



FINANCIAL SERVICES FOR ALL IN A POVERTY FREE & GENDER EQUITABLE SOCIETY

Kashf Foundation: 22 Years of Making a Difference

Kashf's mission and vision is to empower females for a poverty free and gender equitable society. In the past 22 years women headed businesses have increased ten fold and Kashf believes in making every effort to enable these talented women to achieve their full potential. Set up in 1996, the Foundation has disbursed over 3.3 million loans amounting to over PKR 66 billion. Its footprint spans across every province in Pakistan, enabling more than a million poverty-stricken families to improve their standard of living.

Women Entrepreneurs on the Rise: Financial Literacy Trainings

Kashf Foundation firmly believes in the success of its women entrepreneurs and for 22 years, it has helped millions of low-income women to set up their own business. In order to ensure these women achieve their business goals Kashf provides financial education to help improve their financial management skills and business management capacities to reduce the risk of failure.

Kashf has reached over 1.5 million households through its network of 260 branches through these trainings. Around half the beneficiaries who received these educational trainings had received no formal schooling but upon receiving it, trainees reported enhanced knowledge on financial management.

Using participatory learning techniques and adult pedagogy principles, Kashf was able to provide relevant and relatable content to its clients which they could practically use in their everyday business dealings. According to a third party impact assessment report undertaken on the trainings, trainees reported that their monthly income increased by 33% and further, nearly 85% of them felt that their decision-making authority increased.

Kashf plans to conduct more of these on-going financial trainings in the coming 6 months, targeting more than 5,000 low-income women micro-entrepreneurs.



"In the beginning I was struggling to establish my tailoring business but the training taught me smart financial management skills that helped me save and budget my households and business expenses."

Sajida Bibi

Kashf Foundation Newsletter



A COMPANY SET UP UNDER SECTION 42 OF THE COMPANIES ORDINANCE, 1984



"Kashf's innovative women friendly services have enabled millions of entrepreneurs to improve their lives and contribute to their household's economic wellbeing. These women stand as notable examples in society for having the courage and aspiration to rise and to succeed in whatever they choose."

**Ms. Roshaneh Zafar, Managing Director
Kashf Foundation**

Institutional Dashboard



Active Clients
320,000



Total Employees
2,609



Areas of Operations
All Provinces through 260 branches

Kashf's Vocational Schools: Dens of Talent

Established since 2014, Kashf's vocational schools teach beautician, fashion designing, domestic tailoring and embroidery courses to women who want to learn but are at a disadvantage due to lack of education. In an effort to empower these women and enhance their skills, Kashf Vocational Schools have graduated more than 1500 students till date. Training includes theory, video sessions, demonstrations, and practicals. This year, 11 students were registered in the LUMS Urban Youth Entrepreneurship course to further develop their business. These schools operate from districts of Lahore, Sialkot and Khairpur. In October 2017, Kashf has opened 4 more vocational centers for football stitching in Gujrat and Gujranwala. These schools have been supported by the Punjab Skills Development Fund, Coca Cola Foundation and OMV.



"I was always interested in fashion designing and this training equipped me with all that I need to know about this skill. I have learnt how to stitch gents and ladies suits, waistcoats and frocks for children. They also taught us about the different kinds of fabrics and color palettes. Furthermore, they taught us financial education and entrepreneurship skills. Thanks to this comprehensive training, I am in the process of opening a boutique to support my household with income generation."

Arooj Nadeem – A Graduate of Kashf Vocational School

Documenting Client Success Stories



From Poverty to Prosperity – Fakhra's Poultry Farming Enterprise

Fakhra bibi's husband is a laborer and she herself was a housewife before. Despite her husband being a daily wager in the small town of Jalalabad in Jhang. Irregular source of income would not fulfil the needs of the whole family. As a result, there wasn't enough moeny to pay school fees.

Luckily, Fakhra was introduced to Kashf's ultra-poor programme where interest free loans are provided. Since she had a very low household income, she received Kashf's help to establish a small poultry farm. It gradually flourished because of her hard work and devotion. Her livelihood has improved greatly due to her dedication towards poultry farming. She and her husband are now capable of earning sufficiently to maintain a household and even send their children to school.

"Microfinance has opened many possibilities for my family. We now have food on our table and my children no longer go to sleep hungry,"

Fakhra Bibi.

Mastering the Art of Beauty – Aqeela's Flourishing Beauty Salon

Aqeela Bibi lives in a very conservative part of the city in Haripur, KPK- a district where most women are confined to their homes. Despite the strict patriarchal society she grew up in, Aqeela was often inspired by stories of economically independent women and always wanted to establish a business of her own. However, relatives and her family always discouraged these notions telling her that 'good' women do not work outside their homes.

A few years ago when poverty was getting the best of her family, she decided to take matters into her own hands. Without caring about the opinions of others, she set up a basic hair salon. Considered as a bold move by many in her community, they told her it would not work but determined to succeed; Aqeela sought Kashf's financial assistance to invest in her business. The financial services enabled Aqeela to purchase equipment and beauty products. Today, Aqeela has an increasing client base, has hired 2 other employees to help her and is able to singlehandedly provide for her children's needs.



"The same relatives, who underestimated me and taunted me for aspiring to be financially independent, now come to me for help. I now want to expand my business further."

Aqeela

Kashf's Social Advocacy Interventions

In a developing country like Pakistan increasing public awareness on social issues is essential. In order to advocate and effectively drive social change that allows audiences to change perceptions and current attitudes, Kashf has used multiple media tools such as Social Theatre Performances, Television Dramas and Radio Series to innovatively address women's issues.

Social Theatre Performance: Shadi Meri Guriya Kee

With powerful expressions and a hard-hitting storyline, Shaadi Meri Guriya kee, enraptures the audience in Bahawalnagar. They want to know what happens to Fatima, a 12 year old who thinks she is celebrating her doll's wedding but in reality, her parents have wed her to an old man to settle her father's debt. When the performance ends, the audience is asked whether Fatima should have been married like this. As a result of this, an interactive dialogue follows.

Over the years, Kashf Foundation has performed theatre performances across its network to raise awareness and stimulate dialogue. This interactive approach allows Kashf to effectively communicate key social issues to the community and families at large. Kashf has undertaken more than 100 performances in the current, sensitizing more than 11,000 participants on themes of child marriage and women empowerment.



Radio Campaign: Rehaii

Taking into account the popularity of radio amongst low-income areas across the developing world, Kashf has initiated programming for radio to reach to the households that may not have access to television and/or cable.

The Rehaii Radio Campaign has adapted Kashf's critically acclaimed television series Rehaii for radio to engage a wider audience. The program's main theme is early marriage and the economic empowerment of women. The series highlights the problems created by early marriages, while also providing a solution to address it.

The radio series airs every Monday and Friday at 11:35 AM on FM 101 across Lahore, Sialkot, Multan, Islamabad and Faisalabad.

Television Dramas: Updates and Upcoming Projects

Akhri Station: Work In Progress

Using the mini-series format, Akhri Station showcases the stories of 7 strong female characters that are on a journey of change and empowerment. The forthcoming television drama aims to raise awareness and effectively highlight sensitive issues related to mental health of women, economic struggles, social inequity and more. The drama series, as with all Kashf's media campaigns, provides sustainable solutions to addressing issues faced by women. The program will be launching on television tentatively in January, 2018.



Big Wins for Udaari in Awards Season



Udaari was touted as the most popular television drama of 2016 and this has resulted in Udaari winning multiple awards in this year for its production, story-line and acting.

Lux Style Awards

- 1 Best TV Play
- 2 Best TV Director
- 3 Best Original Sound Track
- 4 Best Actor
- 5 Best TV Writer

IIPA Awards

- 1 Best Actor
- 2 Best Director
- 3 Best Drama
- 4 Jodi Award Drama

HUM TV Awards

- 1 Best Drama Serial (Jury)
- 2 Best Drama Serial (Popular)
- 3 Best Actor (Jury)
- 4 Best Director
- 5 Best Supporting Actor
- 6 Best Writer
- 7 Best on Screen Couple
- 8 Most Impactful Character
- 9 Best Actor in Negative Role
- 10 Honourable Award for Best Child Performance of the year

Beyond Micro-Credit

Educating our Youth for a Better Future: Kashf School Sarmaya

Through Kashf's School Sarmaya program, Kashf Foundation has provided free of cost trainings and financial help to low-cost private schools including infrastructural improvements, computer system upgrades, resource material and more. Since the program's inception in 2013, more than 1500 low cost private schools have been served and trained. As a result, enrollment numbers, retention rate and overall, schools' learning environment has positively increased. Cumulatively the program has impacted over 600,000 students, while an approximate 9,000 teachers and 3500 owners have been trained.



Advanced Literacy Programs for Adolescents and Adults

Kashf Foundation is actively involved in promoting education among all regardless of their age or background. In collaboration with Sindh Education Foundation, 4 literacy training centers opened up this year in Sindh (Makli, Tarayee, Rohoki and Sajawal) where literacy rates are extremely low. These literacy centers aim to provide free of cost education to female adolescents and adults.



Investing in Leadership Capacities of Women

Kashf Foundation's key to success is its capable staff and policies implemented at the company to create equal opportunities for both men and women. Kashf believes in 50% gender balance and development trainings encourage women to continue investing in their careers.

A 2-day Women in Leadership workshop was conducted on July 11th by the senior management for middle management female employees to build their leadership capacities. The training participants learnt about personal and professional development goals, understanding their own strengths and weaknesses, maintaining work-life balance and stress management.

"I joined Kashf as a business development officer 16 years ago and today, I head an entire region. Female culture in this organization is very strong and highly supportive. Policies like time flexibility, equal opportunity in promotions, development trainings and more, have enabled me to build my career. I also received international exposure in Bangladesh and US through Kashf that has changed me as a person."

Noreen Shoukat, Deputy Regional Manager



Get Involved With Our Program - You can contribute and support a woman entrepreneur and her family

Gold Member
PKR 50,000/year

Silver Member
PKR 35,000/year

Bronze Member
PKR 25,000/year

Evergreen Member
PKR 5,000/month

For Contribution:

Contact Us: 042 – 111- 981 – 981 info@kashf.org

Facebook: Kashf Foundation