

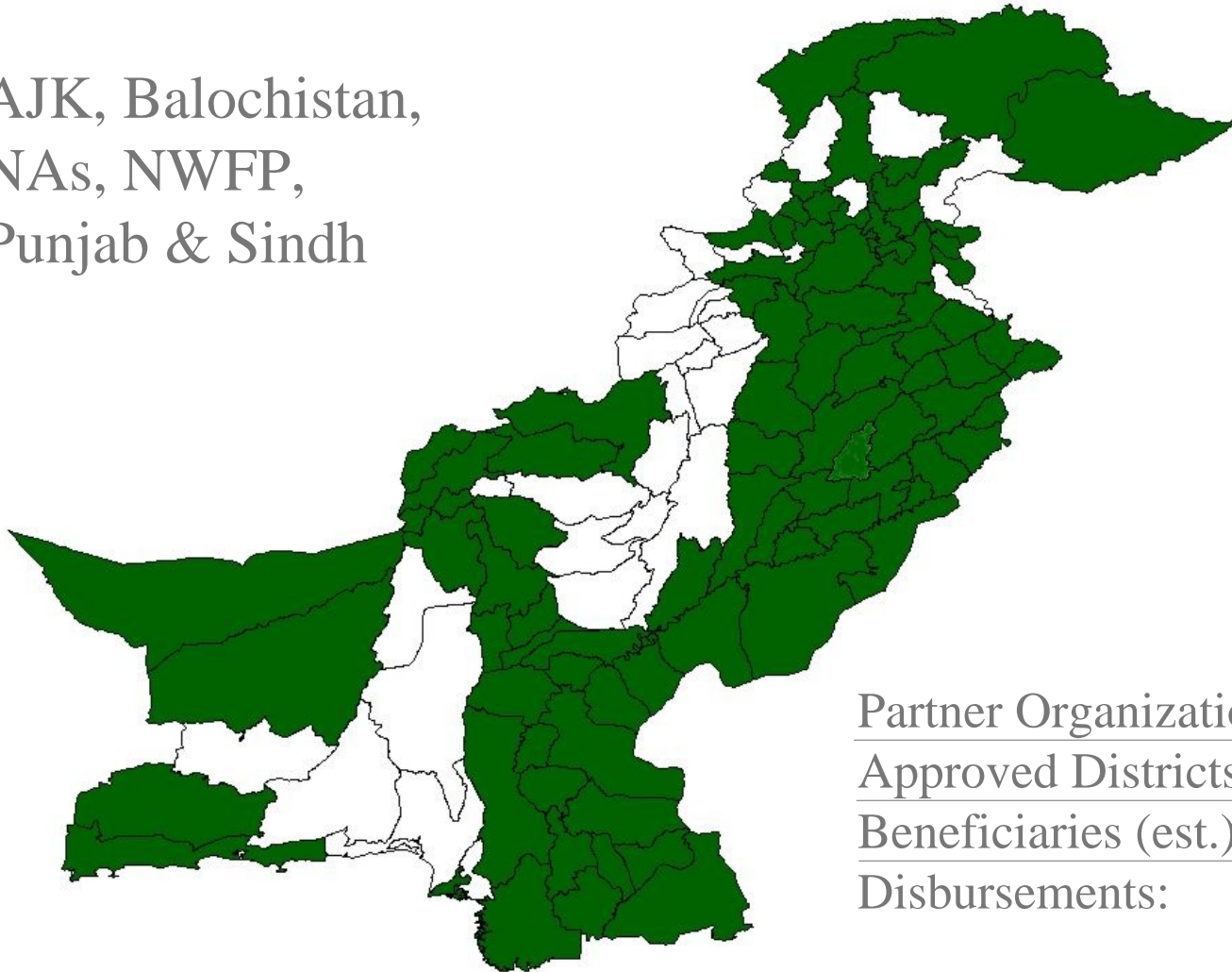
# **New Initiative for Economic Empowerment of Rural Population**



- **Increase Non-Farm Rural Income**
- **To Harness local opportunities that exist-  
( Increase ROI)**
- **Maximize Output Out of Existing  
Resources- PPAF/Khushali Bank**

# Outreach

AJK, Balochistan,  
NAs, NWFP,  
Punjab & Sindh



Partner Organizations:	52
Approved Districts:	94
Beneficiaries (est.):	> 7 m
Disbursements:	Rs. 8.2 b

# PPAF at a glance

(Cumulative as of December 31, 2004)

## Geographical Coverage

<b>Districts</b>	<b>94</b>
<b>Tehsils</b>	<b>220</b>
<b>Villages (CED)</b>	<b>12,754</b>
<b>Villages (CPI)</b>	<b>6,376</b>
<b>Partner Organizations</b>	<b>47</b>
<b>Field Offices of POs Supported</b>	<b>206</b>

# Programme Outreach

## Beneficiaries *(million)*

Sectors	Women	Men	Total
Credit & Enterprise Development (CED)	1.16	1.37	2.53
Community Physical Infrastructure (CPI)	1.92	2.59	4.51
Human & Institutional Development (HID)	0.04	0.06	0.10
<b>Total</b>	<b>3.12</b>	<b>4.02</b>	<b>7.14</b>

## Communities/Groups Organized *(number)*

Credit & Enterprise Development (CED)	34,775
Community Physical Infrastructure (CPI)	9,157
Micro Credit & Enterprise Development (CED)	<i>(number)</i>
Number of Loans Disbursed	424,017
PPAF Recovery Rate	100%

## Community Physical Infrastructure (CPI) *(number)*

CPI Schemes Initiated	7,831
CPI Schemes Completed	5,289

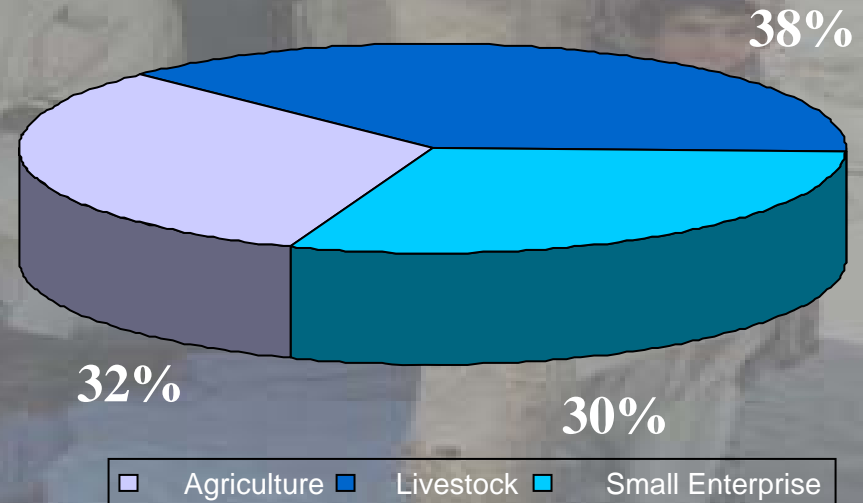
## Human & Institutional Development (HID) *(number)*

Communities and Staff Trainings conducted	2,972
Training Participants	94,240

# Credit & Enterprise Development

Dec'04

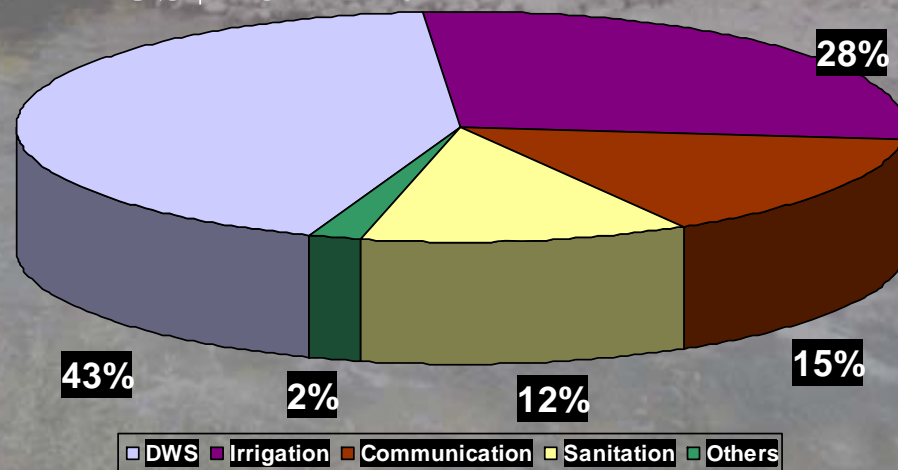
- Districts 78
- Partner Organizations 35
- Community Organizations 34,775
- Sub-loans 423,430 (48% women)
- Disbursements US\$ 71 million
- Repayment Rate 100%



# Community Physical Infrastructure

• Districts	84
• Partner Organizations	32
• Community Organizations	9,157
• Projects approved / initiated	12,110 / 7,831
• Average Completion Time (days)	120
• Disbursements	US\$ 28 million

Dec '04



- 130 service outlets;
- 64 districts of the country
- 400,000 loans
- Rs. 4.0 billion predominantly Rural portfolio
- 33% women clients

# *Khushhali Bank*

<b>Province</b>	<b>Punjab</b>	<b>NWFP</b>	<b>Sindh</b>	<b>Balochistan</b>	<b>AJK</b>	<b>Total</b>
<b>Branches</b>	<b>24</b>	<b>5</b>	<b>12</b>	<b>10</b>	<b>1</b>	<b>52</b>
<b>District Service Centers</b>	<b>10</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12</b>
<b>Service Centers</b>	<b>33</b>	<b>-</b>	<b>28</b>	<b>7</b>	<b>-</b>	<b>68</b>
<b>Presence in Districts</b>	<b>34</b>	<b>7</b>	<b>12</b>	<b>10</b>	<b>1</b>	<b>64</b>

# Khushhali Bank

## Year-wise Position

Year	Branches & District Service Centers	Loans Serviced		Active Clients		Disbursement	
	Operational	For Year	Cumulative	For Year	Cumulative	For Year	Cumulative
2000	4	1,311	1,311	1,272	1,272	12,427,000	12,427,000
2001	20	19,813	21,124	12,713	12,755	190,521,808	202,948,808
2002	31	66,751	87,875	54,806	56,226	681,013,800	883,962,608
2003	38	101,049	188,924	36,550	92,776	1,026,681,600	1,910,644,208
2004	64	181,539	370,463	82,283	175,059	1,831,874,890	3,742,519,098
2005	64	42,056	412,519	42,056	173,239	440,431,020	4,182,950,118

# Future Plans

- 75 Districts
- Annual Disbursement Rs 3.0 billion
- Strategic Focus on Rural Area

# Vocational Training *Concept*

