rizq x CDP Center for Disaster Philanthropy



SUPPORT FOR DISASTER AFFECTED FARMERS

Rajanpur, South Punjab

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MESSAGE FROM THE CEO



At Rizq, we believe that true recovery is not simply about rebuilding what has been lost, but about empowering communities with the resources, knowledge, and opportunities to create a more secure and sustainable future.

Pakistan's recurring climate-related disasters have shown us the urgent need for solutions that address both immediate needs and long-term resilience. Through our partnership with the Centre for Disaster Philanthropy, we have worked alongside disaster-affected communities to restore livelihoods, rebuild homes, and strengthen their capacity to face future challenges.

Supporting smallholder farmers through sustainable agricultural practices is key to ensuring community strength, but also necessary for long-term food security. The work we have done with CDP reflects a shared commitment to creating meaningful and lasting impact, demonstrating that when communities are placed at the centre of recovery, they are better equipped to rebuild with dignity and confidence.

I would like to express my sincere gratitude to the Centre for Disaster Philanthropy for their continued trust and partnership, as well as to our dedicated teams and the communities who have made these efforts possible.

As we look toward the future, Rizq remains committed to developing innovative, climate-smart, and community-driven solutions that go beyond relief and create lasting pathways toward resilience, sustainability, and economic empowerment across Pakistan.

Qasim Javaid

CEO, Rizq

EXECUTIVE SUMMARY

The 2022 floods in Pakistan devastated communities, livelihoods, and agricultural systems, leaving millions of people vulnerable to food insecurity, poverty, and climate-related risks. Recognising the urgent need for sustainable recovery, Rizq partnered with the Centre for Disaster Philanthropy (CDP) in 2023 to implement an agricultural rehabilitation intervention in Rajanpur, South Punjab, through a $150,000 grant.

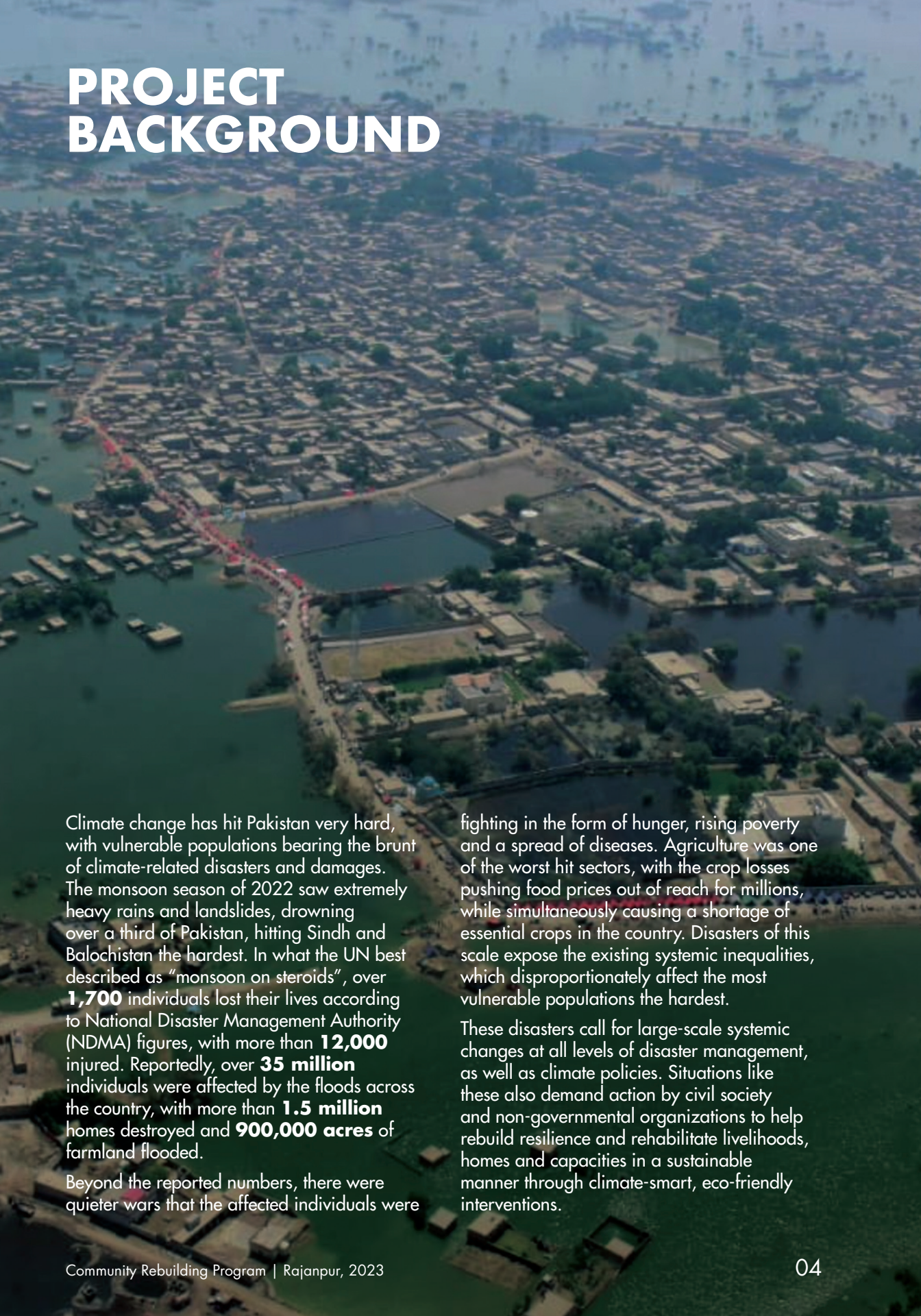
The project aimed to restore the livelihoods of flood-affected smallholder farmers, promote climate-smart agricultural practices, and empower rural communities through sustainable access to resources and financing. Through the provision of interest-free, zero-collateral agricultural loans, 40 farmers were supported with essential inputs to cultivate 200 acres of land. The intervention also introduced climate-resilient farming techniques, farmer capacity-building, and five model demonstration farms showcasing regenerative agricultural practices.

A key component of the project was the installation of five solar-powered tubewells, improving access to reliable and cost-effective irrigation while reducing dependence on conventional energy sources. These interventions contributed to the rehabilitation of agricultural land, improved farming capacity, and recorded yield increases of 40%.

Beyond its immediate impact, the CDP–Rizq partnership laid the foundation for long-term community resilience and sustainable agricultural development. The revolving fund model created an opportunity for continued farmer support, while the Nature-Based Agriculture program enabled Rizq to research and demonstrate environmentally responsible farming practices. The project demonstrates the value of combining immediate livelihood recovery with climate-smart agriculture, affordable financing, and community-led development. By investing in the farmers who sustain Pakistan's food systems, Rizq and CDP have helped create pathways toward stronger rural livelihoods, improved food security, and greater resilience against future climate-related disasters.



PROJECT BACKGROUND



Climate change has hit Pakistan very hard, with vulnerable populations bearing the brunt of climate-related disasters and damages. The monsoon season of 2022 saw extremely heavy rains and landslides, drowning over a third of Pakistan, hitting Sindh and Balochistan the hardest. In what the UN best described as "monsoon on steroids", over **1,700** individuals lost their lives according to National Disaster Management Authority (NDMA) figures, with more than **12,000** injured. Reportedly, over **35 million** individuals were affected by the floods across the country, with more than **1.5 million** homes destroyed and **900,000 acres** of farmland flooded.

Beyond the reported numbers, there were quieter wars that the affected individuals were fighting in the form of hunger, rising poverty and a spread of diseases. Agriculture was one of the worst hit sectors, with the crop losses pushing food prices out of reach for millions, while simultaneously causing a shortage of essential crops in the country. Disasters of this scale expose the existing systemic inequalities, which disproportionately affect the most vulnerable populations the hardest.

These disasters call for large-scale systemic changes at all levels of disaster management, as well as climate policies. Situations like these also demand action by civil society and non-governmental organizations to help rebuild resilience and rehabilitate livelihoods, homes and capacities in a sustainable manner through climate-smart, eco-friendly interventions.

Community Rebuilding Program | Rajanpur, 2023

PROJECT OVERVIEW

After the devastating floods of 2022, while conducting relief operations across Sindh, Balochistan and South Punjab, Rizq teams realised the need to intervene in sustainable agricultural practices, to not only revive livelihoods for the affected farmers, but also ensure long-term food security for the entire country. The aim was to prepare the impacted land for production, and ensure dignified, sustainable livelihoods for these farmers where they do not depend financially on middlemen or informal lenders. In 2023, Rizq partnered with Centre for Disaster Philanthropy (CDP) for the Community-Rebuilding Program in Rajanpur, South Punjab by launching an agricultural rehabilitation intervention against a grant of **$150,000**. The intervention provided 40 small-holder farmers with zero-interest, zero-collateral loans to grow rice and wheat crops.

Objectives

1. Rapid revival of livelihoods for flood-stricken small farmers
2. Incorporation of climate-smart agricultural practices
3. Empowering and rural farming communities



PROJECT FOCUS AREA





Farmer Savings and Recovery

Farmers receive input financing as an in-kind loan package including climate-resilient seed, fertilisers, micronutrients and pesticides. Approximately 70 to 80 percent of total program capital is deployed directly into productive inputs. Packages are standardised for quality control but delivered with advisory support that is responsive to field conditions, ensuring that the farmers do not only earn the amount to cover for the loans, but are also able to make profits that can help them recover financially from the losses caused by floods.

Creation of a Revolving Monetary Fund

CDP and Rizq both have a keen interest in ensuring self-sustaining models are developed, and a central design principle of KDP is its ability to gradually cover its own operating costs while continuing to prioritise farmer affordability and protection. This model - by ensuring a high loan recovery rate, provides for a running monetary fund which can be repeatedly utilised to target more farmers.

Climate-smart Agricultural Practices

By supporting crop diversification, low-impact farming practices as well as model farms for climate-smart testing, KDP trains farmers to shift towards climate friendly practices. Further, the field officers also inform farmers on climate-smart practices across the process, from fertiliser and water utilization to disposal of crop residue.

IMPLEMENTATION ACTIVITIES



Community Rebuilding Program | Rajanpur, 2023

1. Agricultural Rehabilitation & Capacity-Building

The first area of implementation was the provision of agricultural inputs along with agroadvisory services to the enrolled farmers. This included the following two key activities:



1.1

Input Provision & Revolving Fund Creation:

40 impoverished small farmers in Rajanpur were provided with the agricultural inputs they require to be able to grow wheat and cotton on 5 acres of land for an entire cropping year. These farmers were shortlisted after detailed assessments and fulfilment of criteria. The agricultural inputs included high-quality fertilizers, pesticides and other macronutrients for soil health, along with climate-resilient seeds. These were provided to the farmers at market rates at the beginning of the cropping cycle, leading to higher yields and improved incomes.

Since these were provided in the form of interest-free loans, this intervention helped created a revolving fund, which could be re-invested into empowering more farmers in upcoming cycles, hence creating long-term economic growth across the region.



1.2

Farmer Capacity-Building Training Sessions

This input provision was supplemented by 6 training sessions aimed at building farmer capacity for more effective input utilisation, agricultural best practices, and farm management. The training will be conducted by Rizq's team of agricultural experts and Agricultural Field Officers (AFOs).

2. Demonstration of Climate-Smart Agriculture Practices

Beyond rehabilitation of affected land and communities, Rizq and CDP also aimed to incorporate climate-smart agricultural practices by training of farmers to help mitigate impacts of future climate-related disasters in the following ways:



2.1 Model Demonstration Farms Developed:

Five model farms were developed, spanning an acre each, to demonstrate the cost-effectiveness, yield competitiveness, and overall viability of implementing climate-smart agriculture practices. The practices implemented in these model farms included no-tillage, soil hardpan breaking, agroforestry, and laser-levelling, and are aimed at preserving soil health, reducing chemical input utilisation, and decreasing GHG emissions.



2.2 Low-Tillage Land Preparation:

A subset of the climate-smart agriculture practices were extended to all targeted farmers, including soil hardpan breaking, crop laser-levelling, and rotavating. These effective climate-smart agricultural practices are relatively easy for farmers to adopt, with the only barrier being the prohibitive initial cost.

3. Installation of Solar-Powered Tubewells

5 solar tubewells were installed throughout Rajanpur, providing farmers with cost-effective access to irrigation water throughout both the wheat and cotton cropping seasons. Since the region suffers from unreliable access to electricity and frequent grid interruptions, a solar tubewell allowed for a continuous supply of irrigation water. It was also a cost-effective source of water for the impoverished community, with no major costs aside from the initial installation fees, and no fuel resourcing requirements.



KEY IMPACT

40
small-holder farmers supported

200
acres of land rehabilitated

40%
higher yields recorded



STORY OF CHANGE



Allah Baksh is a small-holder farmer with a total of 3 acres of land to his name in the district of Rajanpur. With a total of 6 family members in his house, and him being the sole breadwinner, Allah Baksh was devastated after the floods of 2022 destroyed his nearly ready wheat crop - one he had been relying on for earnings. When he was enrolled into the program, he was skeptical whether he would actually be able to see a difference. To his surprise, he earned double the amount that he usually did in his previous crop cycles. He plans to utilise the money to fix his house which was destroyed during the floods, ensuring a safe shelter for his family.

> God has been very kind for introducing me to the Rizq and CDP teams. They have supported us so well throughout these months - I now feel much more in control of what I grow and how!



Abdul Karim is a small farmer from Rajanpur, owing 5 acres of land - barely enough to make ends meet for his family of three children. He had a dream to send his oldest son to school and was relying on his rice crops to begin the enrolment process - but to his disappointment, the crop was wasted in the floods.

When he enrolled for the program, he had only one wish: earn enough to send his son to school. Today, he is ecstatic to not only be able to enrol his son, but also save some money - a luxury he was never able to afford before.

> When the floods came, I felt so hopeless - I thought I had lost everything. How was I going to feed my children and send them to school? But with the support we have received in these months, I am now determined to put in more effort so all of my children can become educated.

PROJECT OUTCOMES

Beyond numerical impact, the project also helped create long-term community impact, as well as opening new opportunities for Rizq's agricultural interventions. These included following key outcomes:



Community Impact

The CDP x Rizq partnership directly supported the families of 40 small farmers, providing inputs, machinery assistance, and access to solar tubewells, enabling them to restore their livelihoods in the aftermath of the 2022 floods, with ripple effects reaching beyond the immediate beneficiaries. The farmers enrolled were amongst the most vulnerable in the region, with small landholdings, large dependent families, and no access to affordable financing. This project provided them with the tools and resources to reclaim their fields and financial security.

Environmental Impact

Beyond economic recovery, the partnership allowed Rizq to introduce and implement climate-smart agriculture through an initiative termed as the "Rizq Kashtakari Qudrat Ke Sath" (Nature-Based Agriculture) program. This program established five model regenerative farms in Rajanpur, employing practices like minimal tillage, agroforestry, and integrated pest management (IPM). This allowed Rizq to conduct strong research into alternative farming practices, which can be scaled up to reduce environmental impact of agriculture, and when employed at scale, help mitigate risks of climate disasters.



Benefits for Rizq

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CONCLUSION

Rizq and CDP have developed an avenue for continued support, building grassroot level capacities of communities to help create a sustainable channel of development that goes beyond one-time provision of relief and charity.

Furthermore, this partnership has allowed Rizq to ensure food security by targeting communities at the grassroots level, because no long-term transformation can happen unless the producers of food are secure, empowered and trained according to modern technologies and the changing climate situation.

The program had one core philosophy: rebuilding through community-led, locally-resourced methods. This reflects Rizq's broader model of pairing immediate recovery support with longer-term resilience, across the agricultural sector. We are grateful for the support from CDP for intervening in one of the poorest, most neglected areas, and helping us bring hope back into this region.

Watch Full Project Highlights

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