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ABHI and Younus Textile Mills Join Forces for Workforce Financial Wellness

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ABHI, a pioneering embedded finance platform, has partnered with Younus Textile Mills (YTM) to introduce Earned Wage Access (EWA), empowering employees with real-time access to their salaries. This article explores the collaboration, its benefits for workers, and its significance for Pakistan's textile industry, highlighting the importance of innovative solutions for economic stability.

Announced on July 17, 2025, in Karachi, the partnership between ABHI and YTM, a leading vertically integrated textile manufacturer, aims to

enhance financial security for YTM's workforce. ABHI's EWA solution allows employees to access a portion of their earned wages before payday via the ABHI app or SMS, with funds disbursed in under 30 seconds. This initiative helps workers manage urgent expenses, avoid predatory loans, and reduce financial stress, addressing Pakistan's economic challenges, where inflation has strained household budgets. "Our partnership with Younus Textile Mills reflects ABHI's commitment to enabling financial flexibility," said Rayaan Sayeed, Head of Sales at ABHI, as reported by The Nation.

YTM, part of the Yunus Brothers Group (YBG) and Pakistan's largest exporter of home textile products since 1998, employs over 1,374 workers and generates \$243.9 million annually. CEO Muhammad Hassan Tabbba emphasized, "Empowered employees drive sustainable growth. Partnering with ABHI fosters a progressive workplace culture," per Biz Today. The collaboration aligns with YTM's sustainability focus, integrating modern payroll innovations to support its workforce amid a challenging economic landscape marked by a 14.63% decline in textile exports in 2022-23, as noted by Textile Focus.

This partnership sets a precedent for Pakistan's textile sector, which contributes 60% to export earnings but faces high production costs and outdated machinery. By prioritizing employee welfare, ABHI and YTM demonstrate how private-sector innovation can address systemic issues, offering a model for other industries to bolster workforce resilience and economic stability.