

# Community Food Banks: A Mechanism to Address Food Insecurity Amongst Rural Populations in Punjab, Pakistan

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*Community Food Banks, Grain Banks, Food Insecurity, Seasonal Hunger, Wheat Grain Storage, Climate Change, Women's Empowerment, Farmer Protection*

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## Abstract

The objective of this paper is to assess the effectiveness of community food banks in alleviating food insecurity, improving access to wheat grain, and empowering women in rural communities of Pakistan. The study's research is conducted through an evaluation of a community food bank intervention administered by the National Rural Support Program (NRSP) in Mianwali and Bhakkar districts of Punjab. The research design employs a mixed-methods approach that consists of a landscape analysis and a series of semi-structured interviews. Research findings suggest that community food banks are an effective intervention that can improve food insecurity in poor areas, empower women, and encourage community ownership. Through an in-kind interest borrowing and lending system, community food banks become a self-sustaining, long-term, and community-driven solution for improving the well-being of vulnerable populations.

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## Introduction

This report investigates the effectiveness of the community food bank (CFB) model as an intervention to address food insecurity in the rural communities of Punjab, Pakistan. The central research questions guiding this study are: *To what extent are community food banks an efficient and effective intervention for reducing food insecurity in rural Pakistan?* and *Can community food banks be used to mitigate against external climate change-related shocks?*

The paper grounds research analysis with contextual information on wheat grain production and distribution patterns, alongside a landscape analysis of localized food systems and international models of grain and food banks. The study adopts a qualitative research methodology to gather community-level experiences of interacting with the community food bank to access wheat grain. Specifically, the study assesses community food banks administered in 2021 by the National Rural Support Programme (NRSP) under the *Rural Poor Stimulus Facility ("RPSF"), for Resilience Building of Poor and Vulnerable Households*.

## Objectives

The objective of this study is to assess the **effectiveness, impact, scalability, and sustainability** of community food banks. The following sub-objectives will also be pursued:

1. Understand the project design and the operational flow of CFBs to assess sustainability, inclusivity, and effectiveness.
2. Capture the current state of the CFBs and identify successes and challenges to track life span and scalability.
3. Capture beneficiary profile and life-span of the CFBs.
4. Capture profile of the management committee members, process of managing community food banks, and the experience of members to improve future design of CFBs.
5. Track community use and need. Collect time-series data to understand patterns of grain shortage/surplus and food (in)security.
6. Assess resilience of CFBs against external shocks, like climate change.
7. Understand the level of accessibility, community awareness, and connection to the community food bank.
8. Assess communities' need and participation in the food bank. Identify strengths and gaps with the current stock borrowing/returning system.
9. Assess level of impact from communities' perspective.
10. Conduct a gender analysis of the project.

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## Background

Food security is a persistent and growing issue in Pakistan due to various interacting factors like high population growth, price fluctuations, erratic food production, and inefficient food distribution systems. In this paper, food security will be defined as “reliable and sustainable access to sufficient quality and quantity of food sources.”<sup>1</sup> or a state “when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food, which meets their dietary needs and food preferences for an active and healthy life”.<sup>2</sup>

According to the 2024 Global Hunger Index, Pakistan ranks 109th out of 127 countries with a score of 27.9 which indicates a *serious* level of hunger.<sup>3</sup> The World Food Programme reports that 82% of the population cannot afford a healthy diet.<sup>4</sup> These alarming statistics are a byproduct of ineffective governance, volatile market dynamics, socio-economic challenges, and vulnerability to climate change— deepening inequitable access to sufficient and nutritious food.<sup>5</sup>



Figure 1: Workers clean and package wheat grain for storage. Bhakkar, Punjab.

### Punjab: Pakistan’s Wheatbasket

Pakistan’s population depends on wheat as a primary source of nutrition and the majority of the country’s wheat is cultivated in Punjab. On average, Pakistan produces approximately 27–28 million metric tons of wheat annually. Of this, 2.7 to 4.2 million tons of wheat is lost yearly due to systemic issues, such as crop failures (poor seeds, diseases, poor cultivation practices) and inefficiencies in post-harvest systems (processing and storage).

Over the last 10 to 15 years, wheat production has become more expensive. For example, the cost of wheat production per acre rose from Rs. 10,225 in FY 2006–07 to Rs. 43,743 in FY 2020–21, marking a 328% increase, while yields increased by only 12% in this period.

The rise in production costs is driven by inflation (higher costs of inputs like labor, seeds, fertilizers and fuel) and climate-related disruptions (higher cost for irrigation, land management, and need for additional pesticides). This overall increase in the cost of wheat production has meant that farmers are facing difficulties in producing sufficient wheat supply— leading to shortages.



Figure 2: Workers clean wheat grain for storage. Bhakkar, Punjab.

Although international wheat prices decreased by 9% between March and May 2025, domestic prices did not reflect the same trend. With food inflation peaking at 38.5% in 2023, the cost of food has outpaced wage growth— disproportionately affected households living under the poverty line. For consumers, this has led to the unaffordability of wheat flour (atta) and roti (bread), Pakistan’s dietary staples.

## Seasonal Hunger

Acute food insecurity in Pakistan’s rural areas becomes prevalent between harvest cycles. This period of cyclical deprivation, known as hunger or lean season, is marked by depleted food stocks, reduced market availability, and inflated prices. According to the World Food Program, 36.9% of rural communities in Pakistan face moderate to severe food insecurity with 20% of these households experiencing it during hunger seasons.<sup>6</sup> Wheat is grown in the winter season, October-December, and usually harvested in the spring, March-May, in major parts of the Punjab. Wheat prices

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typically drop immediately after harvest when supply is high. However, as the year progresses, poor households will run out of the wheat they stored. In these post-harvest months, the overall supply of wheat in the market tends to be low (even lower if yields harvested were short) and the inflated price of grain even higher.

Employment opportunities also decline during this time, as agricultural activity slows until the next cycle. Therefore, due to dwindling household stocks and low purchasing power, poor households are forced to reduce food consumption, leading to malnutrition, weakened immunity, and poor health outcomes.

### Landless Farmers and Smallholder Households

Smallholder households are disadvantaged due to lower yields, limited irrigation access, and weak market linkages, with average seasonal incomes falling below \$3 per day.<sup>7</sup> Landless farmers are even more vulnerable, making up approximately 70% of all rural households in Punjab.<sup>8</sup> These laborers, often employed by large landowners (zamindars), work for minimal wages or small shares of the produce.

In an agrarian society like Pakistan's, land ownership is central to income, food security, and social status. Landlessness is therefore directly correlated with chronic poverty and persistent food insecurity. Within landless households, women face disproportionate vulnerability. As of 2023, 93% of women in Punjab did not own land, leaving them excluded from agricultural decision-making, credit access, and formal food security safety nets.<sup>9</sup> Strengthening social safety nets remains a critical intervention to protect the most vulnerable during seasonal lean periods.

### Climate Change Vulnerability

The Climate Risk Index (CRI) 2025 ranked Pakistan as amongst the top 10 most affected countries by climate change, despite contributing less than one percent of global greenhouse gas emissions.<sup>10</sup> Pakistan's food supply chains are highly sensitive to climate change, especially human-induced variations in temperature, precipitation, and humidity, all of which have direct impacts on crop productivity and yields.<sup>12</sup> Wheat cultivation is increasingly threatened by shifting weather patterns and extreme events. A 2024 study found that from 1991 to 2022, average wheat yields declined by 0.1208 t/ha per year, largely due to climate-induced stressors.<sup>13</sup> The agricultural sector's acute exposure to climate risks is particularly concerning given that agriculture employs 38.57% of Pakistan's workforce and contributes 22% to the country's GDP.<sup>11</sup>

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In 2022, Pakistan experienced the most catastrophic waves of extreme flooding due to heavy rainfall during monsoon seasons. The 2022 floods affected approximately 33 million people, resulting in nearly 1,500 deaths and widespread destruction of critical infrastructure, agricultural land, and homes.<sup>14</sup> The total economic loss was estimated at \$15.2 billion across the country, including \$566 million in Punjab alone. Of these losses, 60.68% were concentrated in the agriculture, food, and livestock sectors.<sup>15</sup> National damages totaled \$14.9 billion, with 25% of the losses similarly affecting agriculture and food systems. According to the Provincial Disaster Management Authority (PDMA), Bhakkar and Mianwali, the two districts studied in this report, are both classified as high flood-risk zones.<sup>17</sup>

Climate change both directly and indirectly affects agricultural productivity. Direct effects include changes in carbon dioxide levels, temperature, and precipitation patterns, while indirect effects include decreased water availability, soil erosion, altered pest and disease profiles, increased incidence of invasive species, and a reduction in arable land due to coastal submergence and desertification.<sup>18</sup> Wheat, in particular, is highly sensitive to temperature and water variability. Climate models project that rising regional temperatures of 0.5°C to 2°C could result in a yield loss of 8%–10%, posing a significant risk to national food security.<sup>19</sup>

## Gender Dynamics

Women play a major role in rural economies and are actively involved in every phase of agricultural production in rural Punjab. They work alongside men in various farming activities from seed preparation, planting, weeding, sowing, cutting, threshing, storage, processing, and selling. Despite their active role in every phase of the crop production, women have minimal involvement in decision-making processes. Sociocultural norms often restrict their autonomy and exclude them from participating in market activities. In central Punjab, for example, rural men rely heavily on women for wheat cultivation and harvesting, yet women remain structurally marginalized.

Women are also disproportionately vulnerable to food insecurity, primarily due to inequitable access to balanced and nutritious diets. In Punjab, only 52.4% of women have a normal body mass index, while 17.7% are underweight and 29.9% are overweight or obese. These disparities are shaped by deeply entrenched cultural norms, where “men receive the largest, best, and first share of the meals, while women and girls survive on the remains.”<sup>20</sup> Alongside this, other factors contributing to the poor nutritional status of rural women include low socio-economic status, heavy domestic responsibilities, and limited nutritional knowledge. With larger barriers to

accessing quality food, women face higher rates of chronic food insecurity. In Pakistan, rural women often experience 8 to 10 months of food insecurity per year, a pattern that reflects both structural inequalities and the gendered nature of food access.<sup>21</sup>



Figure 3: Community food bank facility. Bhakkar, Punjab.

## Community-Based Food Institutions

Community-based food institutions have emerged as a localized response to address issues of food security. Built on a community-driven institutional framework, these institutions focus on building resilience, sustainability, and equity in food systems.

A localized food system is distinct in various aspects. First, it targets food insecurity by improving food access within the community, specifically for households in the low-income bracket. Second, these systems prioritize proximity—reducing the distance between producers, processors, and consumers and integrating components of the food systems: food production, processing, distribution, and consumption. In doing so, they decrease reliance on distant supply chains and strengthen local economies,

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insulating communities from external shocks and internalizing any externalities in the food system.

Community food banks mitigate market price fluctuations by giving households access to interest-free grain loans during times of high market prices, with repayment expected post-harvest when grain is more abundant and affordable. Households borrow grain during the “hunger season”—a period of food scarcity between planting and harvest when prices are high.

Through a self-help model, community food banks focus on mobilizing the local communities and are typically managed by communities themselves. These institutions also foster collective action, equipping community members with the tools, resources, and social networks to ideate solutions to address their most pressing needs. Ultimately, they establish food sovereignty amongst community members, defined as “the right of peoples to healthy and culturally appropriate food produced through ecologically sound and sustainable methods, and their right to define their own food and agriculture systems.”<sup>22</sup>

Through this exchange of ‘credits’, community food banks function similarly to financial banking. However, payments are typically conducted in-kind, in the form of grain, instead of currency. Operational mechanisms may vary depending on the community needs, implementor’s assessment, and socio-cultural context. Some models may involve monetary transactions while others may solely rely on in-kind grain transfers. Regardless, the model operates on a consumption credit system, allowing individuals to borrow during times of scarcity to meet immediate food needs, with the understanding that they will repay the grain.<sup>23</sup> This model reduces community members’ reliance on informal lenders and traders in the village, who would typically provide grain credit at high interest rates, moving households away from debt traps and dependence on external actors.<sup>24</sup>

Taking these insights into account, this paper will define a community food bank as a village-level institution that adopts an in-kind interest-free borrowing and lending system to distribute food. In recent years, this model has gained international traction as a sustainable, community-driven strategy to combat food insecurity. Community food banks are designed to not only address immediate consumption needs but also promote long-term resilience and autonomy in local food systems— a promising intervention in the international development field.

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## Methodology

### Project Assessment

This research study focuses on community food banks administered by the National Rural Support Programme (NRSP) under the *Rural Poor Stimulus Facility ("RPSF")*, for *Resilience Building of Poor and Vulnerable Households* grant utilized by NRSP “to build resilience, minimize the impacts of COVID-19 on livelihoods and improve food security for rural households in Pakistan.”<sup>25</sup> In 2021, NRSP established 100 community food banks in 10 districts of Punjab. These community banks were established following a food bank pilot run by the Southern Punjab Poverty Alleviation Program (SPPAP) which focuses on community-driven approaches to poverty alleviation.

The RSPF grant was used to procure a total of 2,000,000 kg wheat (20,000 kg per food bank) from the market. NRSP selected 100 households for each community food bank, established 100 management committees, trained and placed 100 security guards and bookkeepers at established CFBs, and procured and placed 100 sets of equipment at each community food bank. This evaluation assessed the functioning,



Figure 4: Inside of a community food bank facility after recovery cycle. Mianwali, Punjab.

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maintenance, and impact of the community food banks implemented under this project, four years after their establishment.

## Research Design

This assessment employed a qualitative research design. Semi-structured interviews were conducted to collect open-ended responses from respondents and provide deeper insights into beneficiaries' experiences and perspectives. Participants were selected through convenience sampling, recruited by NRSP staff at community food banks across two districts: Mianwali and Bhakkar.

## Data Collection

In the data collection period, a series of individual interviews were conducted in-person over the span of a week. Each interview lasted approximately 10 minutes and conversations were held in both Urdu and Saraiki. An interview questionnaire was developed based on the project completion report, research questions, and literature review.<sup>26</sup> It included open-ended questions to allow participants to elaborate on their experiences, while also providing the flexibility to probe deeper when needed. All interviews were audio-recorded (with informed consent).

Interviews were conducted with three sets of groups: beneficiaries, management committee members, and NRSP staff at each community food bank. 68 community food banks were built across Mianwali, Bhakkar, and Khushab Districts. Of these 68, researchers visited 3 community food banks in Mianwali and 4 community food banks in Bhakkar. In Mianwali, researchers visited 3 community food banks in Esa Khel



Figure 5 & 6: Investigator conducts interviews with beneficiaries and villagers. Bhakkar, Punjab.

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*tehzeel* (district) and 1 in Kamar Mashani *tehzeel*. In Bhakkar, researchers visited 4 community food banks in Darya Khan *tehzeel*.

At each community food bank, 1-2 individual interviews were conducted with members of the NRSP's project staff. These were staff members (a few were from the community, but the majority were not) who oversaw the management committee members and food bank's implementation, maintenance, and monitoring of the food bank.

At each community food bank, 2-3 individual interviews were conducted with members of the community food bank's management committee. These were villagers who managed the community food bank's operations and maintenance. Some of these members were also beneficiaries and members were both male and female.

At each community food bank, 5-7 individual interviews were conducted with beneficiaries of the community food bank. These were villagers who had borrowed from and given back to the food bank. All beneficiaries were female.

### Gaps in Research Design

This study has limitations in its research design that can affect the generalizability of its findings. The community food banks included in the study were selected by NRSP district staff based on logistical and operational feasibility. This was convenience sampling which introduces a selection bias and limits the representativeness of the findings. As a result, views captured may not reflect the broader experiences of all rural households in Punjab.

In several instances, staff members from NRSP were present during interviews. Their presence may have unintentionally influenced participant responses, particularly by creating pressure to portray community-based interventions in a positive light. Due to power dynamics and a desire to represent their community favorably, some participants may have withheld or downplayed challenges they were facing. This potential social desirability bias may have led to an underreporting of food insecurity or dissatisfaction with local support systems.

### Ethical Considerations

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Participants were provided with detailed information about the purpose of the study and informed consent was acquired prior to participation in interviews. Anonymity and confidentiality were assured in the reporting of data to protect participants' identities.

## Data Analysis

The data were analyzed using thematic analysis. Audio recordings were transcribed and themes were identified across the data set. Transcripts and questionnaire responses were read multiple times to gain an in-depth understanding of the participants' perspectives and experiences. Initial codes were developed manually to label themes relevant to objectives and research questions. Codes were grouped under potential themes emerging from the data set. Representative quotes were then selected to illustrate each theme.<sup>27</sup>

## Findings

### *Objective I: Project design and the operational flow of CFBs*

Structured Borrowing/Lending: Selected beneficiaries can borrow up to 200 kg of wheat grain from the community food bank during hunger season. During harvesting season (May-June), selected beneficiaries must return 200 kg +10% extra= 220 kg of wheat grain to the community food bank. This 10% extra that is recovered is sold during hunger season (when market prices are high) to cover operational costs.

Transparency Mechanisms: Each community food bank is required to have a written register that records details of each beneficiary identification, quality of wheat borrowed/returned, quantity of wheat borrowed/returned, time of borrowing/receipt.

### *Objective II: Strengths and weaknesses of the current stock borrowing/returning system*

Data collected reveals that there are limited challenges with the current stock borrowing/returning system. The system is operating successfully and the majority of beneficiaries have borrowed and returned from the community food bank in time. The current model with 10% additional recovery built-in is a strength of the current system. This 10% recovery enables the community food bank to remain self-reliant and able to cover any (un)expected costs.

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Staff members and management committee members shared that there were challenges with building community trust in the system. Initially, some beneficiaries were not returning stock on time or returning it at all. Others had anxieties towards the system and were afraid their wheat would not be returned to them during the distribution periods.

Other challenges revolved around unpredictability of weather events that would affect wheat yield. When wheat yield was low during harvesting season, the beneficiaries had greater difficulty returning the agreed upon quantity. However, even when the wheat recovery was sufficient, they had challenges in maintaining the cleanliness of the wheat. During months of heavy rainfall, the wheat grain in the storage units is especially susceptible to diseases.

This points to the need for a stable, dry, and rain-resistant food bank building to ensure the quality of the wheat and prevent additional losses once wheat is in storage. These issues were more prevalent in the rented buildings where roof conditions were less adequate as opposed to the NRSP constructed buildings.

### *Objective III: Profile of the management committee members, process of managing community food banks, and the experience of members*

Management Committee: Each community food bank has a management committee as part of its leadership which oversees maintenance and operations. The committee members are members of the community organization institution (established by NRSP) and from the village itself. In some cases, management committee members are also beneficiaries or have family members who are beneficiaries. Members of the committee underwent a training (from 1-3 days) that was conducted by the NRSP staff to train villagers on how to operate and how to maintain the food bank.

Management committee members' experiences with training were generally positive. The majority note that they learned skills and acquired valuable knowledge; their confidence in the project increased after the training. A few members note that they would have benefited from a longer training process because they felt unprepared initially. However, as their familiarity increased, they became more comfortable with the program.

### *Objective IV: Capture beneficiary profile*

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Beneficiary Selection Process: The beneficiary selection process was led by the community organization (CO) in the village. Leaders in the CO identified and approved households who fell into the 0-24 score band of the BISP poverty score card. Community input was directly involved and community members vouched for 1) the deservingness of the household and 2) their commitment to the food bank. The second criteria was crucial to ensure that the selected beneficiary would return wheat during the recovery cycle.

An objective of the targeted intervention focused on women's empowerment; thus, beneficiaries selected were all females across all community food banks. Of the beneficiaries interviewed, the age range is 33-65 years. The head of households were varying: a few women were sole decision makers, a majority stated sharing household responsibilities with their spouse, and some stated the mother-in-law was head of household.

#### *Objective V: Assess communities' need and participation in the food bank*

All community members affirm they have benefited from the community food bank and the community food bank has improved their access to food. All beneficiaries affirm that there was a need for a community food system and the community food bank meets their needs.

Before the food bank intervention, community members shared that they would have to borrow flour or grain from their relatives or neighbors. Others would buy it from the market, however they would face really high prices for only 5-15 kg of grain. In some cases, the lenders would charge high interest rates and would not lend at all to them. Now with the food bank, they no longer have to rely on others and can have access to food with 'respect and dignity'.

#### *Objective VI: Patterns of grain shortage/surplus and food (in)security*

Beneficiaries share that the grain shortage is most common during months of October-December (winter months). Lack of wheat grain is felt more strongly during these months and they have less rotis. Harvesting season starts in May and most beneficiaries share that they are able to return the wheat immediately during harvesting and without much difficulty. Several share that it is somewhat difficult for them to return the wheat grain but they have to in order to keep receiving during

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months of most need (hunger season). Months of grain shortage correspond with months of heightened food insecurity.

*Objective VII: Resilience of community food banks against external shocks and impact in community*

Community members share that they are vulnerable to changes in climate. For example, in months with heavy rainfall, their stock is most likely to get wet, and thus, infected. They suffer losses in quantity due to affected quality, and additional costs to salvage stock. Despite this, they are able to balance losses because of the 10% extra stock that is recovered.

*Objective VIII: Accessibility, community awareness, and connection to the community food bank*

For all community food bank beneficiaries the community food bank is accessible by walking and a 5-20 minute walk from their homes. They are comfortable coming to and from the community food bank. Overall, there is a sense of connection to the food bank and a desire to keep it sustained. Community members emphasize the value it has brought to the village and express a sense of ownership over the food bank.



Figure 7: Women outside of a community food bank. Bhakkar, Punjab.

## Gender Implications: Empowerment and Equity

Community food banks have demonstrated significant potential to shift household dynamics in favor of women's empowerment, autonomy, and participation in community decision-making. These shifts are visible across several dimensions:

1. *Increased Mobility and Independence:* Women are increasingly visiting food banks independently, reflecting a break from restrictive sociocultural norms that limit their public presence and mobility.
2. *Participation in Governance:* Women are now actively serving on management committees of CFBs, where they are directly involved in critical functions such as grain distribution and recovery. This participatory role has elevated their visibility and influence in community-level governance.
3. *Household-Level Transformation:* The presence of CFBs has reduced the burden on men to procure wheat grain or flour, leading to more equitable sharing of responsibilities within the household and an overall improvement in household

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dynamics.

4. *Enhanced Community Roles:* Women engaged with CFBs have become active members of the community, contributing not only to food security but also to local leadership and collective problem-solving.

Through these outcomes, CFBs contribute to promoting gender equity in rural settings, enabling women to move from traditionally passive roles to becoming agents of change in their households and communities.

## Effectiveness and Impact of Community Food Banks

This assessment reveals that the community food bank intervention is an effective model for reducing food insecurity in rural communities. Across all households in every village, key indicators of food security—such as the amount of wheat grain available in the household and the frequency of roti consumption—showed measurable improvement. These findings underscore the role of CFBs in increasing access to staple foods and reducing seasonal hunger.

Participants interviewed consistently reported that CFBs improved their ability to manage food supply during lean seasons, reduced their reliance on exploitative lenders, and supported greater household stability. The positive social impact extended beyond nutrition, enhancing community cohesion and trust in collective solutions.

Assessment findings indicate that there are several structured steps for setting up a successful CFB:

1. **Community Interest and Need:** The first step is identifying sufficient interest and clearly defined need for the intervention. Based on this, an open community meeting should be held to initiate participatory planning.
2. **Planning and Decision-Making:** In the planning phase, communities should collectively decide on finding or building a secure and weather-proof grain storage facility; determining who is eligible to use the food bank; and defining roles and responsibilities of the management committee.
3. **Training for Management and Operation:** Committee members will require training in record keeping and stock management; identifying good-quality grain; strategies for grain preservation and pest control; and establishing mechanisms for transparency.

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4. **Grain Procurement and Storage:** Food banks should acquire large quantities of good-quality grain at harvest, when prices are low. It is essential that the stored grain remains dry, pest-free, and secure from theft and proper infrastructure is crucial. Governments, NGOs, or philanthropic organizations may provide seed funding or subsidies for initial grain procurement, and infrastructure. However, the ultimate goal is to transition from subsidized to fully self-financing models over time.
  5. **Strategic Distribution During High-Need Periods:** Grain should be made available when local supplies dwindle and market prices rise, typically during the hunger or lean seasons. By providing grain free-of-cost during this time, the food bank prevents poor families from being forced into exploitative labor or selling assets to buy food.
  6. **In-Kind Credit Model:** The community food bank operates with an in-kind credit borrowing and lending system. Households borrow grain during lean seasons and return it post-harvest, with a small additional amount as an in-kind service fee or contribution to the common pool. Surplus grain is sold at market prices, and the revenue is reinvested into food bank operations, maintenance, and broader community development efforts. This enables continued provision of free or low-cost grain to the most vulnerable households, while building financial self-sufficiency.
  7. **Risk Management Strategies:** For CFBs to function effectively and safely, several risk mitigation strategies must be in place. Community members must ensure that all grain is clean, dry, and pest-free, with proper storage practices to prevent contamination and spoilage.

## Limitations

While community food banks have demonstrated promise in addressing food insecurity in rural areas, their effectiveness is constrained by a number of structural, social, and environmental challenges. Community feedback, gathered through interviews with beneficiaries and community members, has provided valuable insights into both the strengths of the initiative and key areas for improvement.

### Exclusion of Vulnerable Communities

One of the most significant limitations noted by both beneficiaries and committee members is the potential exclusion of the most food-insecure households. Under the current NRSP project design, beneficiary selection is conducted by community organizations using a poverty scorecard originally developed under the Benazir Income

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Support Programme (BISP). However, this metric no longer reflects present-day realities. Households that were not surveyed during the original BISP data collection are automatically excluded, regardless of their current economic condition. This results in deserving, vulnerable families—particularly landless laborers and women-headed households—being left out of the program. Community members recommended developing a new NRSP-specific poverty scorecard that is more context-sensitive and responsive to changing local conditions.

Furthermore, because borrowing from the food bank is often conditional on prior grain contributions, the very poor—who are unable to deposit grain—may be systematically excluded. Landless households, particularly female-headed households, often find it difficult to repay loans in grain due to limited access to land or income. This can reinforce existing inequalities and undermine the model’s core aim of reaching the most food-insecure and alleviating socioeconomic differences.

### Insufficient Quantity of Grain

Currently, each beneficiary is permitted to borrow up to 200 kilograms of wheat grain. While this may be adequate for some, many participants, particularly in areas like Mianwali and Bhakkar where household sizes often range from 6 to 8 members, noted that this quantity is insufficient to meet their basic food needs. Beneficiaries suggested that grain allocations be scaled according to household size to better reflect actual consumption needs and ensure more equitable distribution.

\* Programmatic Limitation: NRSP staff expressed caution about this recommendation. While they acknowledged the legitimacy of the concern, they noted that variable grain distribution could create perceptions of favoritism or inequality, potentially leading to community conflict. Fixed, uniform allocations are easier to manage and help maintain social cohesion. Staff suggested that such a change could be considered in the longer term, once community trust has been established and the operational system is established.

### Ensure Dietary Diversity

Many beneficiaries emphasized the need to expand the food basket beyond wheat. While wheat remains a critical staple, participants pointed out that it cannot support a nutritionally adequate diet on its own. There were widespread calls for including essential items like rice, lentils, cooking oil, and sugar to improve dietary diversity and nutritional outcomes, particularly for women and children.

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\* Programmatic Limitation: The current CFB model is based on the principle of recoverability—beneficiaries are expected to return the borrowed food. This system works effectively for locally grown staples like wheat but is not feasible for items like rice or oil, which are not widely produced in the region and cannot be easily recovered. Including these would compromise the model’s self-sufficiency and sustainability. To improve dietary diversity without undermining the model, community members recommended introducing *kitchen gardening initiatives*. These could empower households to grow vegetables and other nutritious foods at home, providing a sustainable means of supplementing their diet.

### Climate-Related Challenges

CFBs are vulnerable to climate-induced shocks, which significantly affect grain availability and recovery. Heavy rainfall can damage harvested wheat grain, resulting in poor-quality stock and higher procurement costs. Drought conditions lead to low wheat yields, which reduce repayment rates and make it difficult to replenish the grain bank for the next cycle. These climate impacts disrupt the in-kind lending cycle and threaten the reliability of CFBs as a consistent food source.



Figure 8: Community food bank. Bhakkar, Punjab.

## Recommendations

Findings from this assessment suggest that CFBs are a successful, beneficial, and self-sustainable intervention to address food insecurity in rural communities. Given their proven effectiveness, it is recommended to expand the CFB's model as a *hybrid social enterprise* that blends impact with income sustainability.

### I. Expand Revenue-Generating Capacity

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Financial sustainability is crucial to ensure that CFBs are a long term solution. CFBs can expand their income-generating capacity and improve financial sustainability by moving up the value chain—specifically, by processing grain into higher-value products such as flour. Processing allows the CFB to sell flour at a higher price than raw grain, boosting overall income, creating local jobs, and enhancing the impact of the food bank. To convert raw grain into flour, the CFBs must partner with small-scale milling facilities through NGO or government support.

Another income-generating option is to utilize the food bank’s infrastructure as a storage rental facility. During surplus seasons, the food bank can rent out available space to local farmers—particularly those who are not direct beneficiaries—who need secure and affordable storage for goods or equipment. If the building has sufficient capacity, laborers or food bank staff could even form partnerships with large landowners or commercial farmers to offer low-cost storage services. This not only creates a steady revenue stream but also strengthens linkages between the food bank and the broader agricultural community.



*Figure 9: Community organization administers a training inside of a community food bank facility after distribution cycle. Bhakkar, Punjab.*

## II. Offer Training and Capacity Building

Some community food banks have already demonstrated innovative use of their spaces by transforming them into community training centers. For example, one of the food

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banks visited during the study repurposed its distribution area—which remains unused after food is allocated—to host trainings and workshops (see figure 9). This model can be replicated by other food banks to deliver sessions on topics such as grain storage techniques, value addition, community food bank management, or agribusiness skills for women and youth. Offering these trainings can turn the food bank into a multifunctional community hub, empowering local residents while generating income through partnerships, grants, or small participation fees.

## Conclusion

Community food banks have proven to be valuable grassroots mechanisms for addressing food insecurity, offering immediate relief during shortages, empowering women, stabilizing farmer incomes, and strengthening social cohesion and community resilience. However, for CFBs to realize their full potential and evolve from short-term safety nets into long-term solutions, critical gaps must be addressed. A more holistic and integrated approach—centered on equity, sustainability, and empowerment—is needed.

The current model requires greater investment in climate resilience, more inclusive and flexible design, and sustained institutional support. Without these, CFBs risk becoming reactive rather than transformative interventions. This assessment finds that CFBs offer a strong foundation for the development space to build on. CFBs represent a practical, locally grounded solution to build community resilience, reduce poverty, and ensure food security within rural communities.

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  27. See Annex 1 for tables with themes and codes used.

# Annex

Annex 1: Codebook with themes and codes used to analyze questionnaire responses.

<u>Themes</u>	<u>Codes</u>	<u>Description</u>
I. Food Insecurity	Household Food Availability	Mentions of food quantity in the home (e.g. wheat, flour, roti)
	Seasonal Hunger	Reference to hunger during lean or post-harvest seasons
	Food Borrowing Patterns	Mention of either loaning or borrowing or buying from relatives or the market
	Climate Related Food Shocks	Impact of floods, droughts, extreme weather changes on food security
	Food Consumption Patterns	Mention of number of meals a day (roti), meal skipping, roti-only diets
II. Women's Empowerment	Decision-Making Power	Influence over household decisions (food spending)
	Participation in Committees	Involvement in food bank management or community organization
	Labor Contribution	Women's role in farming, harvesting, distribution, recovery of wheat
	Household Responsibilities	Household responsibilities, child care
III. Community Food Systems	Community ownership	Level of community involvement and control over food systems
	Social Solidarity	Collective action, mutual support, or reciprocity in food sharing
	Training and Capacity Building	References to skill-building for committee members or community
	Food Sovereignty	Use of community food sources instead of market reliance
IV. Values	Vulnerability and Exclusion	Who is left out of food access or decision-making
	Trust and Accountability	Perceptions of fairness, corruption, or mismanagement

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Annex 2: Questionnaires used during interviews.

### **IFAD/RSPF Community Food Bank Intervention Questionnaires**

*Objective: Assess the impact, scale, and sustainability of the community food bank intervention previously administered under the IFAD RSPF Resilience Building of Poor and Vulnerable Households Project and the Southern Punjab Poverty Alleviation Project.*

Interviews will be conducted with three sets of individuals: (1) NRSP Staff, (2) the Community Food Bank Management Committee Members, and (3) Community Food Bank Beneficiaries.

#### **NRSP Staff Questionnaire**

You are being invited to take part in this research because we feel that your experience as part of the NRSP staff can provide us with invaluable insight into the project design and implementation process of the community food banks. Your honest feedback will be used to create an assessment of community food banks which can then be used to improve and expand community food bank projects in the future.

Your participation in this research is entirely voluntary. It is your choice whether to participate, there will be no negative consequences. If at any point during the interview, you no longer want to participate, please let me know.

1. What is your name?
2. What is your role at NRSP?
3. How were you involved with the *Resilience Building in Poor and Vulnerable Households Project* or the *Southern Punjab Poverty Alleviation Project*?

*Sub-Objective: Understand the project design and the operational flow of CFBs to assess sustainability, inclusivity, and effectiveness.*

4. What was the process of designing and constructing the community food banks?
5. Which districts were the food banks administered in? How were these districts chosen?
6. Within these districts, how was the location of the community food banks selected?
7. How were beneficiaries selected?
8. Where was the original wheat stock sourced from?
9. What type of lending and borrowing system is in place?
10. What are the operational costs and how are they covered?

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*Sub-Objective: Capture the current state of the community food banks and identify successes and challenges to track life span and scalability.*

11. Are the community food banks still functioning since the end of the project?
12. Which mechanisms were put in place to ensure the sustainability of the community food banks after the original project ended?
13. What were the challenges of implementing this project during COVID-19?
14. Was the community food bank a successful intervention?
15. Is the original design of the community food bank effective? If not, what changes need to be made?
16. Could this intervention be expanded to other areas of Pakistan?
17. How does the government of Pakistan support the establishment and management of the food banks?

### **Community Food Bank Management Committee Member Questionnaire**

My name is \_\_\_\_\_, and I am working with the National Rural Support Programme (NRSP). Thank you for taking the time to speak with me today. NRSP works with communities in rural Pakistan to improve access to clean water, education, livelihoods, and other basic needs.

In 2022, NRSP established a community food bank in your area. We are now conducting a brief research survey to assess whether this community food bank has been maintained and is functioning, and learn more about your overall experience with the community food bank.

You are being invited to take part in this research because we feel that your experience as a member of the management committee can provide us with invaluable insight into the management of community food banks. Your honest feedback will be used to create an assessment of community food banks which can then be used to improve and expand community food bank projects in the future.

Your participation in this research is entirely voluntary. It is your choice whether to participate, there will be no negative consequences and your access to any current or future NRSP services will not be affected. If at any point during the interview, you no longer want to participate, please let me know.

1. What is your name?
2. Gender: F | M
3. What is your age?

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4. What is your household size?
  5. Were/are you also a beneficiary of the community food bank?

*Sub-Objective: Capture profile of the management committee members, process of managing community food banks, and the experience of members to improve future design of CFBs.*

6. How did you find out about the community food bank?
7. What is your role as part of the management committee? When did you join the committee?
8. Why did you decide to join the management committee?
9. Did you receive training on managing the community food bank?
  - a. Was the training effective?
10. How many members are a part of one food bank's management committee?
  - a. How do you delineate roles and responsibilities amongst the members?
  - b. Are there women or men involved in management? If not, why?
11. What was your general experience in being on the management committee?
  - a. What went well? What were the challenges? Elaborate on the pros and cons.

*Sub-Objective: Capture beneficiary profile and life-span of the community food bank.*

12. When was this food bank established (Month/Year)?
13. Is the community food bank still fully functioning?
14. How many beneficiaries has this food bank served each year?
  - a. In the last year? Currently?
15. Have the beneficiaries changed since the end of the project?
  - a. Has the number of beneficiaries increased or decreased since the end of the project?  
Yes increased | Yes decreased | No change

*Sub-Objective: Assess transparency and accountability mechanisms of the community food bank.*

16. Is there a set of terms and conditions? How were those created?
17. What system of record keeping is in place?
18. Have you had any difficulties in maintaining the stocks?
19. How often do you check the stocks for quality and quantity?
  - a. Is a record of wheat quality available?
20. How do you ensure that the stock is protected from pests and diseases?

*Sub-Objective: Track community use and need. Collect time-series data to understand patterns of grain shortage/surplus and food (in)security.*

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21. Since the creation of the food bank, how many cycles of distribution and recovery have been completed?
  22. How much grain (in kg or maunds) was distributed and recovered in each cycle?
    - a. See if a record is available.
  23. What is the amount of current stock (in kg or maunds)?
    - a. How much wheat (in kg or maunds) is stored each season?
    - b. See if a record is available.
  24. During which period (months) do people typically borrow from the food bank?
    - a. See if there is a record available to make a seasonal calendar.
    - b. Were there any limitations on when beneficiaries could borrow stock? (i.e. could they borrow it during the harvest season too?)
  25. How much wheat (in kg or maunds) is harvested in the village each year? In the last season?
    - a. See if a record is available.

*Sub-Objective: Assess resilience of community food banks against external shocks and impact in community.*

26. How did COVID-19 impact the management of the community food bank?
27. Has your community experienced any climate-change or weather related shocks (droughts, heat waves, rainfall, flooding)?
  - a. How did that affect storage needs and inventory at the food bank?
28. Do you think that people in your village have more access to food because of this intervention?
  - a. Has the food bank affected the role of women in your community?
  - b. Have women experienced any changes differently than men?

### **Community Food Bank Beneficiary Questionnaire**

My name is \_\_\_\_\_, and I am working with the National Rural Support Programme (NRSP). Thank you for taking the time to speak with me today. NRSP works with communities in rural Pakistan to improve access to clean water, education, livelihoods, and other basic needs.

In 2022, NRSP established a community food bank in your area. We are now conducting a brief research survey to assess whether this community food bank has been maintained and is functioning, and learn more about your overall experience with the community food bank.

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You are being invited to take part in this research because we feel that your experience as a beneficiary can provide us with invaluable insight into the community food banks. This research will be used to create an assessment of community food banks which can then be used to improve and expand community food banks in future projects.

Your participation in this research is entirely voluntary. It is your choice whether to participate, there will be no negative consequences and your access to any current or future NRSP services will not be affected. If at any point during the interview, you no longer want to participate, please let me know.

1. What is your name?
2. Gender: F | M
3. What is your age?
4. What is your household size?

*Sub-Objective: Understand the level of accessibility, community awareness, and connection to the community food bank.*

5. How did you hear about the community food bank?
6. Why did you decide to participate in the community food bank?
7. How far is the community food bank from your house?

*Sub-Objective: Assess communities' need and participation in the food bank. Identify strengths and challenges with the current stock borrowing/returning system.*

8. Which months are usually the most difficult in terms of grain availability? Why?
9. During months of grain shortage, what do you usually do?
10. What did you do during periods of grain shortage prior to the food bank? How did you mitigate hunger season?
  - a. Borrow wheat grain from neighbors / relatives
  - b. Buy/borrow wheat from the market
  - c. Buy/borrow flour from the market
  - d. Other:
11. How many times have you borrowed from and returned to the bank?
12. How much wheat grain stock (in kg or maunds) did you borrow from the bank?
  - a. When did you borrow these stocks (during which months)?
13. How much stock (in kg or maunds) did you have to return?
  - a. When did you return it (during which months)?
14. What was the process of borrowing from and returning stocks to the bank?
15. What was your overall experience with participating in the food bank?

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- a. What worked well? Any difficulties?

*Sub-Objective: Assess level of impact from communities' perspective, identify gender considerations, identify community needs and gaps in current project framework.*

- 16. Do you think you have benefitted from the community food banks?
  - a. Has the food bank improved your access to food?
  - b. Have women experienced any changes differently than men?
- 17. Have you noticed any changes in the community since the food bank was created?
  - a. Has the food bank affected the role of women in your community?
- 18. Do you think the food bank is sustainable in the long term?
  - a. How can it be made sustainable?
- 19. What changes could be made to better the community food bank?