



{if} iqrafund

2025 MID-YEAR IMPACT REPORT

Assalam Alaikum

I have the pleasure of sharing mid-year updates with you from Baltistan, alongside our Country Director, Ghulam Muhammad, and the rest of our incredible team.

This summer marks a powerful moment of reflection and momentum for Iqra Fund. As we share this Mid-Year Impact Report, we do so with deep gratitude for your partnership and belief in the potential of every student we serve.

Over the past twelve years, we have walked alongside the first generation of girls in Baltistan to access quality education. This year, that journey is reaching new heights: 6 new Early Childhood Development Centers opened; our first regional science lab is serving 544 high school students; and many of our 85 university scholarship students are preparing to enter fields like medicine, education, and climate-resilient agriculture.

As our Country Director, Ghulam Muhammad, leads our local team from our Skardu office, and as our teachers and school leaders gather monthly to align on goals, we are reminded that progress begins at the grassroots. Ghulam Muhammad and I have worked together since the beginning to build a model rooted in trust. That trust allows us to respond not only with infrastructure, but with long-term, systemic change.

This year's report highlights our theory of change, strategic planning, and the measurable outcomes we are seeing thanks to your support. From board-level conversations about sustainability to local blueprints for girls' education, this is a snapshot of what it looks like to build lasting impact together.

In these pages, you'll meet the mothers, teachers, and students who are not only benefiting from this investment but carrying it forward as the next generation of community leaders.

Thank you for believing in this vision with us. We are honored to do this work alongside you.

With gratitude,
Dr. Genevieve Walsh
Co-founder & CEO

Ghulam Muhammad
Country Director



Iqra Fund's Theory of Change is grounded in a simple idea:

A Girl's Education. A Community's Future. A Global Effect.

{if} **girls** have an education, they improve life for themselves and their families.

{if} **communities** educate all girls, they lift themselves out of poverty.

{if} **a nation** educates all children—especially girls—it flourishes.

{if} **global communities** join together, we improve planetary health.

{if} **not now**, then {when}?

This vision is operationalized through three core pillars:

- Access to education for girls in remote and underserved regions
- Quality education through trained teachers, strong leadership, and relevant curriculum
- Sustainability through community engagement and system-level partnerships

Strategic Planning Update

At Iqra Fund, we know transformational change happens when local leaders have the tools, training, and trust to lead their communities. One of the most powerful ways we’re embodying this belief is through the BALTI-LED Program: a bold, organization-wide investment in our regional team and the local leaders we partner with to

shape the future of education in northern Pakistan. Our leadership team gathered for a strategic summit two summers ago to map a three-year vision. We realized then that reaching our goals depends on well-equipped leaders, from our core staff in Skardu to the hundreds of community leaders across Baltistan. Since then,

we’ve grown our leadership capacity, hired our first MEAL Officer, grounded our strategic plan, and launched monthly cross-team meetings to align our work and strengthen implementation. These efforts foster a culture of culturally competent planning, accountability, and a commitment to learning. As a professional planner supporting governments, nonprofits, and Indigenous organizations for over a decade, I can confidently say that what {if} is building is both exceptional and promising and will ensure strong implementation. The early stories and metrics are tracking our vision beautifully and I’m thrilled to share some of the results with you in this report.

With gratitude,
Christopher “CJ” Carter, AICP
Director of Strategic Planning



SPOTLIGHT: Fathers Supporting Girls’ Education



Sikandar Basu
Father of Three; VEC Chairman
Gulshanabad

“If a boy is educated, one person is educated. If a girl is educated, the whole society is uplifted. By supporting families and encouraging more fathers to engage, we can bring even more children to school.”



Ghulam Nabi
Father and Headmaster
Tissar

“As a father of 6 girls, I believe that educating girls transforms families and future generations. We’ve built a science lab in Tissar so students can truly grasp the subjects they study. Our daughters and sisters deserve this.”

BALTI-LED Program

The Baltistan Area Leadership Training Initiative for Local Education Development, supported by the Khaki Foundation, is now in its second year.

Year 1 Achievements:

- Trained 694 leaders (139% of target), 45% women
- Supported 60 leaders to draft long-term School Development Plans
- 12 infrastructure upgrades with government partners (400% of goal)
- Placed 9 new government teachers in Iqra Fund partner schools

Regional Capacity & Needs Assessment Highlights:

- 300+ leaders across 3 valleys surveyed
- 70% seek better tools for policy advocacy
- 38% need support for proposal development
- 80% need M&E training

A 30-member elected cohort is now participating in peer sessions, planning workshops, and site visits. We launched District Education Committees in Basha, Basho, and Hushe. As we look ahead, we are charting the next cycle of Iqra Fund's strategic plan and reaffirming partnerships with provincial and national government partners to ensure these systems last long after external support fades.

"Our vision is to cultivate a generation enriched with knowledge unavailable to past generations. With Allah's guidance, education standards will rise."

— Village Education Committee Members, Basha Valley



Capital Improvements Projects

Many of the 2024-2025 capital improvements were made possible through our partnership with the F&G Foundation. Together, we've made significant strides in providing the safe, inclusive infrastructure needed to support student success across Baltistan. These accomplishments include:

- 19 Water Projects completed in 2024, providing clean drinking water for over 1,400 students
- 24 Water Projects slated for completion 2025 across our three service areas
- 11 New Washrooms constructed in 2024-25, directly improving health outcomes and school attendance—especially for girls
- 7 New Classrooms built and furnished, reducing overcrowding and enhancing the learning environment
- 2 new science lab learning spaces built and equipped in Basha Valley in 2025

In addition to these completed projects, we're making meaningful progress on the planning and engineering of Basha's first regional higher secondary school.

Health & Hygiene Programs

Our health and hygiene programs close the gap between education and wellness, ensuring that girls not only attend school, but thrive there. These programs are essential as our growing population of female students enter adolescence.

- Partnership with District Health Office in Ghanche to deliver hygiene kits and menstrual health workshops in 3 schools
- Over 700 girls received access to clean washrooms and health sessions this spring
- Community health awareness sessions conducted in 17 partner villages



Program Updates

Letter from Bashir Ahmed, Director of Programs

At Iqra Fund, we believe the earliest years of a child's education are the most critical. This year, we scaled our Early Childhood Development (ECD) program to six new villages, building on last year's pilot which showed measurable gains in language, motor, and social-emotional development.

Our ECD model is designed in partnership with families, especially mothers who never attended school themselves. These women help shape the curriculum and learning environments to reflect their language, culture, and values. Their leadership is one of the program's greatest strengths.

Key progress this year:

- 6 new ECD centers opened, bringing the total to 20
- 311 new students enrolled (1,094 total ECD students served)
- All ECD teachers completed immersive phonics training
- Ongoing coaching and quarterly assessments implemented

By reaching students at this early stage, we are not only improving their future academic success but supporting a generational shift in how education is valued in these communities.



At the same time, we are investing in the people at the heart of our schools: our teachers. We now support 198 educators across 22 Iqra Fund schools, including our newest school in Arando. This year, we launched a new mentoring program that pairs senior teachers with new hires. Continuous professional development, peer-led learning, and hands-on coaching are strengthening teacher confidence, classroom management, and gender-sensitive practices.

We work closely with the Ministry of Education and community leaders throughout the teacher selection, training, and mentoring process. Many of our female teachers are the first women in their communities to graduate and return as role models for the next generation.

With thanks for your continued partnership,

Bashir Ahmed
Director of Programs



University Scholars

Our scholarship program supports the first generation of students from remote villages in Baltistan to continue their education beyond primary school. These students began their journeys in Iqra Fund's primary schools and are now breaking barriers as they pursue higher education in fields ranging from medicine to artificial intelligence. Some of our earliest graduates have already returned to the region as the first master's degree-holding teachers in math and science, and three others have come back to serve as community healthcare providers.

While we currently support 85 scholarship students, a growing number are now paving the way as the first in their families and villages to enter university and professional fields. Many of our scholars are pursuing degrees in medicine, mathematics, botany, zoology, education, and the sciences. Among them, 10 promising students are in pre-medical studies, with three already accepted into MBBS programs and two others pursuing specialized medical fields.

To ensure the sustainability of this program, we are growing a dedicated scholarship endowment fund, established as a legacy project in honor of Durre Shehwar Nabi, a former board member and long-time supporter.

These stories spotlight four remarkable young women whose journeys reflect the courage, ambition, and transformative potential of education.



“By following my dreams, I hope to open doors for other girls and show them that education and ambition can coexist.”

Zainab Fatima, from Saisko Basha, is breaking barriers by pursuing both education and adventure. Now in her first semester of BS Botany at the University of Baltistan, she hopes to challenge societal norms and inspire other girls to follow their ambitions.

“I want to prove that girls can achieve anything. My goal is to balance tradition with ambition and empower others to follow their dreams.”

Growing up in a conservative society where outdoor sports were discouraged for girls, Zainab pursued her passion for climbing. With her father's support, she participated in hiking, rock climbing, and leadership programs, earning an international climbing certificate. Despite criticism, she remained committed to her goals.

“Hearing ‘you're a girl, you can't do this' only made me stronger. I chose to ignore the doubts and focus on proving myself.”

Alongside her studies, Zainab is planning a silk farming business with her brother, combining entrepreneurship with her love for nature. She hopes to inspire more girls to pursue education and adventure, proving that success comes from resilience and determination.



"Education is a superpower, especially when combined with technology. I want to show the younger generation that AI can shape the world around them."

Emaan Zahra is pursuing a degree in Artificial Intelligence at the University of Baltistan because she is passionate about using AI for real-world solutions in healthcare and agriculture.

"I dream of becoming a leader in AI-driven solutions for rural development, using technology to create meaningful change."

Growing up in a village with limited technology access, she struggled with learning resources, but through Iqra Fund's Python course, she received a laptop and 4G internet access, enabling her to continue her studies.



"Education has opened doors I never thought possible. I want to give back by improving education and healthcare in my village."

Shakila Anjum grew up in Hushe, where financial hardships made accessing education difficult. When her father's asthma worsened, her family moved to Skardu for his health, but affording school remained a challenge.

"Coming from a poor family in a remote area where girls' education was not valued was difficult. But I never gave up. I believed in the power of education."

Now in her fifth semester of BS Zoology at the University of Baltistan Skardu, Shakila is working toward her goal of becoming a zoologist and a motivational speaker. She hopes to improve education and healthcare in her village and raise awareness about the importance of girls' education.

When she returns home, she serves as an example for younger girls, showing them that continuing their education is possible.

"If I can achieve this, so can they. I want the girls in my village to know that education can change their lives and turn the impossible into reality."



"I want to be the reason someone gets a second chance at life. Education has given me the power to bring that change."

Anam Zehra always dreamed of becoming a doctor. After losing her mother to cancer, her goal took on deeper meaning. Now a first-year MBBS student at AJ&K Medical College Muzaffarabad, she is determined to specialize in neurosurgery and one day establish a cancer hospital to help others.

"Medicine is not just about mending bodies. It's about healing hearts and transforming lives. I want to be the doctor my patients can trust."

Preparing for her MDCAT exam while grieving her mother's passing was one of the hardest moments of her life. Despite the pain, she found strength in her father's unwavering support and her own resilience.

"Losing my mother was devastating, but it gave me the strength to face every challenge with faith and perseverance."

Anam hopes to make healthcare accessible in underserved areas, ensuring that financial constraints never stop anyone from receiving medical care. She also aims to inspire young girls to pursue higher education and break barriers.

Letter from our Board of Directors

As we approach the final year of our three-year strategic plan, the Board of Directors has initiated a new phase of growth. We are actively recruiting new members with expertise in strategy, fundraising and development, and organizational growth. We are also planning for Iqra Fund’s 2026–2029 strategic visioning process and supporting the CEO and Country Director in long-term sustainability strategies.

Beyond our core operating and programming budget, we continue to grow the Durre Shehwar Scholarship Endowment Fund and deepen partnerships to advance our capital campaigns, including Bella Rose High School and classrooms still needed across our program areas.

With just 9% overhead, our board and staff are proud to steward resources with transparency and impact.

Transparency and trust are core values at Iqra Fund. We conduct both internal and external audits of our overseas operations, and we are currently undergoing a multi-year U.S.-based financial audit. We look forward to publishing and sharing those findings this fall. One of the most important insights from our CEO and Co-founder Genevieve Walsh’s doctoral research in Pakistan was that trust cannot exist without full transparency and zero tolerance for corruption. In a context where corruption is too often the norm, our commitment to integrity is foundational. We believe trust is the most important asset we build with our communities, regional staff, government partners, and with each of you.

Earlier this year, we honored the retirement of Dr. Rahat Afzar, a legacy board member whose wisdom and commitment have been essential to our growth. We are deeply grateful for her leadership. Her role as Board Chair has been passed to Mahira Razzak, a longtime board member whose vision and dedication have ushered in a new chapter of clarity and momentum.

Under Mahira’s leadership, the board remains a vital thought partner to our team. We are committed to expanding and strengthening the board in the coming months, ensuring we remain aligned with Iqra Fund’s mission and poised for continued impact.

Board of Directors

- Mahira Razzak, Board Chair
- Sabiha Chunawala, Board Vice-Chair
- Mehreen Mundh, Treasurer
- Christine Monaghan, Secretary
- Steve Swenson, Board Member and Building Committee Chair
- Kamila Mirza-Islam, Board Member
- Saima Machlovi, Board Member
- Kathryn Everett, Board Member
- Genevieve Walsh, Board Member



California-based Board Chair Mahira Razzak (center) visits program sites with Country Director Ghulam Muhammad and Program Manager Naila Atiqa (Fall 2024).



2025 Strategic Funding Priorities

Our 2025 Annual Programs & Operations budget supports core programming across 22 schools, scholarships for 85 students, and salaries and training for 194 teachers and 14 regional staff. At the same time, we are actively fundraising for long-term infrastructure projects and endowment funds to sustain and secure the future of our education system.

Our funding priorities reflect both immediate needs and long-range goals. As of mid-year, we’ve raised one-third of our annual budget and are are building toward our \$1 million goal for the Bella Rose Regional Girls’ High School. Thanks to several generous supporters, we’ve also nearly completed funding for our first General Programs Endowment and are making strong progress toward our Durre Shehwar Scholarship Endowment.

RAISED	GAP	TARGET
2025 Annual Programs & Operations		
\$275,000 (33%)	\$553,000	\$828,000
2025-2026 Infrastructure & Endowment Priorities		
Infrastructure Projects: 24 Classrooms, 16 Washrooms, 3 Science Labs		
\$120,000 (31%)	\$264,000	\$384,000
Bella Rose Regional Girls' High School		
\$150,000 (15%)	\$850,000	\$1,000,000
Durre Shehwar Scholarship Endowment Fund		
\$375,000 (71%)	\$150,000	\$525,000

Thirteen Years of Growth and Impact



Teachers & Schools

194

teachers supported this year

101

teachers on {if} staff

22

K-8 village schools established

Employed Graduates

3

graduates employed as community health professionals

34

graduates hired as their village's first female teachers

Student Enrollment

3,990

first-generation K-12 students currently enrolled

85

first-generation college and university women on scholarship

Mothers & Daughters

1,362

Mothers engaged and trained as community leaders, supporting their daughters to become their region's first generation of educated girls and women

Thank You

Your belief in our mission fuels every milestone shared in this report. Whether it's a classroom in Basha, a washroom in Tissar, or a university acceptance for a girl from Hushe, your support makes it possible.

Thank you for believing not just in girls' education, but in their power to lead us forward.

With deepest gratitude,
The Iqra Fund Team

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