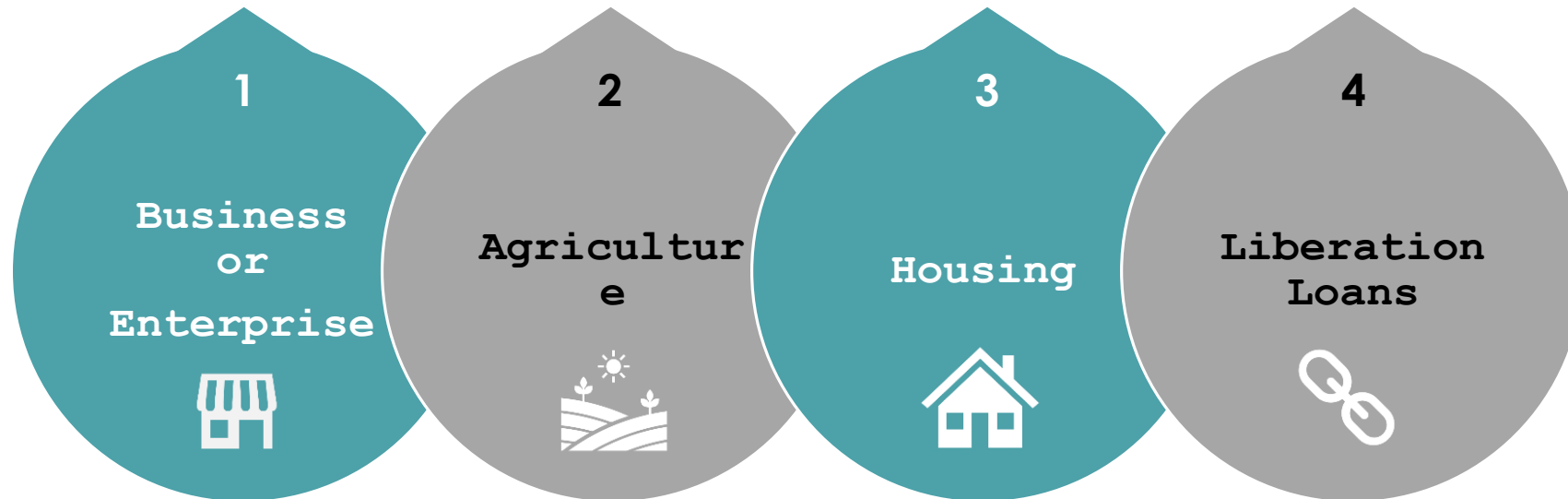
Incorporating special programs for marginalized groups
Holistic Model

RECIPROCITY

A virtuous cycle of good deeds being replicated throughout the society.



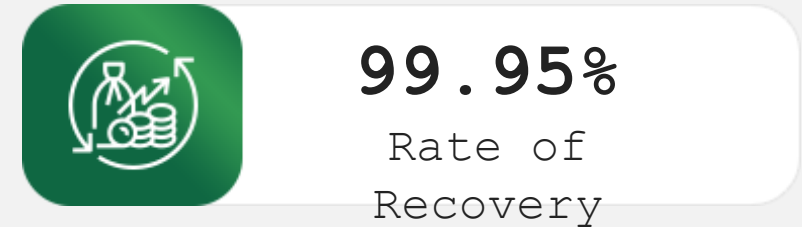
Microfinance Products



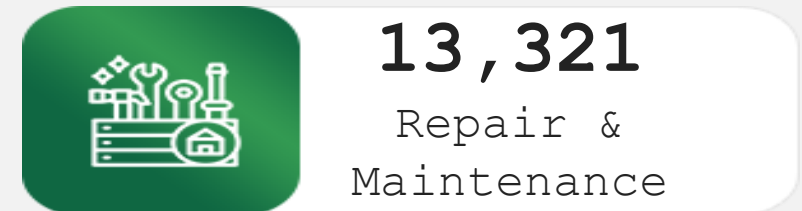
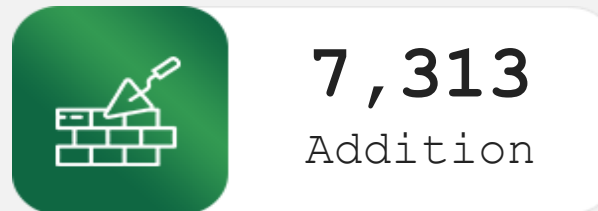
Progress of Housing Finance



As on 31st January 2025:



Purpose of Financing:



Progress of Agriculture Loans



As on 31st January 2025:



438,255

No. of
Loans



PKR 22.25

Billion
Disbursed



100%

Rate of
recovery



95%

(Male)



5%

(Female)

Progress of Enterprise Loans



As on 31st January 2025:



**5.98
Million**

No. of Loans



99.95%
Rate of
recovery



PKR 200 Billion
Amount Disbursed



54% (Male)



46% (Female)

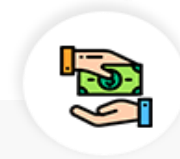
Akhuwat Islamic Microfinance Overall Progress

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As on 31st January, 2025



Type of Loans	No. of Loans	Disbursed Amount PKR
Enterprise	5.98 Million	200.38 Billion
Agriculture	438,255	22.25 Billion
Housing	61,279	32.27 Billion
Total	6.47 Million	254.9 Billion



800+ Branches
in **400+**
Cities



56% (Male)



44% (Female)



575,260
Active Loans



PKR 44.92
Billion
Outstanding
Amount



99.95%
Rate of
recovery

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Education: Providing fee-free education to under privileged but talented students of Pakistan.

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Akhuwat College, Kasur



**Govt. NJV School,
Karachi**



Akhuwat College Faisalabad



**Akhuwat College for
Women Chakwal**



**Akhuwat PSSP Schools
(600 Govt. Schools)**



**Information Technology
Short term training**

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Conclusion – Lessons Learnt – I



Linking Resilience and Sustainable Livelihood

1. Access to capital enables individuals to start or expand businesses:
Economic empowerment
2. Encouraging stronger mutual & community bonds through shared responsibility: Social empowerment
3. Building resilience through sustainable livelihood is not just about financial support, it is about inculcating trust, dignity, hope, self-resilience and social connections
4. Empowering marginalized groups, especially women drives equitable societal progress
5. Interest-free lending is a viable alternative to conventional models and charity

Conclusion – Lessons Learnt – II



Linking Resilience and Sustainable Livelihood

6. Poverty can not be alleviated by doing business with poor or through charity & Doles. It needs compassion, solidarity and friendship to create a more equitable world
7. Involving indigenous institutions - Loans are disbursed in religious places; mosques, churches, temples to inculcate trust, accountability and community solidarity
8. Non-discrimination on caste, color, creed, political affiliation and faith an inclusive society
9. Spirit of volunteerism
10. Public Private Partnership

Scaling Up



As we look ahead, the question remains: How do we scale these efforts?

- 1. Policy Alignment:** Government policies must prioritize skills development, social protection, and economic inclusion. A cohesive, multi-sectoral approach can maximize impact
- 2. Collaboration:** Partnerships between government agencies, NGOs, private sector players, and local communities are crucial. Collective action amplifies results
- 3. Data-Driven Strategies:** Continuous monitoring and evaluation ensure that programs are responsive, effective, and adaptable to changing needs
- 4. Community Engagement:** Sustainable change starts at the grassroots level. Listening to local voices and involving communities in decision-making ensures relevance and ownership



Together, we can turn challenges
into opportunities and ensure
that no one is left behind.

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Thank You

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