

# THRIVABLE INSIGHTS FROM THE THRIVABILITY MATTERS WEBINAR

Hi, passionate thrivability enthusiast. We live in unprecedented times. The numbers prove that climate change is here to stay. Social injustices corrupt the very fabric of our society, and misinformation and false narratives clog our devices through mainstream and social media. It's important to have reliable information from people who stand to gain nothing from sharing it with you. A person's agenda defines their motivation. THRIVE's agenda is to assist others to build a thrivable future, while our passionate volunteers walk the talk to deliver an authenticity that is difficult to find elsewhere.

Every month, THRIVE delivers a knowledge-filled [webinar](#), straight to your screens, providing statistics, facts, tips, tricks, and hints on how we can solve the problems our world faces everyday. from new innovations and discoveries, to the actions that people and communities take every day to make our world just a little more thrivable.

Each month, a particular solution is unpacked, disseminated, and investigated, to see how it applies to us and how we can play as a global team, on the playing field of Earth, to reach these goals. It isn't enough for us to sit passively by and let governments and businesses make our decisions for us. After all, their motivation is driven by their agenda. What does that mean for us?

Our aim is to arm you with the knowledge to change from being simply sustainable to terrifically thrivable. Therefore, I'd like to introduce you to Mishal Shah. She was an esteemed guest for the October 2024 Thrivability Matters Webinar, who spoke to us on SDG 1: No Poverty and SDG 2: Zero Hunger. Mishal's focus is the organisation, Akhuwat, and its innovative methods of mitigating poverty in Pakistan.

The thrivable insights that follow are her precious pearls of wisdom that she was generous enough to share with us during the Q&A session that follows every webinar.

## INTRODUCING MISHAL SHAH



Mishal Athar Shah is a graduate of University of Wisconsin, Madison and Lahore University of Management Sciences (LUMS).

Since the past 5 years, she has been serving in Akhuwat in different roles and is currently working as the Head of Projects overseeing the operations and implementation of various projects in the field of education, community development and inclusion of marginalised communities.

She has also been involved in piloting projects, facilitating collaborations between partners, conducting research, trainings and representing the organisation locally and internationally.

### Q & A

***Given the scale in which Akhuwat works, what kind of support does the organisation get from the government? If there is support, what expectations do the government hold?***

Akhuwat has been operating since 2001 and is one of the largest welfare organizations in Pakistan. Akhuwat is primarily a donor funded organization and we receive donations from various stakeholders,

including government, individual donors and private sector organizations. Over the years, Akhuwat has been grateful to the support of both the federal and provincial governments of Pakistan which have helped us increase our outreach and move closer to our vision of a poverty-free society.

***Can you share some insights into the Islamic Microfinancing Model and how it is different from any other microfinancing model?***

Akhuwat's microfinance model is primarily different from others as we charge zero interest while disbursing loans. As an interest-free model, Akhuwat has defied odds by not only disbursing PKR 240 billion (US\$863 million, or A\$1.31 billion) in interest-free loans but also maintained a remarkable recovery rate of 99.9%. Another unique aspect of Akhuwat is the philosophy which derives its operations; Mawakhat. Mawakhat, or solidarity, is the belief in the ability of the haves of society to support those who have not by forming a bond of brotherhood with them. Akhuwat demonstrates a practical implementation of Mawakhat through its operations. Although based on Islamic values, this model also aligns with the core teachings of religions globally.

As Akhuwat's founding principle is the prohibition of interest, a unique approach was developed to ensure sustainability while adhering to this principle which is operating from religious centers. Inspired by the historical role of religious institutions as centers of community participation, Akhuwat disburses loans from religious places including mosques, churches, and temples. This helped in reducing operational costs along with ensuring a transparent and participatory environment. Thirdly, Akhuwat practices the spirit of volunteerism in

which its staff dedicate their time and talent towards a mission which has helped Akhuwat achieve the success that it has. Working towards a common goal while minimising costs and promoting zero interest loans is what makes Akhuwat's model unique.



***Can you please talk more about the Transgender Support Program your organisation runs and how it transforms their lives?***

Transgender people in Pakistan have faced decades of discrimination, prejudices and social exclusion. They are denied basic rights and acceptance which makes them vulnerable to poverty, abuse and exploitation. Given Akhuwat's mission to create a poverty-free and inclusive society, Akhuwat Khwajasira Support Program (AKSP) was launched in 2011 to address the deep-rooted prejudices and challenges faced by the transgender community in Pakistan.

This program aims to create a supportive, safe and empowering environment for transgender people through social and economic interventions. It seeks to integrate them into the society as equal and dignified citizens. AKSP's support to transgender individuals includes social rehabilitation, economic empowerment and improved healthcare access. Under this program, stipends / interest-free loans and skill development workshops are provided to help

them become financially independent through sustainable and respectful means. Healthcare services are also provided to transgender people including routine free medical check-ups, treatment and awareness regarding illnesses. Psycho-social therapy is also accessible to address any mental health challenges they face. AKSP has reached over 2,000 transgender individuals as of 2024. The program continues to work towards the end goal of transgender peoples' financial and social inclusion.

***What lessons have we learnt from COVID-19? As an organization would like to share your experience?***

During the pandemic, Akhuwat stepped in to provide essential support to those in need by distributing freshly cooked meals, medical supplies and financial assistance. Despite the economic challenges, Akhuwat was able to maintain a high rate of recovery, hence solidifying Akhuwat's belief in the power of solidarity. This was possible because we worked to understand the needs of the people, our support was localised and receptive to the relaxation that was needed by the communities who were adversely affected.

People from across Pakistan came together to support Akhuwat's COVID-19 relief initiatives through donations and volunteer work. This is a reflection of Akhuwat's fundamental principle of brotherhood, where the fortunate help the less fortunate. The pandemic served as a reminder of the interconnectedness of society and the need for collective action to address shared challenges. Akhuwat also implemented a Social Movement during this time which included Neighbour to Neighbour, Mosque to Neighbour, and Locality to Locality. This system of support encouraged

people to act as responsible citizens and support the ones in need. This participatory approach not only helped Akhuwat in identifying and providing assistance to the needy but also fostered a sense of solidarity and responsibility among communities.



***Providing necessary aid to people during and after a disaster is challenging. Could you share some challenges your organisation faced during such events and how you managed them?***

Akhuwat's Relief and Disaster Management Program is committed to helping people in times of crises. During COVID-19 and the 2022 floods, Akhuwat remained steadfast in catering to the needs of people. One of the main challenges during such times is identifying the needs of the people and providing urgent help to provide short term and long term support.

Fortunately, Akhuwat received a lot of support from our donors which was a motivating factor to help people in both COVID-19 and the devastating floods. Akhuwat's approach during such times, e.g. during the floods was three pronged; rescue, relief and rehabilitation. Those that needed immediate medical attention, or had their life at risk were saved through Akhuwat's rescue teams. We then provided relief, which included medical supplies, tents and freshly cooked meals to help people gain their strength back. Lastly, rehabilitation

included providing interest-free loans to individuals who had lost their houses, businesses, crops and livestock to the floods - this support helped them rebuild the life that had been washed away. Thus, Akhuwat's approach despite the challenges focused on people's needs, and providing sustainable forms of support.

***Please share some insights into any new programs that you as an organisation plan to execute in the near future?***

Akhuwat is dedicated to creating a poverty-free and equitable society. We envision a world where every individual, without any discrimination, has access to basic human rights. To achieve this goal, Akhuwat has implemented various initiatives including Microfinance, Education, Health, Transgender Support, and Community Development Programs, to name a few. Through these initiatives, millions of lives have been positively impacted since 2001. Akhuwat's future is marked by a commitment to expanding its reach and impact.

We seek to reach a wide range of communities that have been marginalised in society. By expanding and focusing on building our educational programs, Akhuwat hopes to empower more individuals to become financially sustainable to ensure its long-term viability. As Akhuwat continues to grow, its hope is to contribute to the eradication of poverty around the world.



If you found value in this webinar, and loved it as much as we did, please register for our next exciting webinar at [thrivabilitymatters.online](https://thrivabilitymatters.online).

We can't wait to see you there. Keep on thriving!



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