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SMALLHOLDER FARMER REHABILITATION

Program 2026

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MESSAGE FROM THE CEO

At Rizq, we believe that sustainable change begins by restoring people's ability to stand on their own feet. For the farmers who feed our nation, this means more than providing relief after a disaster; it means rebuilding the foundations of their livelihoods, strengthening their confidence, and ensuring they have the resources to move forward with dignity.

The floods of 2025 brought immense hardship to farming communities across Pakistan. For smallholder farmers, the loss of a crop is not simply an agricultural setback - it is the loss of income, security, and the hope of a better future for their families. Supporting these communities requires a long-term commitment that goes beyond immediate assistance.

The Smallholder Farmer Upliftment Program, 2026, in partnership with Pledges, reflects our shared belief that farmers deserve access to fair financing, quality inputs, knowledge, and reliable markets. The progress achieved through this initiative is a testament to what becomes possible when communities, partners, and field teams work together toward a common purpose.

I would like to express my sincere gratitude to Pledges for their trust and partnership, to our field teams and agricultural experts for their continued dedication, and most importantly, to the farmers who have placed their faith in this journey.

As we look ahead, our commitment remains clear: to empower farmers, strengthen food systems, and build a future where rural communities are better equipped to withstand the challenges of climate change. This program is not an endpoint, but another step toward a more resilient and equitable agricultural ecosystem in Pakistan.



Qasim Javaid
CEO, Rizq

EXECUTIVE SUMMARY

The 2025 floods severely disrupted agricultural livelihoods across Pakistan, leaving smallholder farmers in Khanewal struggling with damaged farmland, lost crops, and limited financial resources for recovery. In response, Rizq, in partnership with Pledges, launched the Smallholder Farmer Upliftment Program, 2026, building on the Kisaan Dost Program's commitment to restoring farmer livelihoods through sustainable, dignity-centered interventions.

The program provided 71 flood-affected farmers in Kabirwala, Khanewal, with zero-interest, zero-collateral agricultural financing, land rehabilitation, quality agricultural inputs, and field-based agronomic advisory. Through maize cultivation, the intervention aimed to restore productive capacity, improve yields, and create pathways toward financial recovery and resilience.

Over the course of nearly six months, Rizq's field teams supported farmers through onboarding, land preparation, input distribution, crop monitoring, harvesting, and market linkages. The program covered 321 acres of farmland, achieving an average yield increase of 45% and a loan repayment rate of 98%. Farmers were also connected with institutional buyers through buy-back arrangements, enabling timely payments and improved market access.

Beyond its immediate agricultural outcomes, the program demonstrated the potential of revolving financial support, climate-smart farming practices, and farmer-centered partnerships to create sustainable recovery mechanisms. The experience of farmers such as Umer Hayat highlights how improved agricultural productivity can contribute to household recovery and the restoration of safe livelihoods following a disaster.

The partnership between Rizq and Pledges has laid the foundation for continued support to flood-affected farming communities. Building on this model, the partners have initiated a second phase in collaboration with Sona Welfare Foundation, reinforcing their shared commitment to strengthening rural resilience and empowering smallholder farmers across Pakistan.



PROJECT BACKGROUND



The floods of 2025 were one of the severest in the history of the country, highlighting that climate change and related disasters are no longer a future threat, but a lived reality impacting agriculture, livelihoods, and shelter. The severest impact was felt by the agricultural sector, with over 1.3 million acres of farmland inundated according to the Provincial Disaster Management Authority (PDMA), displaced nearly 2 million people and over 500,000 livestock. The farmers faced a fragile and uneven recovery following the floods of 2025, which destroyed the cotton, sesame and fodder crops, damaged soil health, and eroded household resilience across large parts of Punjab. The situation was labelled as an "agricultural emergency" by the national government.

In districts such as Khanewal, where smallholder farming forms the backbone of both rural incomes and local food security, the effects have been especially severe. Prolonged water stagnation delayed sowing windows, reduced fodder availability, and weakened farmer liquidity, forcing many households to rely on high-interest informal credit to finance even basic re-sowing. For small farmers who depend on a single harvest to sustain their households, these disruptions carry serious consequences, often cascading into lost yields, debt accumulation, and distress sales.

PROJECT OVERVIEW

Under this backdrop, Rizq partnered with Pledges to launch the “Smallholder Farmer Upliftment Program, 2026” to rehabilitate flood-affected farmers in district Kabirwala, Khanewal by providing them with zero interest, zero collateral agricultural loans in the form of in kind agri-inputs. Building on the success of Rizq’s Kissan Dost Program, this project supported 71 farmers, collectively owning a total of 370 acres of land through land-levelling and maize harvesting.

Rizq’s Kisaan Dost Program has been successfully running since 2023 enable flood-affected farmers to re-enter cultivation through structured, input-based financing, agronomic advisory services and the building of market linkages over successive cycles. The program is designed to restore productive capacity while shielding farmers from exploitative lending cycles that typically follow climate shocks.

While Pledges provided the financial capital necessary for this intervention, Rizq acted as the operational partner, working through a team of field officers and agricultural experts to ensure effective materialisation of the project, along with correct usage of products and implementation of climate-smart agricultural practices.

Beyond financial recovery, the project was designed with the aim to strengthen farmer communities by training them on modern best practices to consistently ensure high-yields. Additionally, with buy-back agreements in place, the farmers were also provided with quick market linkage for their products at market competitive prices.



PROJECT OBJECTIVES

The "Smallholder Farmer Upliftment Program, 2026" was launched with the following core objectives:



Support approximately **300 acres** of maize cultivation, benefitting an estimated 60 to 80 smallholder farmers

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Provide in-kind input financing, including certified seed, fertilisers, micronutrients, and crop protection inputs

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Deliver field-based agronomic advisory, monitoring, and supervision throughout the crop cycle

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Facilitate produce aggregation and buyer linkages where applicable, to improve price predictability and market access

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Establish a revolving recovery mechanism, whereby recovered principal is reinvested into future crop cycles

WHY THIS PROJECT?



The floods of 2025 proved to be extremely devastating for small-holder farmers. The flood water not only destroyed near-to-harvest crops, but also rendered the land extremely unfit for cultivation without treatment - which most small-farmers could not afford without borrowing heavily from informal sources at high interest rates. Rizq's Kissan Dost Program (KDP) has consistently proven to be a suitable model to not only provide farmers with the required financial capital, but also the skills and confidence to grow unconventional, value-added crops. KDP has successfully proven over 1,100 flood affected farmers across 11,000 acres with a 98% loan recovery rate, making it an appropriate model to employ.

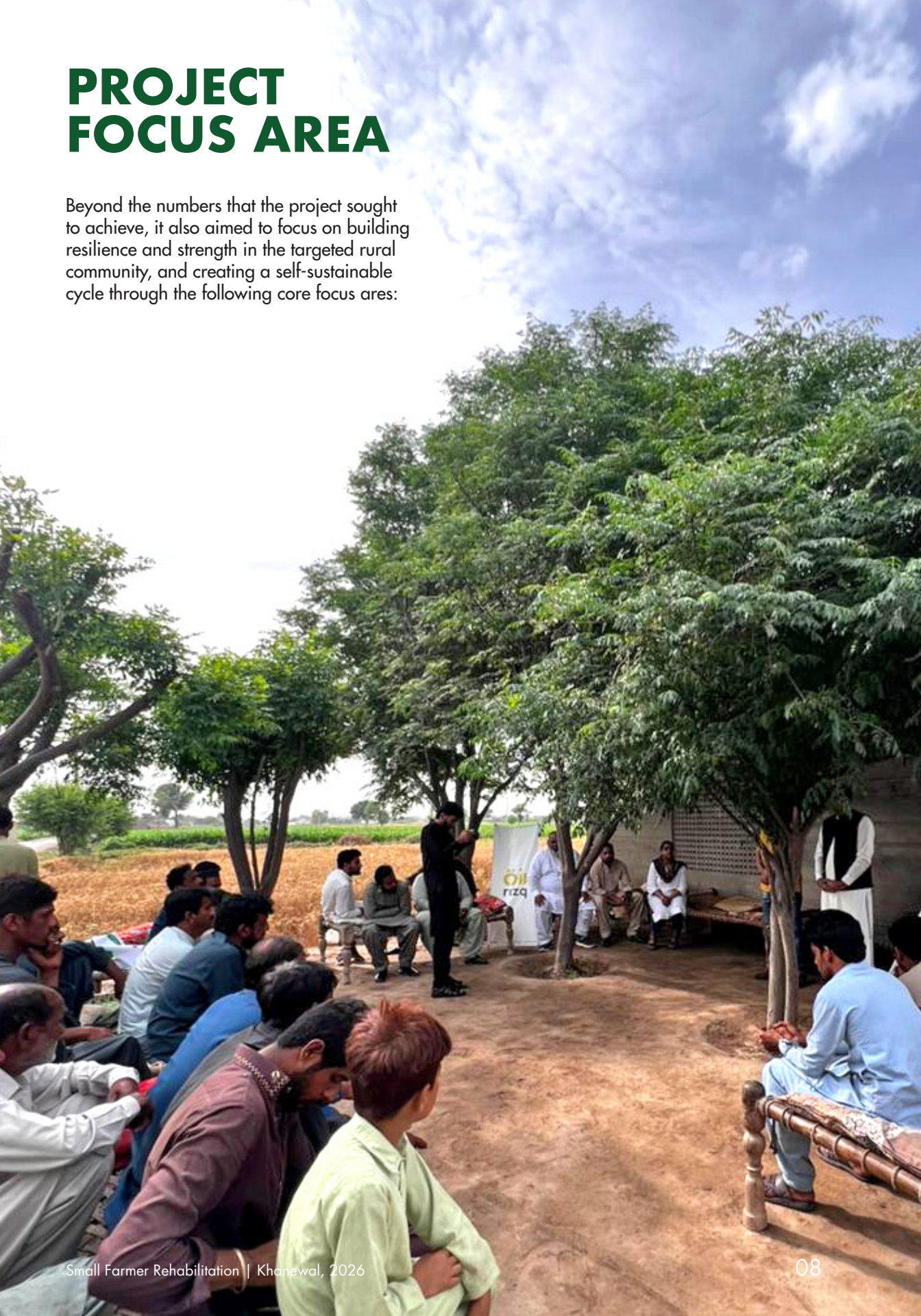
An important dimension of Kisaan Dost's design lies in its deliberate shift toward crop diversification, particularly through the inclusion of non-conventional, more climate-resilient cash crops. Maize has been selected as the primary crop due to its suitability for post-flood recovery, relatively short crop cycle, and strong demand across fodder markets.

Timely sowing in mid-February leads to an approximately 80 - day silage cycle, allowing farmers to generate income within a small timeframe while restoring soil productivity. The crop is well understood by farmers in Khanewal, and responds strongly to improved seed quality, high-quality and balanced fertiliser application and improved pest management.

Equally important, maize lends itself well to structured market arrangements. There is increasing demand from silage buyers and processors, which allows pricing to be benchmarked against multiple market actors, thus reducing farmer exposure to volatile mandi conditions. This combination of pre-existing and established agronomic familiarity, relatively lower per-acre input costs and reliable demand makes maize a strong entry point for recovery-oriented input financing.

PROJECT FOCUS AREA

Beyond the numbers that the project sought to achieve, it also aimed to focus on building resilience and strength in the targeted rural community, and creating a self-sustainable cycle through the following core focus ares:





Farmer Savings and Recovery

Farmers receive input financing as an in-kind loan package including high-yielding maize seed, fertilisers, micronutrients and crop protection. 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

Pledges 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 diversification into crops with lower water requirements, repeat harvests and stronger market demand, KDP enables targeted farmers to spread risk across seasons and accordingly reduce their dependencies on a single harvest. Further, the field officers train farmers on climate-smart practices across the process, from fertiliser and water utilization to disposal of crop residue.

KEY ACTIVITIES

The project lasted for nearly 6 months, divided into a number of key activities and phases, as follows:



Farmer Onboarding and Verification:

The first phase of operations involved finalising the sub-area of implementation and short-listing farmers based on a needs assessment process. During this phase, Rizq teams conducted detailed verification protocols, assessing the extent of damage caused to individual fields and checking for suitability against a set of parameters. The teams also utilised baseline surveys, during which 90 farmers were interviewed, out of which 71 were selected for the program. The average land-ownership of enrolled farmers was 4.5 acres.

The teams collected detailed datasets of the onboarded farmers, including baseline parameters to check progress against. All the shortlisted farmers were enrolled formally through signed agreements for the inputs provided and the repayment protocols.



Provision of Inputs and Agronomic Advisory

After the verification and onboarding session of farmers, the intervention moved into its operational phase whereby the agricultural packages were distributed amongst the selected farmers, along with guided tutorial regarding effective usage and quantities for each product. Each package included: maize seeds, fertilizers, urea, DAP, along with pesticides and other macro nutrients for the soil.

From February to May, the teams worked effectively with two weekly visits to each farmer, checking progress and comparing it against baseline metrics. The field teams also consistently made amends in the dosage based on case-by-case scenarios, ensuring each farmer's crop reaches its true potential.



Harvesting and Storage

The harvesting of the crop continued in close coordination with the Rizq field teams, using modern machinery. Each farmer's yield was weighed, while being checked for quality, before being packaged and stored under proper conditions - ensuring correct temperature and storage requirements. The yields were compared against the farmers' baseline, as well as the yields of the farmers who were not enrolled in the program.

Market-linkage

Under the initial agreements, the farmers were promised a guaranteed buy-back of the produce at set prices. Once the harvesting was completed and quality assessments were conducted, Rizq linked the farmers to institutional buyers, who purchased the crops from the farmers - providing them with quick payments in return.





Closing Surveys and Feedback

The project was closed by conducting closing surveys with all the enrolled farmers regarding their earnings, their yields as well as the secondary impacts of the intervention. Rizq and Pledges teams were present during these surveys, getting candid feedback from the farmers - ensuring the project achieved all of its core objectives. The farmers reported an average of 40-45% yield increases compared to farmers who had not been enrolled.

Additionally, the farmers also repaid the loan after receiving payments from the buyers - resulting in a 98% repayment rate.

KEY IMPACT

Total Farmers Surveyed
95

Total Farmers Enrolled
71

Total Acres Covered
321

Average yield increase
45%

Loan Repayment Rate
98%



Small Farmer Rehabilitation | Khanewal, 2026

STORY OF CHANGE



Umer Hayat is a small-holder farmer with a total of 3 acres of land to his name in the district of Khanewal. Umer is married, with a total of 6 family members in his house, with him being the sole breadwinner. In August of 2025, he witnessed his nearly prepared wheat crop getting wasted by the floods - a crop he had been relying on for earnings.

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 Pledges teams. They have supported us so well throughout these months - I now feel much more in control of what I grow and how!



Ghulam Nabi is a small farmer from Khanewal, with only 2.5 acres to his name - 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 the last few months, I am now determined to put in more effort so all of my children can become educated.

PROJECT FOCUS AREA

The Rizq x Pledges Smallholder Farmer Upliftment Program 2026 saw the following key outcomes:

Financial Recovery

The farmers managed to regain financial stability after two loss-making crop cycles. This was necessary for them to be able to sustain themselves and their families without having to depend on middlemen or local lenders.

Land Revival and Increased Yields

As a first step, the Rizq teams had leveled the flood affected land through laser levellers, preparing the soil after it was destroyed - a process that would take 2 crop cycles without intervention. The targeted advisory helped increase yields by over 40% for farmers, while training them regarding the best practices to follow.

Economic boost

Floods 2025 caused economic losses over Rs 400 billion for the agricultural sector, desperately requiring a good cropping season for the entire industry. This program not only helped provide economic boost to the farmers, but also provided a framework which can be replicated across Pakistan to ensure sustainable rehabilitation for the sector.

Rehabilitation with Dignity

The program was designed keeping dignity of the farmers in mind, providing them with mental contentment, and financial independence while keeping self respect intact.



BEYOND THE PROGRAM
THE WAY FORWARD



The Rizq and Pledges partnership was not just a project, but it helped develop a system of continued support which can be replicated to empower farmers all around Pakistan. The success of the program went beyond mere numbers, ensuring the farmers are able to become independent and are also trained to recover from future disasters on their own. Building on the success of this program, Rizq and Pledges have also partnered to launch the second phase of this program, in partnership with Sona Welfare Foundation (SWF) - the implementing arm of Fauji Fertilizer Company, working to improve quality of life for underserved communities through sustainable interventions. - proving that this model is sustainable and forward-looking.

Through the program, the partners have showcased how true sustainability comes from empowering the farmers at a grassroot level, and building their confidence and capacity to mitigate disasters and be prepared in case it occurs.

Watch Full Project Highlights

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