

NRSP

National Rural Support Programme

Monthly Programme Update

August 2026



harnessing people's potential

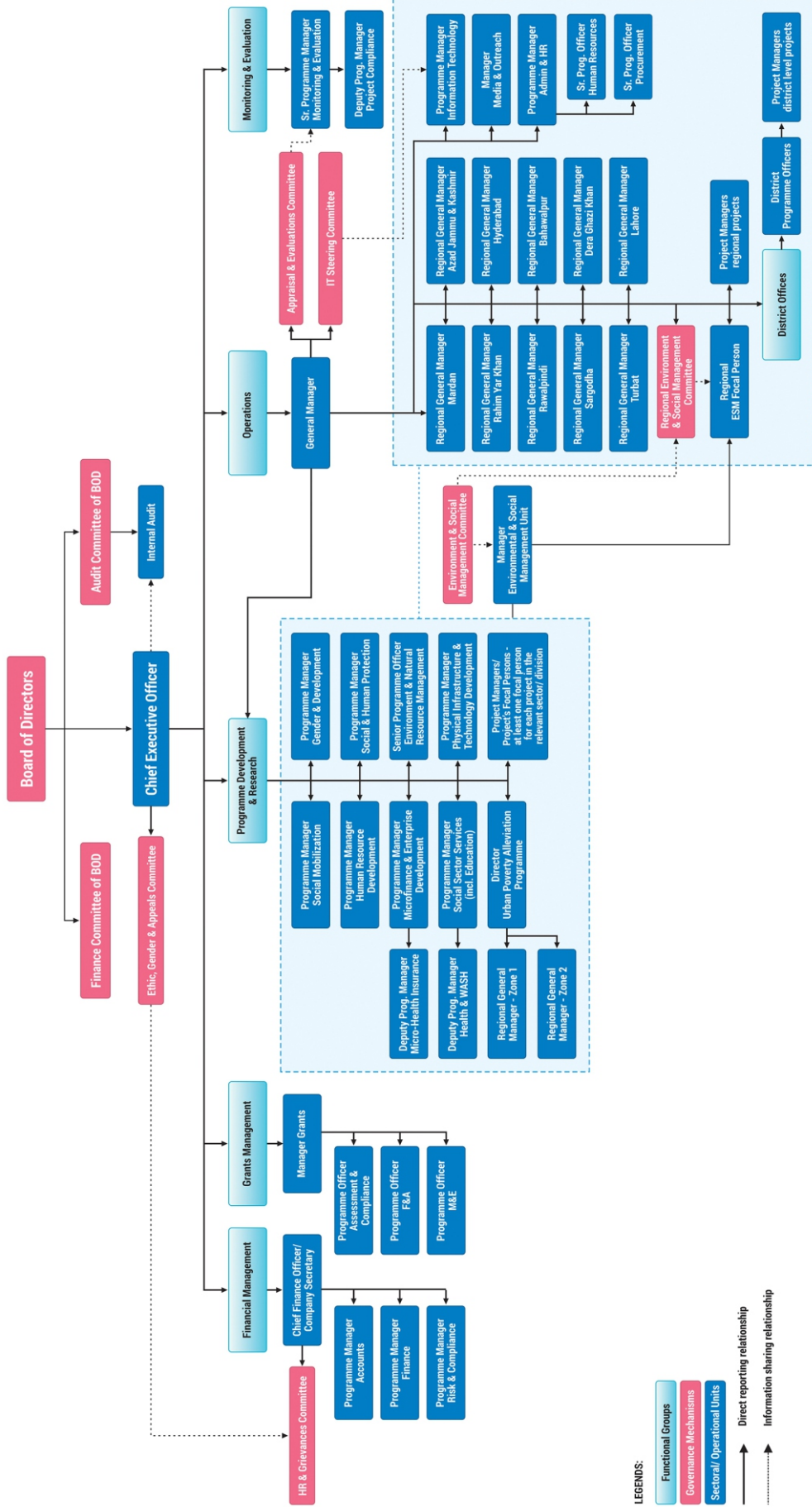


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About NRSP

Established in 1991, NRSP is the largest Rural Support Programme in the country in terms of outreach, staff and development activities. It is a not for profit organization registered under Section 42 of Companies Act 2017 (repealed Companies Ordinance 1984). NRSP's mandate is to alleviate poverty by harnessing people's potential and undertake development activities in Pakistan. It has a presence in 89 Districts in all the four Provinces including Azad Jammu and Kashmir through Regional Offices and Field Offices. NRSP is currently working with more than 3.99 million poor households organized into a network of 261,425 Community Organizations. With sustained incremental growth, it is emerging as Pakistan's leading engine for poverty reduction and rural development

NRSP Objectives/Mission Statement

The main objective of NRSP is to foster a countrywide network of grassroots level organizations to enable rural communities to plan, implement and manage developmental activities and programmes for the purpose of ensuring productive employment, alleviation of poverty and improvement in the quality of life.

NRSP Vision

All rural households in the country are organized into vibrant and inclusive institutions for poverty reduction and sustainable development.

NRSP Strategy

NRSP strategy is to harness people's potential to help themselves by;

- Organizing the households
- Planning by each household
- Capital formation
- Skills enhancement
- Networking
- Linkages with government and service providers

Salient Features of NRSP

- It is a home grown organization, registered as a Company Limited by Guarantee under Section 42 of the Companies Ordinance (1984)
- Government of Pakistan provided seed capital to establish NRSP in 1992
- NRSP core operations are managed from the income of an endowment fund.
- NRSP is a Not for Profit Organization
- NRSP is autonomous and independent
- NRSP has no pre-conceived package for delivery of services or supplies
- NRSP is a Gender Sensitive development organization
- NRSP has no political agenda

NRSP process of Development

- Identification of Union Council
- Situational analyses, including poverty profiling
- Identification of Community Resource Persons
- Dialogues for CO formation
- Formation of Community Organizations
- Managerial skills
- Preparation of Micro Investment Plans
- Feasibility and technical guidance
- Resource mobilization and linkages for COs and their members
- Federating the COs into VOs and VOs into LSOs
- Village and Union Plans
- Continuous linkage and resource mobilization for village and Union level interventions

Summary of Achievements

Table 1: Summary of Achievements as of August, 2026

	Cumulative	Punjab	Sindh	KP	Balochistan	AJK
Community Organizations (COs) Formed	261,425	184,195	29,282	16,736	11,860	19,352
Men	94,977	69,919	6,569	9,539	4,010	4,940
Women	139,408	96,721	19,724	6,244	6,318	10,401
Mixed	25,568	17,020	2,989	16	1,532	4,011
Water Users' Associations	1,472	535	-	937	-	-
CO Membership	3,996,461	2,554,864	626,538	281,635	199,611	333,813
Men	1,561,435	926,770	247,887	184,742	78,272	123,764
Women	2,435,026	1,628,094	378,651	96,893	121,339	210,049
CO Savings (Rest.)	1,544,416,997	1,391,638,137	76,236,223	20,578,828	18,107,295	37,856,514
Men	1,307,911,607	1,223,496,431	49,080,081	13,328,002	8,339,522	13,667,572
Women	236,505,390	168,141,706	27,156,143	7,250,826	9,767,774	24,188,942
No. of LSOs	930	415	170	63	123	159
No. of Vos	8,993	4,452	1,714	435	1,118	1,274
Amount Transferred to LSOs (CIF for Credit, Rs.)	1,046,100,842	303,738,000	501,320,000	28,242,842	190,000,000	22,800,000
Amount Disbursement (Rs)	5,346,854,947	2,454,802,249	1,582,022,276	733,248,470	494,400,500	82,381,452
Amount Disbursement (Men) Rs.	796,263,422	180,211,500	40,000	535,014,470	36,245,500	44,751,952
Amount Disbursement (Women) Rs.	4,550,591,525	2,274,590,749	1,581,982,276	198,234,000	458,155,000	37,629,500
No. of Loans	239,872	120,049	78,850	22,910	14,268	3,795
Loans (Men)	28,539	8,644	4	16,788	1,237	1,866
Loans (Women)	211,333	111,405	78,846	6,122	13,031	1,929
Portfolio (Rs.)	526,199,806	146,442,983	248,980,517	22,800,924	105,144,805	2,830,577
Active Loans	28,097	9,068	13,340	761	4,743	185
Active Loans (Men)	1,767	846	-	654	155	112
Active Loans (Women)	26,330	8,222	13,340	107	4,588	73
Credit Disbursed (Rs.)	554,445,474,310	488,162,434,906	24,315,485,034	4,338,433,061	158,034,100	37,471,087,209
Disbursed to Men	198,793,656,309	188,851,768,888	3,097,577,265	3,804,332,111	95,454,300	2,944,523,745
Disbursed to Women	355,651,818,001	299,310,666,018	21,217,907,769	534,100,950	62,579,800	34,526,563,464
No. of Loans	13,997,654	12,291,413	838,993	209,357	9,646	648,245
Loans to Men	4,670,716	4,232,959	155,271	176,007	5,851	100,628
Loans to Women	9,326,938	8,058,454	683,722	33,350	3,795	547,617
Portfolio	75,544,277,173	71,093,559,791	1,282,465,365	516,641,673	-	2,651,610,344
Active Loans	724,428	641,423	37,982	7,397	-	37,626
Men	171,103	161,000	1,414	6,828	-	1,861
Women	553,325	480,423	36,568	569	-	35,765
Micro Insurance (No. of Insurance Cases)	9,207,802	7,815,272	630,458	143,243	7,409	611,420
Premium Collected (Rs.)	1,270,002,404	1,031,719,601	136,559,708	18,013,810	1,280,100	82,429,185
Community Members Trained	5,593,835	2,569,116	1,344,567	412,105	899,274	368,773
Men	2,109,391	1,000,084	451,212	211,659	231,572	214,864
Women	3,484,444	1,569,032	893,355	200,446	667,702	153,909
Staff Members Trained	118,693	88,906	13,742	5,083	4,556	6,406
Men	78,371	55,703	9,835	4,289	3,228	5,316
Women	40,322	33,203	3,907	794	1,328	1,090
Physical Infrastructure Schemes Completed*	45,515	11,208	7,607	863	2,750	1,289
Households Benefited	2,204,442	835,133	481,439	131,691	152,928	75,743
Total Cost (Rs.)	20,524,817,985	4,452,317,222	2,942,213,234	1,080,487,048	1,774,394,020	476,505,028
Community Schools Established	545	282	82	-	117	64
Students Enrolled	263	137	10	-	67	49
Boys	20,389	12,618	1,027	-	3,109	3,635
Girls	10,537	6,295	686	-	1,699	1,857
Adult Literacy Movement (No. of Groups)	9,852	6,323	341	-	1,410	1,778
No. of Graduates	1,114	482	60	430	142	-
Men	25,587	11,135	1,318	10,571	2,563	-
Women	2,639	1,575	507	202	355	-

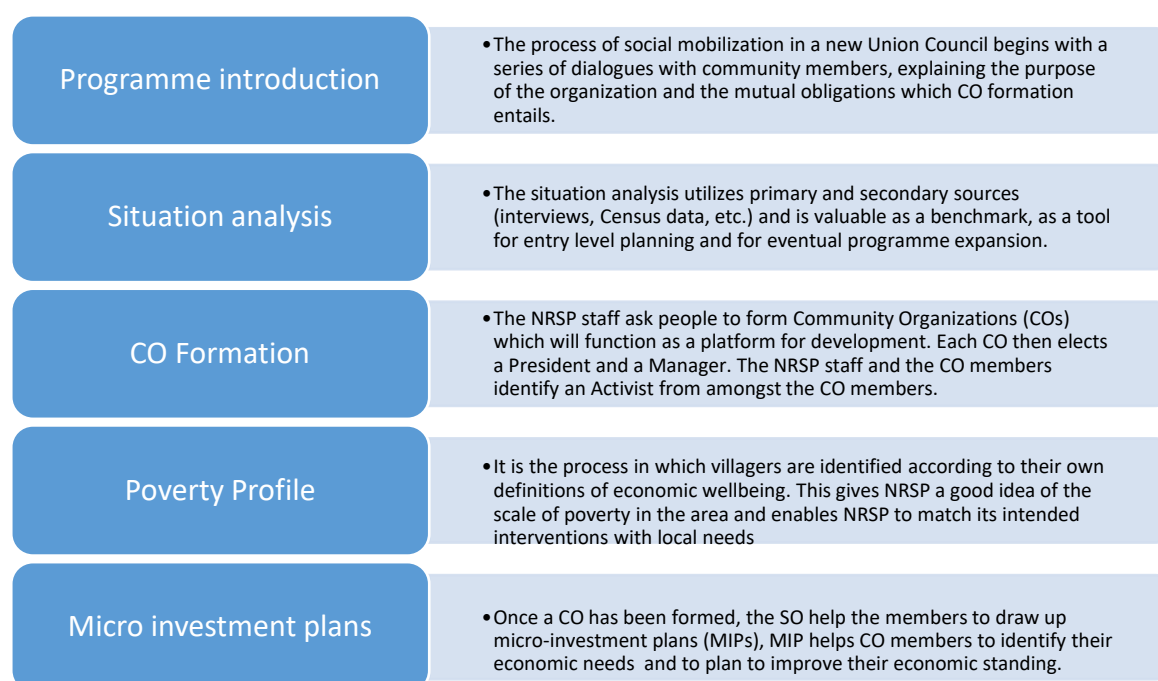
* Provincial Breakdown for PITD Schemes is only available for direct Input schemes; while cumulative figure included all CPIs of Linkages & Credit.

Social Mobilization: NRSP's Vision for Rural Development

NRSP works to release the potential abilities, skills and knowledge of rural men and women, to enable them to articulate their aspirations and to effectively marshal the resources they need to meet their identified needs. The purpose is poverty alleviation – enabling people to break the cycle of poverty, which begins with lack of opportunity, extends to the well-known miseries of economic and nutritional poverty and leads new generations to endure the same conditions. The classical Social Mobilization has now entered into a new phase called the "Second Generation Social Mobilization" where NRSP engages the willing CO activists especially those who have experienced a change in their life as a result of being engaged in the CO activities to do the dialogues and foster other organizations of the people. The "second generation" social mobilization model is a three tier structure that entails federating all COs at the village level into one "Village Organization" or VO and all VOs in a Union Council into a "Local Support Organization" or LSO. NRSP ensures that VOs and LSOs are formed only once a critical mass of founding COs/households is achieved as otherwise these structures will not reflect the true participatory spirit of COs in particular and the entire Social Mobilization in general.

Social Mobilization, the core of NRSP's philosophy

NRSP utilizes the following steps in mobilizing rural men and women:



Once community is organized, people are enabled to do many things on their own. This may include implementation of income generating activities, Community Investment/Livelihood Fund (CIF/CLF), Asset Transfer/Income Generating Grants, collective purchasing of goods and services, marketing, accessing public services and information for improving quality of life and participating in decision making on public matters. NRSP used the Poverty Scorecard to design relevant programmes for extremely poor community members and to ensure their inclusion in COs, VOs and LSOs. NRSP has utilized the PSC in projects as diverse as: the Sindh Coastal Community Development Project, the New Area Intervention Initiative, the Small House Cum Garden Project, the Small Grants and Ambassadors Fund Programme, the large scale BISP (Upper Punjab & AJK) survey, the PPAF-funded Livelihood Enhancement and Protection project, the Union Council Based Poverty Reduction Programme Education project, the Livelihood Support and Small Community Infrastructure Project, the Southern Sindh Recovery, Rehabilitation, Reconstruction and Preparedness Program and the Community Livelihoods Fund. NRSP has developed an MIS to analyses the results of the PSC. NRSP was closely involved in testing and finalizing the Scorecard in Pakistan. Using this method each household receives a score (on a scale of 0 to 100) for each question and a cumulative score. The score categories are:

Category	Ultra-Poor/Extremely Poor	Vulnerable Poor/Chronically poor	Transitory poor	Transitory vulnerable	Non Poor
Score	0-11	12-18	19-23	24-40	41 and Above

Table 2: CO Formation as of August, 2026

Hub Office	District	By the end of July-26	During Aug-26	As of August- 2026				
				Men	Women	Mix	WUAs'	Total
Rawalpindi	ICT / RWP	9,588	3	2,314	6,112	1,165	-	9,591
	Attock	5,549	-	1,858	3,609	82	-	5,549
	Chakwal	4,208	-	1,502	2,370	336	-	4,208
	Jehlum	2,990	-	828	1,983	179	-	2,990
	Mandi Bahauddin	843	-	40	786	17	-	843
	Sub Total	23,178	3	6,542	14,860	1,779	-	23,181
Sargodha	Khushab	10,961	2	2,925	5,252	2,786	-	10,963
	Bhakkar	13,823	21	5,413	6,879	1,552	-	13,844
	Mianwali	8,792	9	1,292	4,033	3,476	-	8,801
	Sargodha	2,067	-	1,150	917	-	-	2,067
	Jhung	324	-	1	277	46	-	324
	Hafizabad	1,278	-	96	1,181	1	-	1,278
	Gujranwala	325	-	6	319	-	-	325
	Layyah	2,621	8	1	2,466	162	-	2,629
	Sub Total	40,191	40	10,884	21,324	8,023	-	40,231
Bahawalpur**	Bahawalpur	18,867	1,497	671	16,823	2,870	-	20,364
	Bahawalnagar	12,155	298	21	11,810	622	-	12,453
	Sub Total	31,022	1,795	692	28,633	3,492	-	32,817
Lahore	Lahore/Okara	102	-	-	102	-	-	102
	Sub Total	102	-	-	102	-	-	102
R.Y.Khan*	R.Y.Khan	14,910	7	10,122	3,890	781	124	14,917
	Sub Total	14,910	7	10,122	3,890	781	124	14,917
D.G.Khan	D.G.Khan	17,727	-	4,580	12,013	1,099	35	17,727
	Rajanpur	13,465	1,185	2,754	10,506	1,390	-	14,650
	Sub Total	31,192	1,185	7,334	22,519	2,489	35	32,377
Mardan	Malakand	3,040	-	1,515	1,522	3	-	3,040
	Mardan	5,427	-	2,644	2,781	2	-	5,427
	Charsadda	927	-	812	115	-	-	927
	Swabi	4,208	-	3,345	854	9	-	4,208
	Swat	591	-	479	112	-	-	591
	Buner	681	-	346	333	2	-	681
	Nowshera	554	-	281	273	-	-	554
	Sub Total	15,428	-	9,422	5,990	16	-	15,428
Muzaffarabad	Kotli	7,644	-	1,464	5,003	1,177	-	7,644
	Poonch (Rawalkot)	2,752	-	836	1,081	835	-	2,752
	Muzaffarabad	5,529	-	1,554	2,696	1,279	-	5,529
	Bagh	3,427	-	1,086	1,621	720	-	3,427
	Sub Total	19,352	-	4,940	10,401	4,011	-	19,352
Hyderabad	Badin	7,897	-	3,149	3,588	1,160	-	7,897
	Hyderabad	497	-	251	167	79	-	497
	T. Muhammad Khan	2,846	-	-	2,846	-	-	2,846
	Mirpurkhas	5,436	-	1,886	2,245	1,305	-	5,436
	Matlari	2,878	-	-	2,878	-	-	2,878
	T.Allah Yar	2,881	-	-	2,881	-	-	2,881
	Sujawal	3,750	-	-	3,747	3	-	3,750
	Thatta	2,951	-	1,191	1,319	441	-	2,951
	Sub Total	29,136	-	6,477	19,671	2,988	-	29,136
Turbat	Kech / Turbat	4,996	-	1,317	2,856	823	-	4,996
	Gawadar	1,403	6	392	919	98	-	1,409
	Panjgoor	1,373	-	490	671	212	-	1,373
	Awaran	690	-	286	368	36	-	690
	Lasbela	3,392	-	1,525	1,504	363	-	3,392
	Sub Total	11,854	6	4,010	6,318	1,532	-	11,860
NRSP-Bank**	NRSP Bank	38,225	-	33,225	4,625	375	-	38,225
Closed	Bahawalpur - BRDP	1,045	-	475	166	28	376	1,045
	Mardan	1,308	-	117	254	-	937	1,308
	Sialkot	1,300	-	645	602	53	-	1,300
	Sukkar	146	-	92	53	1	-	146
	Sub Total	3,799	-	1,329	1,075	82	1,313	3,799
Grand Total		258,389	3,036	94,977	139,408	25,568	1,472	261,425

*SPEP Project Area

** Bahawalpur figures are separated from Bank from March 1st, 2011

Table 3: CO Membership as of August, 2026

Hub Office	District	By the end of July-26	During Aug-26	As of August, 2026		
				Men	Women	Total
Rawalpindi	ICT / RWP	168,421	43	51,231	117,233	168,464
	Attock	90,007	-	31,732	58,275	90,007
	Chakwal	74,153	-	31,459	42,694	74,153
	Jhelum	56,894	-	17,951	38,943	56,894
	Mandi Bahauddin	8,986	-	669	8,317	8,986
	Sub Total	398,461	43	133,042	265,462	398,504
Sargodha	Khushab	169,008	-	61,890	107,118	169,008
	Bhakkar	196,036	-	87,502	108,534	196,036
	Mianwali	143,814	-	44,742	99,072	143,814
	Sargodha	22,954	-	12,450	10,504	22,954
	Jhung	5,259	-	192	5,067	5,259
	Hafizabad	14,732	-	1,664	13,068	14,732
	Gujranwala	3,509	-	67	3,442	3,509
	Layyah	38,768	-	709	38,059	38,768
	Sub Total	594,080	-	209,216	384,864	594,080
Bahawalpur**	Bahawalpur	352,428	894	32,148	321,174	353,322
	Bahawalnagar	226,349	638	4,237	222,750	226,987
	Sub Total	578,777	1,532	36,385	543,924	580,309
Lahore	Lahore/Okara	1,438	-	12	1,426	1,438
	Sub Total	1,438	-	12	1,426	1,438
R.Y.Khan*	R.Y.Khan	142,066	-	83,378	58,688	142,066
	Sub Total	142,066	-	83,378	58,688	142,066
D.G.Khan	D.G.Khan	249,916	-	68,442	181,474	249,916
	Rajanpur	169,631	-	37,510	132,121	169,631
	Sub Total	419,547	-	105,952	313,595	419,547
Mardan	Malakand	47,970	-	25,127	22,843	47,970
	Mardan	80,495	-	40,392	40,103	80,495
	Charsadda	13,796	-	12,250	1,546	13,796
	Swabi	72,346	-	57,756	14,590	72,346
	Swat	9,627	-	7,815	1,812	9,627
	Buner	12,092	-	6,335	5,757	12,092
	Nowshera	10,228	-	5,091	5,137	10,228
	Sub Total	246,554	-	154,766	91,788	246,554
AJ & K	Kotli	120,666	-	34,737	85,929	120,666
	Poonch (Rawalakot)	53,860	-	22,270	31,590	53,860
	Muzaffarabad	100,150	-	42,152	57,998	100,150
	Bagh	59,137	-	24,605	34,532	59,137
	Sub Total	333,813	-	123,764	210,049	333,813
Hyderabad	Badin	197,365	-	121,466	75,899	197,365
	Hyderabad	11,931	-	7,677	4,254	11,931
	T. Muhammad Khan	51,377	-	239	51,138	51,377
	Mirpurkhas	112,505	-	77,342	35,163	112,505
	Matlari	53,651	-	334	53,317	53,651
	T.Allah Yar	56,870	-	276	56,594	56,870
	Sujawal	68,788	-	62	68,726	68,788
	Thatta	71,815	-	39,081	32,734	71,815
	Sub Total	624,302	-	246,477	377,825	624,302
Turbat	Kech / Turbat	84,085	-	28,853	55,232	84,085
	Gwadar	27,770	-	7,940	19,830	27,770
	Panjgoor	22,278	-	9,595	12,683	22,278
	Awaran	11,472	-	4,995	6,477	11,472
	Lasbela	54,006	-	26,889	27,117	54,006
	Sub Total	199,611	-	78,272	121,339	199,611
NRSP-Bank**	NRSP-Bank	371,849	-	325,529	46,320	371,849
Closed	Bahawalpur - BRDP	25,834	-	21,702	4,132	25,834
	Mardan	35,081	-	29,976	5,105	35,081
	Sialkot	21,237	-	11,554	9,683	21,237
	Sukkar	2,236	-	1,410	826	2,236
	Sub Total	84,388	-	64,642	19,746	84,388
Grand Total		3,994,886	1,575	1,561,435	2,435,026	3,996,461

* SPEP Project Area

** Bahawalpur figures are separated from Bank from March 1st, 2011

Table 4: Cumulative Poverty Ranking % of CO Members as of August, 2026

Hub Office	District	Well to do	Better off	Poor	Very poor	Destitute
Rawalpindi	ICT / RWP	7%	9%	55%	28%	2%
	Attock	3%	14%	52%	28%	4%
	Chakwal	1%	5%	57%	36%	1%
	Jhelum	3%	13%	43%	38%	3%
	Mandi Bahauddin	5%	33%	32%	30%	0%
Sargodha	Khushab	6%	22%	47%	22%	3%
	Bhakkar	3%	19%	51%	24%	3%
	Mianwali	5%	27%	46%	19%	3%
	Sargodha	0%	28%	54%	17%	1%
	Hafizabad	1%	14%	43%	37%	5%
Bahawalpur	Bahawalpur	0%	1%	62%	36%	0%
	Bahawalnagar	0%	0%	62%	37%	1%
R.Y.Khan*	R.Y.Khan	0%	6%	87%	6%	0%
D.G.Khan	D.G.Khan	2%	18%	50%	25%	5%
	Rajanpur	2%	18%	50%	25%	5%
Mardan	Malakand	4%	18%	74%	4%	0%
	Mardan	1%	10%	85%	4%	0%
	Charsadda	1%	19%	77%	3%	0%
	Swabi	11%	10%	75%	3%	0%
	Swat	6%	18%	68%	8%	0%
	Buner	0%	0%	0%	0%	0%
	Nowshera	2%	10%	58%	28%	2%
AJ & K	Kotli	2%	10%	58%	28%	2%
	Poonch	4%	15%	58%	21%	3%
	Muzaffarabad	7%	14%	43%	31%	5%
	Bagh	4%	16%	56%	20%	3%
Hyderabad	Badin	1%	4%	43%	41%	11%
	Hyderabad	6%	16%	47%	30%	1%
	T. Muhammad Khan	1%	7%	54%	35%	3%
	Mirpurkhas	1%	4%	50%	38%	8%
	Matiali	0%	2%	91%	6%	0%
	T.Allah Yar	0%	5%	59%	34%	1%
	Sujawal	0%	3%	83%	14%	0%
	Thatta	4%	8%	43%	30%	15%
Turbat	Kech / Turbat	0%	17%	54%	28%	1%
	Gwadar	0%	7%	73%	18%	1%
	Panjgoor	0%	0%	100%	0%	0%
	Awaran	0%	0%	100%	0%	0%
	Lasbela	0%	0%	100%	0%	0%
Grand Total		2%	10%	57%	27%	3%

* SPEP Project Area

Table 5: Savings of CO (Rs. Million) as of August, 2026

Hub Office	District	As of August, 2026		
		Men	Women	Total
Rawalpindi	ICT / RWP	35.35	37.96	73.32
	Attock	12.81	11.42	24.22
	Chakwal	19.25	12.42	31.67
	Jhelum	1.18	2.21	3.39
	Mandi Bahauddin	0.08	0.02	0.10
	Sub Total	68.67	64.02	132.69
Sargodha	Khushab	36.04	18.70	54.74
	Bhakkar	26.85	9.86	36.71
	Mianwali	4.66	3.50	8.16
	Sargodha	32.71	1.02	33.72
	Hafizabad	-	3.36	3.36
	Gujranwala	-	-	-
	Sub Total	100.26	36.43	136.69
Bahawalpur**	Bahawalpur	-	7.73	7.73
	Bahawalnagar	-	10.00	10.00
	Sub Total	-	17.73	17.73
R.Y.Khan*	R.Y.Khan	284.58	21.61	306.19
	Sub Total	284.58	21.61	306.19
D.G.Khan	D.G.Khan	57.06	9.75	66.82
	Rajanpur	107.39	8.21	115.60
	Sub Total	164.46	17.96	182.42
Mardan	Malakand	1.81	1.57	3.38
	Mardan	4.58	2.44	7.02
	Charsadda	1.14	0.12	1.26
	Swabi	2.45	0.19	2.65
	Swat	0.65	0.17	0.82
	Buner	-	-	-
	Nowshera	0.50	0.52	1.02
	Sub Total	11.14	5.01	16.15
AJ & K	Kotli	3.85	5.23	9.08
	Poonch (Rawalakot)	2.59	5.26	7.85
	Muzaffarabad	1.91	2.20	4.10
	Bagh	5.32	11.50	16.82
	Sub Total	13.67	24.19	37.86
Hyderabad	Badin	23.58	11.32	34.90
	Hyderabad	3.67	2.42	6.10
	T. Muhammad Khan	5.00	2.13	7.13
	Mirpurkhas	7.01	2.49	9.50
	Matari	-	-	-
	T.Allah Yar	0.01	0.01	0.02
	Sujawal	-	-	-
	Thatta	8.96	8.39	17.36
	Sub Total	48.23	26.77	75.00
Turbat	Kech / Turbat	5.38	4.91	10.29
	Gwadar	0.80	1.84	2.65
	Panjgoor	1.18	2.10	3.28
	Awaran	0.64	0.72	1.36
	Lasbela	0.34	0.19	0.53
	Sub Total	8.34	9.77	18.11
NRSP-Bank***	NRSP –Bank	584.45	3.92	588.37
Closed	Bahawalpur – BRDP	2.86	0.75	3.61
	Mardan	2.19	2.24	4.43
	Sialkot	18.23	5.71	23.94
	Sukkar	0.85	0.39	1.24
	Sub Total	24.13	9.09	33.22
Grand Total		1,307.91	236.51	1,544.42

* SPEP Project Area

* *Bahawalpur figures are separated from Bank from March 1st, 2011

***Saving withdrawn due to micro credit adjustments.

Table 6: District Wise Local Support Organizations (LSO) update as of August, 2026

S.No.	Rawalpindi	Sargodha	Bahawalpur	Rahim Yar Khan	Lahore/Okara	D.G. Khan	Mardan	Muzaffarabad	Hyderabad	Turbat	Total
Number of Districts	6	4	4	1	1	3	7	9	7	5	47
No. of LSOs	102	111	137	5	1	59	63	159	170	123	930
Total H/H of District	356,586	696,241	583,789	19,163	1,889	294,744	216,548	495,464	604,500	275,776	3,544,700
No. of Organized H/H in District	162,365	309,595	375,957	13,713	2,061	202,900	165,191	296,991	340,638	97,693	1,967,104
%age of Organized H/H District	46%	44%	64%	72%		69%	76%	60%	56%	35%	55%
Number of member organizations in LSO											
Total	10,273	20,681	20,894	860		13,291	10,136	17,965	15,671	6,880	116,651
No. of VDOs	840	620	1,719	73	15	1,185	435	1,274	1,714	1,118	8,993
Total COs	9,433	20,061	19,175	787	104	12,106	9,701	16,691	13,957	5,762	107,777
No. of Male Cos	2,382	5,138	189	2	-	875	5,753	4,782	504	1,807	21,432
No. of Women COs	6,450	9,364	18,095	608	104	11,050	3,937	7,974	13,018	3,155	73,755
No. of Mix COs	601	5,559	891	177	-	181	11	3,935	435	800	12,590
% Women and Mix COs in LSO	75%	74%	99%	100%	100%	93%	41%	71%	96%	69%	80%
LSO General Body members											
Total	3,628	19,181	3,994	194	28	7,722	2,494	4,756	4,279	2,846	49,122
Men	983	8,194	75	26	-	393	1,620	2,304	1,125	1,303	16,023
Women	2,645	10,987	3,919	168	28	7,329	874	2,452	3,154	1,543	33,099
Women membership %age in GB	73%	57%	98%	87%		95%	35%	52%	74%	54%	67%
LSO Executive Body Members											
Total	1,023	1,198	860	40	11	147	1,033	1,975	2,540	490	9,317
Men	526	486	25	5	1	10	780	1,078	389	264	3,564
Women	497	712	835	35	10	137	253	897	2,151	226	5,753
Women membership %age in EB	49%	59%	97%	88%		93%	24%	45%	85%	46%	62%
LSO Leaders Trained	195	157	629	6	-	114	224	1,413	122	354	3,214
No. of Paid Staff	9	35	29	-	-	22	24	46	11	48	224
Governance fund											
Amount Transferred (million)	45,747,850	103,565,000	106,430,000	1,149,800	-	75,950,000	32,402,842	32,635,806	502,320,000	192,060,000	1,092,261,298
Use of Governance fund											
Financial support for office cum training centers	3,150,000	4,445,000	1,830,000	149,800	-	1,500,000	2,660,000	3,305,806	1,000,000	1,695,000	19,735,606
As grant for Target Poverty Alleviation (TPAC)	18,029,850	-	-	-	-	-	1,500,000	6,530,000	-	365,000	26,424,850
As CIF for Credit	24,568,000	99,120,000	104,600,000	1,000,000	-	74,450,000	28,242,842	22,800,000	501,320,000	190,000,000	1,046,100,842
<i>As Credit Revolving Fund From NRSP (millions)</i>	24,568,000	11,520,000	11,600,000	1,000,000	-	1,400,000	16,217,442	3,000,000	-	6,000,000	75,305,442
<i>As Credit Revolving Fund from other Donors</i>	-	87,600,000	93,000,000	-	-	73,050,000	12,025,400	19,800,000	501,320,000	184,000,000	970,795,400
Management											
LSO Registration status	69	62	49	-	-	38	52	122	64	39	495
No. of VRPs contracted	-	188	5	-	-	99	147	-	559	-	998

Table 7: CIF disbursement status as of August, 2026

	Rawalpindi	Sargodha	Bahawalpur	Rahim Yar Khan	Lahore	D.G. Khan	Mardan	AJK	Hyderabad	Turbat	Total
No. of LSON Managing CIF	-	-	-	-	-	-	1	-	-	-	1
No. of LSO Managing CIF	58	38	79	5	1	42	58	20	134	67	502
No. of VOs Managing CIF	12	-	1	-	-	-	-	-	36	20	69
No. of COs Managing CIF	-	-	-	-	-	-	-	-	7	-	7
Total Funds Transferred (Rs.)	24,568,000	99,120,000	104,600,000	1,000,000	-	74,450,000	28,242,842	22,800,000	501,320,000	190,000,000	1,046,100,842
To LSON (Rs.)	-	-	-	-	-	-	-	-	-	-	-
To LSOs (Rs.)	22,291,500	99,120,000	104,100,000	1,000,000	-	74,450,000	28,242,842	22,800,000	495,170,000	190,000,000	1,037,174,342
To VOs (Rs.)	2,276,500	-	500,000	-	-	-	-	-	5,850,000	-	8,626,500
To COs (Rs.)	-	-	-	-	-	-	-	-	300,000	-	300,000
Funds transferred form NRSP (Rs)	24,568,000	11,520,000	11,600,000	1,000,000	-	1,400,000	16,217,442	3,000,000	-	6,000,000	75,305,442
To LSON (Rs.)	-	-	-	-	-	-	-	-	-	-	-
To LSOs (Rs.)	22,291,500	11,520,000	11,100,000	1,000,000	-	1,400,000	16,217,442	3,000,000	-	6,000,000	72,528,942
To VOs (Rs.)	2,276,500	-	500,000	-	-	-	-	-	-	-	2,776,500
To COs (Rs.)	-	-	-	-	-	-	-	-	-	-	-
Funds Transferred from Other Donors (Rs.)	-	87,600,000	93,000,000	-	-	73,050,000	12,025,400	19,800,000	501,320,000	184,000,000	970,795,400
To LSON (Rs.)	-	-	-	-	-	-	-	-	-	-	-
To LSOs (Rs.)	-	87,600,000	93,000,000	-	-	73,050,000	12,025,400	19,800,000	495,170,000	184,000,000	964,645,400
To VOs (Rs.)	-	-	-	-	-	-	-	-	5,850,000	-	5,850,000
To COs (Rs.)	-	-	-	-	-	-	-	-	300,000	-	300,000
Portfolio											
Total Disbursement(Rs.)	184,639,300	635,381,164	807,402,000	27,767,000	10,660,000	788,952,785	733,248,470	82,381,452	1,582,022,276	494,400,500	5,346,854,947
Disbursement to Men (Rs.)	19,668,500	101,222,000	40,943,000	44,000	-	18,334,000	535,014,470	44,751,952	40,000	36,245,500	796,263,422
Disbursement to Women (Rs.)	164,970,800	534,159,164	766,459,000	27,723,000	10,660,000	770,618,785	198,234,000	37,629,500	1,581,982,276	458,155,000	4,550,591,525
No.of Loans	11,273	32,381	40,432	1,506	533	33,924	22,910	3,795	78,850	14,268	239,872
No.of Loans (Men)	1,340	4,970	1,691	4	-	639	16,788	1,866	4	1,237	28,539
No.of Loans (Women)	9,933	27,411	38,741	1,502	533	33,285	6,122	1,929	78,846	13,031	211,333
Current Portfolio (Rs.)	1,402,167	63,816,829	55,500,882	7,700,000	341,776	17,681,329	22,800,924	2,830,577	248,980,517	105,144,805	526,199,806
Active Loans	216	3,833	3,629	308	83	999	761	185	13,340	4,743	28,097
Active Loans (Men)	50	522	227	-	-	47	654	112	-	155	1,767
Active Loans (Women)	166	3,311	3,402	308	83	952	107	73	13,340	4,588	26,330

Gender and Development

NRSP's Gender and Development sector addresses inequalities & discrimination through a gender perspective, across the spectrum of Social Mobilization activities and in discrete projects. This is of utmost importance as rural women are considered to be the agents of change to achieve economic, social and transformational goals set up and owned by them for their communities and the future so that development is on a sustainable basis!

The basis for the work is the comprehensive Gender Mainstreaming Policy and related Gender Action Plans, which has also been recently updated by the Gender & Development Sector in a participatory manner. The NRSP Gender Mainstreaming Policy is thus guided by principles of gender integration, diversity and intersection, partnership between men and women (girls/boys/youth, disabled, minorities and transgender) from all the segments of the communities and empowerment, as well as gender equality. This ensures that women (staff & Community) are given an active role in decision-making, have guaranteed rights and are not discriminated against at any level.

Gender & Environment, Anti sexual Harassment Legislation for the work place, conducive environment, gender training at district level in regions for core program/ projects, Consultations i.e 1,076 women organized in Swabi after consultation with organized men community members & decision makers/ exposure/ linkage formation with women and men community members, case study writing & related capacity building for staff/ community, managing Home Based Women Workers Project funded by UN Women & Access to Justice related projects funded by FOSI thru RSPN in Punjab and Sindh, representation of NRSP's Gender related programme on various national & International Forums i.e Policy making, Gender Strategy formulation, Disaster Management etc are some of the activities Gender Department of NRSP is engaged in. It is also part of various Gender & Right Based Networks to provide input from a grass root gender perspective. It is also responsible for assessing the core programme, all projects and interventions at the design stage and monitor the performance from a gender perspective so that deviations from NRSP policy are identified and remedial actions taken on time. It also works closely with specialized organizations and networks such as EVAW, White Ribbons and Mehrgarh to ensure NRSP is compliant of all standards and follows best practices. It is part of Gender Resource Group of Rural Support Programmes since 2005 (Gender Think Tank previously) and Gender Task Force co-chaired by NDMA, UNWOMEN since 2009.

NRSP realizes the importance of women in the process of development and therefore works constantly to empower them and increase their participation in the social mobilization process. In any new area, NRSP starts by forming women community organization and if required, membership is extended to men. Having women only or women majority Community Organizations, automatically brings management of Village Organizations and Local Support Organizations under women. Complying with the policy, women members now have full right and access to financial and other assets. Moreover, NRSP aims to ensure that women are given rights, have active role in decision-making and are free from discrimination at all levels. This practice is in line with the concept of gender equity in order to provide has the goal of providing everyone including the marginalized with the full range of opportunities and benefits – the same finish line. This is being practiced in most major projects i.e SUCCESS & BRACE funded by EU and the core program of NRSP concerned with Social Mobilization, Microfinance, Linkages and Capacity Building.

The process of change in perceptions, thoughts, processes and attitudes about Gender and Development is continued in NRSP's Programme. Wider skills enhancement initiatives provided greater opportunities to women in decision making at household as well as at the Community Organization/Village Organization/Local Support Organization levels. Women are now serving as development leaders of their own villages; working even one step forward than men in their areas. Women are working as President, Managers and Activists of their Community, Village and Local Support Organizations and are actively engaged in development operations. It is also encouraging to note that increased participation of women has been recorded in planning and implementation of community physical infrastructure schemes. Women Organization in Sindh and Balochistan focuses on an outcome related to provision of capacity building and means to enable them to implement community-driven socio-economic development interventions, an increased voice and capability to influence public policy decision making through active engagement with local government authorities for equitable, inclusive service delivery. A Gender Mainstreaming Strategy is also being formulated for this outcome and the process leading to it more gender sensitive with the facilitation of the GAD Department and trained field staff.

Celebration and taking account of different days pertaining to women i.e International, National, Rural & Working Women's Day besides Right Based Campaigns etc are spearheaded by G& D Department in all of NRSP's regions all over Pakistan and the Head Office every year. Steps are taken to ensure Conducive Environment for women by adoption and implementation of "The Protection of Women against Harassment

at Workplace” Law since 2011, Day Care Initiative, Separate Washrooms, Mobility, Maternity Leave, Iddat etc. Women Staff exposure and Leadership/ Management Training are advocated for and nominations ensured. Different Manuals i.e Human Resource Development, Social Mobilization are screened from a gender lens and Gender Training designed exclusively for all the different tiers of staff and Community Resource Persons/ Activists conducted at regular intervals.

Fund is accessed from the Core Staff to ensure that Women Activists are given a “voice” and exposure in addition to networking platforms.

Exposure is ensured for organized community and men members to access training, networking and and marketing platforms in different events and exhibitions at the federal level.

Gender Training or sessions have been conducted for HASHAR Foundation, SRSP, SRSO (Management), FAFEN recently and in the past.

Climate Change and Environmental Issues are focused upon more recently as the Gender Mainstreaming Policy and Action Plans are aligned to this need of the hour. Disaster Management through a Gender Perspective is also a forte of the Gender Department of NRSP and sessions have been conducted for different organizations’ management cadre in the subject i.e FOCUS International, NDMA, SDMA, UC Secretaries, Doaba, The National Commission for the Status of Women etc. Gender Analysis & Gender Based Violence and Violence against Women is another area of expertise in terms of training. Gender Impact Assessment for a project funded by ADP was carried out in Sindh. Gender Checklists for different project are formulated to ensure that process are gender sensitive.

The Gender Department plans to advocate for include Adult Literacy including financial literacy integrated with a gender perspective, climate change initiatives and Environment friendly, gender sensitive CPIs. Gender checklists for methodologies, targets and logistics, budgeting of impact assessments for projects/programmes and review of administration related, financial & HR Systems with a vision to enable women to become agents of positive change (economically, socially and environment friendly). GAD also plans to advocate for mainstreaming the Legal Empowerment Projects Access to Justice has been added to the SDGs and there is a dire need for all the activities carried out with lessons learnt incorporated.

Microfinance Enterprise Development Programme

The Community Organizations (COs) fostered by NRSP prepare Micro Investment Plans. Members prepare household-level MIPs and the CO prepares a group Micro Investment Plan. An analysis of the MIPs shows that while the COs as grassroots institutions are generally interested in carrying out social sector projects such as schools, roads, and drinking water and sanitation schemes, individual members are most interested in carrying out income-enhancing activities. This usually requires training or financial capital – sometimes both – to begin or expand an income generating activity. NRSP has created a programme of skills enhancement and a credit line to meet these household-level needs. MEDP primary role is to ensure that the credit funds are available to the poor households through the COs. The section's other major responsibilities include developing information systems that help assess the efficiency, out-reach capability, repayment behaviors and financial viability of the programme.

Credit Package & Ceiling: NRSP does not have a preconceived package, although credit is provided only for productive activities. This encourages the COs to utilize natural resources and human capital. These productive activities typically include:

- Agricultural inputs; seeds, fertilizer, pesticide etc.
- Livestock
- Small business/enterprise development
- Lift irrigation, land-leveling and other productive infrastructure

Based on its extensive experience NRSP regulates the credit ceiling for different activities and different Regions. Thus the ceiling for the first time borrower is Rs. 25,000. However, the Regions are allowed to set different ceilings for different areas and COs to a maximum of Rs. 75,000. NRSP attempts to keep the credit size at the lowest possible limit so that the credit programme covers the maximum number of poor households and the risk to those households is minimized.

Credit Appraisal. Because the COs are primarily responsible for assessing the character of intended borrowers, it is the CO which assesses the credit worthiness of CO members applying for a loan. The CO submits the loan application to NRSP in the form of a Resolution, which must be signed by at least 75% of the CO members. The CO undertakes the responsibility of verifying the proper utilization of the loan and its repayment. The SOs appraise the credit requests and July seeks help from other professional staff, for example Engineers, if the Resolution requires a technical feasibility study.

Collateral. NRSP extends micro credit to economically marginal men and women who have no material collateral. The COs, however, exert social pressure in case of loan default. Because each loan request is signed by at least 75% of the CO members, each member acts as a guarantor for all other members. To facilitate the COs and their members in the repayment of their loans in difficult times, NRSP encourages the COs to practice regular savings before requesting a loan. However, to ensure that this does not discourage the poorest CO members, the ceilings for mandatory savings are flexible.

Saving and Internal Lending. The habit of saving is a prerequisite for CO membership, as is regular attendance in the fortnightly meetings. Once the members' savings (which are deposited in a bank account in the name of the CO) reach a substantial amount, the process of internal lending begins with the unanimous will of the CO. The CO then forms a credit committee, which appraises the loan requests. The CO extends credit to its members from its saving pool on its own terms and conditions. NRSP trains the COs in accounting and financial management.

Enterprise Development. NRSP facilitates the COs in developing new enterprises and improving existing ones through its Vocational Training Programme (VTP) and Natural Resource Management Programme. As part of the VTP, the CO members are trained in business development and financial management.

Separation of the Micro Credit Programme from Social Mobilization. In order to improve the quality of COs and the loan portfolio, it was decided in 2003 to make structural changes in the micro credit assessment, delivery and recovery model. A new social mobilization and credit delivery scheme has been introduced. Finalized after a successful pilot test, its principles are derived from the Urban Poverty Alleviation Programme (UPAP).

Credit Appraisal in the New Model. The appraisal process in the new model focuses on assessing the character and trustworthiness of intended clients. Previously, NRSP's appraisal process focused primarily on the financial feasibility of the proposed activity and the CO's guarantee. However, NRSP has learned from experience that the character of a client plays a greater role in his or her repayment performance than his or her ability to generate a profit from the business or activity for which the loan is taken. Character assessment includes whether the client is "honest" and "responsible", as well as confirmation of his or her whereabouts.

Two independent appraisals are conducted. The Field Worker (FW) collects CO Resolutions for rural credit in the CO meeting and then carries out an appraisal at the home of the intended client. This is called Social Appraisal because it focuses on confirming the whereabouts of the client and on his or her character. The second appraisal, referred to as a Technical Appraisal, is done by the Credit Officer, who confirms the accuracy of all the information collected by the Field Worker during the Social Appraisal. The Credit Officer also checks the financial viability of the proposed activity. The Credit Officer gets help from the Engineer or other specialists such as the enterprise development staff, if required. In both appraisals, however, the focus remains on the assessment of the potential client's behavior and reputation for honesty. This double appraisal at the household level helps the NRSP staff get to know the borrower and lets his or her family members know about the client's obligations to NRSP. The FW is not authorized to reject a credit application on his/her own. That decision lies with the Senior Credit Officer (SCO). If the Field Worker and Credit Officer disagree, the SCO makes the decision, after hearing both opinions.

Principles of Recovery Monitoring. Recovery monitoring is the most important process in the new system. The new system requires daily recovery planning. This requires the preparation of daily recovery targets based on the due date of each installment. In the new model, the SCO's primary duty is to develop daily monitoring reports and to ensure that a client who does not pay his or her installment on time is reminded of the obligation to repay. It is the SCO's responsibility to focus on finding ways and means of ensuring timely recovery. Recovering amounts due is the responsibility of the credit unit and they should make every effort to ensure payment. They must also understand clearly they are not allowed to link the recovery of credit with assessments of the 'quality' of the COs.

Characteristics of Credit Staff. The model recognizes the importance of on-the-job training and monitoring to build staff capacity. The FWs are the front line workers responsible for maintaining close contact with the COs and their members. This requires a large number of honest and responsible FWs who can meet all the COs and their members. The FWs must be a local, trustworthy person. The Credit Officer must guide the FWs. The SCO must be able to train and monitor a large cadre of FWs and Credit Officers. In the new model, once a Social Organizer helps people to form a CO, and a credit request is initiated, the credit process from that point on is in the hands of the Credit Officer and the CO and its members. This means that the Social Organizer is free to concentrate on other activities, including health and education, training and natural resource management, as the CO requires.

Village Branches To make it easier for rural clients to access credit related services we have established one-room Village Branches at appropriate locations, typically at the center of one or more Union Councils. The establishment of these Branches depends on the population density. The Branch is responsible for coordinating with the CO members on a daily basis. It is also a credit recovery-collection hub. The Village Branches staff allocate times for CO meetings, recovery follow up, appraisals and recovery collection. Where it is feasible the Village Branch staff visit COs and clients on foot. Otherwise the male staff travel by motorcycle and the women in vehicles. [Link to Village Bank success story](#)

Credit MIS Credit MIS is not accessible to Credit Officers or Field Workers. The accounting staff reports directly to the Regional General Manager and to Finance and Accounts at the head office. However, in order to ensure the correct posting of data in the MIS, the Credit Officers are authorized to check the daily posting from the receipts. The other principles are:

CO formation and credit delivery are two distinct processes which must take place independently of each other. Only those COs should have access to the rural credit programme which are recognized by the Rural Credit section as viable institutions. For this purpose, the Rural Credit section will register the COs with NRSP, rather than the person who formed the CO.

- The credit should always reach the intended client, who must acknowledge receipt of credit from NRSP
- The staff responsible for credit should be able to focus exclusively on credit operations and should be able to implement a strategy that leads to 100%, on-time recovery
- The organizational structure, such as location of offices and staffing patterns, should make it possible to pursue clients effectively
- The entire process should be more transparent
- All credit disbursement and recovery activities should be implemented in a planned manner
- The system should allow performance-evaluation of staff on the basis of predefined criteria. For example, the SOs will be evaluated on the quality and performance of the COs they form, and the credit staff on the credit outreach and the quality of the loan portfolio.

Table 8: MEDP Progress Overview as of August- 2026

Total Disbursement (Rs.)			476,891,958,741
Agriculture (Rs.)			113,658,858,141
Livestock (Rs.)			96,556,372,314
Enterprise (Rs.)			248,660,737,861
S.I.I.E (Rs.)			198,688,821
Tijarat (Rs.)			17,817,301,604
No. of Loans	Men	Women	Total
Total Loans	4,670,716	6,687,114	11,357,830
Agriculture	3,270,257	236,305	3,506,562
Livestock	595,412	2,116,858	2,712,270
Enterprise Development	793,851	4,100,584	4,894,435
Small Infrastructure Individual Enterprise (SIIE)	5,544	1178	6,722
Tijarat	5,652	232189	237,841
Beneficiary COs (including Credit Groups)			1,412,649
Men			255,341
Women			1,105,945
Mixed			51,363
No. of Active Loans			633,571
Receivable From COs (Rs.)			72,519,441,870
Recovery Rate			99.1%
No of Covered Districts			57
No. of Districts in which MEDP is Operational: Attock, Badin, Bagh, Bhakkar, Bhimber, Chakwal, Chiniot, D.G. Khan, Gujranwala, Hafizabad, Gujrat, Gwadar, Hyderabad, ICT, Jhang, Jhelum, Khushab, Kotli, Mandi Bahaudin, Mardan, Mianwali, Mirpur, Mirpurkhas, Muzaffarabad, Nowshera, Peshawar, Rahim Yar Khan, Rajanpur, Rawalakot/Poonch, Rawalpindi, Sargodha, Sialkot, Sudhnati, Swabi, Swat, Tando Muhammad Khan, Thatta & Turbat, (NRSP- Bank Districts: Bahawalnagar, Bahawalpur, Khanewal, Lodhran, Multan, Pak Pattan, Sahiwal, Tando Allah Yar, Toba Tek singh, Vehari, Shaheed Benazirabad & Matiari			50 (NRSP=38 + Bank=12)

Table 9: Active Loans and Receivable from Cos

Districts	Active Loans			Receivable from Cos
	Men	Women	Total	
RD-Rawalpindi	44,264	140,486	184,750	9,796,112,862
Rawalpindi/ICT	30,275	40,457	70,732	3,354,771,836
Attock	2,138	15,950	18,088	1,857,551,256
Chakwal	638	12,219	12,857	627,441,808
Gujrat	641	17,081	17,722	722,732,943
Haripur	144	388	532	36,759,597
Jhelum	7,620	10,359	17,979	1,633,326,412
Mandi Bahaudin	679	16,624	17,303	854,614,571
Muzaffarabad	973	443	1,416	48,518,390
Peshawar	116	5,797	5,913	549,306,929
RD-Multan	4,488	11,939	16,427	2,166,675,872
Lodhran	1,403	3,811	5,214	57,880,106
Vehari	1,501	3,017	4,518	74,452,528
Multan	850	2,017	2,867	68,479,964
Khanewal	334	3,084	3,418	355,352,474
RD-Sargodha	44,329	197,282	241,611	34,589,852,172
Sargodha	5,344	30,466	35,810	4,473,863,187
Khushab	2,748	21,464	24,212	2,968,857,953
Bhakkar	2,545	6,382	8,927	2,512,710,338
Mianwali	2,608	19,585	22,193	3,119,177,578
Hafizabad	3,140	10,078	13,218	2,524,961,401
Chiniot	2,335	14,470	16,805	2,120,851,457
Narowal	1,975	13,340	15,315	2,128,627,062
Faisalabad	3,425	14,560	17,985	3,190,375,578
Jhang	1,623	13,255	14,878	1,599,268,045
Toba Tek Singh	1,535	7,348	8,883	1,074,463,387
Okara	3,240	65	3,305	1,233,376,729
Pakistan	2,518	718	3,236	653,102,561
Sahiwal	3,218	637	3,855	1,040,286,477
Sialkot	2,553	12,685	15,238	2,421,188,526
Gujranwala	2,553	22,837	25,390	2,768,242,284
RD-Rahim Yar Khan	16,333	3,386	19,719	2,785,828,796
Rahim Yar Khan	16,333	3,386	19,719	2,785,828,796
RD-Bahawalpur	19,528	23,937	43,465	4,647,844,534
D.G. Khan	5,867	14,477	20,344	1,492,702,060
Muzaffargarh	1,536	2,553	4,089	644,938,897
Layyah	1,150	629	1,779	366,808,584
Rajanpur	10,828	6,145	16,973	1,603,828,976
Bahawalpur	134	1,854	1,988	315,587,321
Bahawalpur Do	311	979	1,290	223,688,296
RD-Lahore	14,395	17,074	31,469	3,117,644,838
Nankana	3,621	2,255	5,876	676,245,492
Sheikhpura	4,726	4,480	9,206	1,153,654,131
Shahkot	5,340	3,974	9,314	930,339,549
Kapur	705	4,355	5,060	317,355,686
RD-AJ&K	1,469	44,123	45,592	3,009,208,726
Muzaffargarh	430	8,760	9,190	661,455,691
Kotli	271	9,929	10,200	703,255,476
Rawalpindi	135	1,564	1,699	555,109,408
Bhimber	247	3,441	3,688	259,292,648
Mirpur	64	3,857	3,921	241,035,419
Pirbright	44	3,724	3,768	27,682,472
Bagh	211	5,848	6,059	510,747,612
RD-Mardan	3,072	305	3,377	237,456,956
Chamkila	-	-	-	-
Malakand	180	27	207	17,129,423
Malakand	-	-	-	-
Swat	1,350	194	1,544	126,884,682
Swat	-	-	-	-
Nowshera	1,542	84	1,626	83,442,871
Urban-Malakand	-	-	-	-
Malakand Murabba	-	-	-	-
Mardan Murabba	-	-	-	-
Swabi Murabba	-	-	-	-
RD-Hyderabad	1,357	32,388	33,745	1,061,248,028
Bach	254	2,838	3,092	106,182,102
Thatta	87	3,478	3,565	108,670,370
Hyderabad	776	15,099	15,875	559,091,788
Urban-Hyderabad	-	-	-	-
Nowshera	86	1,182	1,268	36,979,149
Sanghar	11	2,304	2,315	63,229,288
Mirpurkhas	115	6,807	6,922	207,384,751
RD-Turbat	-	-	-	-
Turbat	-	-	-	-
CI-DSD	1,794	149	1,943	110,789,904
Mardan	1,794	149	1,943	110,789,904
Sialkot Old	-	-	-	-
Sahiwal Old	-	-	-	-
BROD(BWP)	-	-	-	-
Total	151,492	471,189	622,681	61,593,478,776

Table 10: Credit Disbursement by type as of August, 2026

Type of Credit	Amount (Rs.)			Average Loan Size (Rs.)
	Men	Women	Total	
Agriculture Inputs	104,502,469,114	9,156,389,027	113,658,858,141	32,413
Livestock Development	17,669,733,763	78,886,638,551	96,556,372,314	35,600
Enterprise Development	75,930,445,401	172,730,292,460	248,660,737,861	50,805
SIIE	168,126,471	30,562,350	198,688,821	29,558
Tijarat	522,881,560	17,294,420,044	17,817,301,604	74,913
Total	198,793,656,309	278,098,302,432	476,891,958,741	41,988

Table 11: No. of Loans by Type as of August, 2026

Type of Loans	Men	%	Women	%	Total
Agriculture Inputs	3,270,257	29%	236,305	2%	3,506,562
Livestock Development	595,412	5%	2,116,858	19%	2,712,270
Enterprise Development	793,851	7%	4,100,584	36%	4,894,435
SIIE	5,544	0%	1,178	0%	6,722
Tijarat	5,652	0%	232,189	2%	237,841
Total	4,670,716	41%	6,687,114	59%	11,357,830

Table 12: No. of Active Borrowers by Type as of August, 2026

Types of Borrower	Men	%	Women	%	Total
Agriculture	29,228	5%	5,744	1%	34,972
Agriculture Implements/Machine	36	0%	15	0%	51
Agriculture Inputs Sugarcane	1	0%	1	0%	2
Enterprise	93,706	15%	347,684	55%	441,390
House Improvement	5,366	1%	12,962	2%	18,328
Live Stock	17,817	3%	89,853	14%	107,670
New House Construction	24,652	4%	5,171	1%	29,823
Solar For Enterprise	41	0%	9	0%	50
Solar For Tube Wells	182	0%	21	0%	203
Tajarat	71	0%	1010	0%	1,081
Wheat Warehousing Business	1	0%	0	0%	1
Total	171,101	27%	462,470	73%	633,571

Table 13: Portfolio by type as of August, 2026

	Men	%	Women	%	Total
Agriculture	3,947,696,372	5%	717,449,331	1%	4,665,145,703
Agriculture Implements/Machine	7,229,570	0%	1,324,743	0%	8,554,313
Agriculture Inputs Sugarcane	16,398	0%	300,000	0%	316,398
Enterprise	7,677,309,743	11%	13,518,573,385	19%	21,195,883,128
House Improvement	368,666,434	1%	890,277,045	1%	1,258,943,479
Live Stock	899,362,110	1%	3,415,728,342	5%	4,315,090,452
New House Construction	33,765,718,784	47%	7,081,668,670	10%	40,847,387,454
Solar For Enterprise	5,595,053	0%	646,323	0%	6,241,376
Solar For Tube Wells	129,140,117	0%	16,520,354	0%	145,660,471
Tajarat	10,501,806	0%	65,471,290	0%	75,973,096
Wheat Warehousing Business	246,000	0%	-	0%	246,000
Total	46,811,482,387	65%	25,707,959,483	35%	72,519,441,870

Table 14: Credit Disbursement by District as of August, 2026

Districts	By the end of July-26	During August 26	Total
Rawalpindi/ICT	33,025,797,315	429,790,000	33,455,587,315
Attock	13,776,905,440	104,115,000	13,881,020,440
Chakwal	6,978,841,732	76,015,000	7,054,856,732
Gujrat	7,122,754,500	106,155,000	7,228,909,500
Haripur	235,195,000	9,850,000	245,045,000
Jhelum	20,143,453,425	214,550,000	20,358,003,425
Lodhran	1,453,171,908	30,585,000	1,483,756,908
Mandi Bahauddin	9,823,550,500	101,770,000	9,925,320,500
Vehari	1,503,134,000	17,020,000	1,520,154,000
Murree	1,056,442,260	7,315,000	1,063,757,260
Talagang	3,798,844,576	32,455,000	3,831,299,576
Multan	1,052,841,500	18,560,000	1,071,401,500
Chiniot	14,188,314,100	158,276,000	14,346,590,100
Faisalabad	7,591,353,752	218,420,000	7,809,773,752
Jhang	7,203,771,788	118,115,000	7,321,886,788
Layya	2,152,907,466	19,980,000	2,172,887,466
Muzaffargarh	2,909,988,920	30,677,000	2,940,665,920
Narowal	11,996,868,550	144,805,000	12,141,673,550
Sahiwal	2,604,152,650	54,350,000	2,658,502,650
Sialkot	15,028,878,510	146,555,000	15,175,433,510
Toba Tek Singh	3,661,326,300	80,505,000	3,741,831,300
Sargodha	34,442,284,233	283,370,000	34,725,654,233
Khushab	20,656,131,814	171,235,000	20,827,366,814
Bhakkar	16,508,182,533	88,570,000	16,596,752,533
Mianwali	21,782,049,170	145,060,000	21,927,109,170
Hafizabad	15,162,650,300	118,855,000	15,281,505,300
Okara	2,581,638,750	55,980,000	2,637,618,750
Pakpattan	2,345,108,810	34,800,000	2,379,908,810
Gujranwala	18,465,010,750	224,465,000	18,689,475,750
Bahawalpur	16,560,742,340	-	16,560,742,340
Bahawalpur-Do	486,279,000	11,180,000	497,459,000
Bahawalnagar	603,597,000	21,930,000	625,527,000
Khanewal	754,479,000	7,110,000	761,589,000
Sahiwal Old	7,421,365,100	-	7,421,365,100
Rahim Yar Khan	29,112,469,168	129,259,000	29,241,728,168
D.G.Khan	19,281,043,830	101,533,000	19,382,576,830
Rajapur	22,776,275,545	98,832,000	22,875,107,545
Nankana	2,861,174,957	893,633,000	3,754,807,957
Kasur	1,164,752,000	22,590,000	1,187,342,000
Sheikhpura	5,409,549,545	(166,122,900)	5,243,426,645
Shah Kot	5,104,863,100	(430,210,100)	4,674,653,000
Malakand	617,980,900	9,047,000	627,027,900
Urban-Malakand	279,047,725	-	279,047,725
Charsadda	302,898,730	-	302,898,730
Nowshera	408,753,000	27,050,000	435,803,000
Mardan-Malakand	1,667,007,930	25,010,000	1,692,017,930
Swabi	761,666,500	27,792,000	789,458,500
Swat	137,748,000	-	137,748,000
Rawalakot	6,923,362,135	-	6,923,362,135
Kotli	10,785,507,100	-	10,785,507,100
Bhimber	3,121,275,337	-	3,121,275,337
Mirpur	2,926,603,933	-	2,926,603,933
Plandri	2,958,593,450	-	2,958,593,450
Bagh	5,846,172,900	-	5,846,172,900
Muzaffarabad	4,909,572,354	-	4,909,572,354
Badin	2,109,288,241	13,115,000	2,122,403,241
Thatta	1,602,703,100	19,620,000	1,622,323,100
Hyderabad	10,729,141,380	103,825,000	10,832,966,380
ILO-Hyderabad	1,818,800	-	1,818,800
Nawabshah	288,936,000	10,150,000	299,086,000
Sanghar	424,780,440	10,990,000	435,770,440
Urban-Hyderabad	67,015,000	-	67,015,000
Matari	1,179,436,716	-	1,179,436,716
Mirpurkhas	3,403,729,357	35,870,000	3,439,599,357
Turbat	158,034,100	-	158,034,100
Malakand Murabaha	8,392,450	-	8,392,450
Mardan Murabaha	14,597,208	-	14,597,208
Swabi Murabaha	13,075,416	-	13,075,416
BRDP(BWP)	13,051,500	-	13,051,500
Mardan	38,366,202	-	38,366,202
Sialkot Old	190,860,700	-	190,860,700
Total	472,677,557,741	4,214,401,000	476,891,958,741

Micro Health Insurance Program

Background

The Hospital and Accidental Death insurance programme, launched in October 2005 in partnership with the Adamjee Insurance Company, was designed for the RSPs' CO members. The terms and conditions of the insurance scheme were negotiated by RSPN. According to the agreement, NRSP was responsible for the collection of the premium, marketing of the product and capacity building of its clients for preparation of claims. After receiving claims from the client NRSP forward these claims to Insurance Company, who makes payments to the claimant through NRSP. In the first year the compensation had an upper limit of Rs. 25,000, which included in-patient hospitalization expenses incurred due to illness or accidental injury. The life insurance policy, which also has ceiling of Rs. 25,000, was applicable in case of accidental death or permanent disablement resulting from accidental bodily injury. Initially the premium for individual was of Rs. 250 (including a Rs 42 service charge) and was limited to the individual policy holder (it does not extend to other family members).

At the end of first year of micro insurance programme NRSP analyzed the product and got feedback from the field teams regarding its significance. The data analysis showed that the majority of the claims raised were of less than Rs 15,000. Then the product was restructured by consensus of all stake holders. The main features of the redesigned product were

- Cost of the premium has been reduced to Rs 100
- Additional coverage of funeral expenses in case of natural death

Linking the hospitalization and accidental death insurance with the micro credit programme:

NRSP signed a direct agreement with Adamjee Insurance Company in December, 2006. Under this agreement NRSP loan clients and their spouses have benefits of hospitalization and accidental death coverage limits up to Rs. 15,000. An additional grant up to Rs. 15,000 was also included in the benefits of loan client as funeral charges in case of natural death. The current scheme being implemented by NRSP is an outcome of a last few years action research and piloting at a countrywide scale. The other RSPs therefore subscribe to the suggestions made by NRSP from time to time. As NRSP is also working closely with TRDP, SRSO and GBTI, it is well positioned to incorporate their concerns in the design and implementation of the scheme.

Since July 2008 child birth is also covered in the policy having a sub limit of Rs 10,000/-

NRSP Jubilee Partnership

In July 2013 NRSP signed micro insurance agreement with Jubilee General Insurance Company. All the benefits, coverage limits and operational procedures are same as in the last year contract. NRSP and jubilee are working to arrange cashless claim facilities through the arrangement of panel hospitals initially at the district level and later on such panel hospitals will be arranged at Tehsil level for convenience of policy holders

Current Micro Insurance Product

The salient features of the current insurance scheme are:

- Target clients. All micro credit clients of NRSP and their spouse;
- Coverage "Hospitalization, Accidental Death, Disability of CO member.
- Covers pregnancy, pregnancy related diseases and delivery
- Additional cover of natural death
- Total coverage up to Rs 15,000 for each of the above;
- Premium Rs 100 for both client and spouse per annum;
- Insurer share in premium is Rs 100, NRSPs share Nil
- Identification of clients by NRSP, field verification of claims by NRSP and disbursement of claims through reimbursement basis and cashless basis (in some of the regions)

Keeping in view the significance of family planning services these are included in the product benefits in the year 2012-13. Under this coverage clients birth control procedures will be done in panel hospitals/family planning centers as required. All NRSP loan clients between 18 and 65 years are eligible for this insurance policy. The premium payable to Adamjee per loan client and his /her spouse for per policy period is Rs. 100/. This premium is embedded in the credit processing fee. The agreement stipulates that the insurance is to be for the maximum of 12 months. Insurance cover starts from the date of the credit cheque.

Key Features of Micro Insurance Product

- Part of regular Micro Finance activities carried out by NRSP therefore has a big reach
- Administration cost factored into the premium
- Wide range coverage of community organization in all programme areas.
- Health education workshops

- Claims processing coordinated by a NRSP facilitator and monitored by Medical officers
- MIS which helps in analyzing the claim data for product and programme innovations;
- Speedy claims settlement (20 to 25 days);
- Regular feedback collected from the NRSP members regarding the product and its significance, during community organization meetings

Main Achievements

Following are the main achievements of the micro insurance programme

- Outreach increased
- Cost negotiated
- Child birth coverage
- Transportation cost reimbursement
- Condition of 24 hr hospitalization has been waived off and day care treatment is also covered
- Inclusion of family Planning services

Table 16: Micro Insurance Progress as of August 2026

	During the Month	Cumulative
Total # of Person Insured	22,108	6,970,101
Total # of Insurance Cases	46,795	9,207,802
Total # of Beneficiaries	73,000	15,388,470
Men	33,940	7,786,504
Women	39,060	7,601,966
Active Cases		569,922
Active Dependents		470,884
Total Active		1,040,806
Premium Collected (Rs.)	4,971,966	1,270,002,404
Total # of Claims received at HO	73	73,321
Claims Approved	59	58,410
Claims in verification process		9,652
Claims Rejected		5,259
Claims Reimbursed to the Clients	59	58,410
Amount Reimbursed (Rs.)	1,065,000	808,738,169

Percent reimbursed (total amount paid to the clients / total premium amount collected)

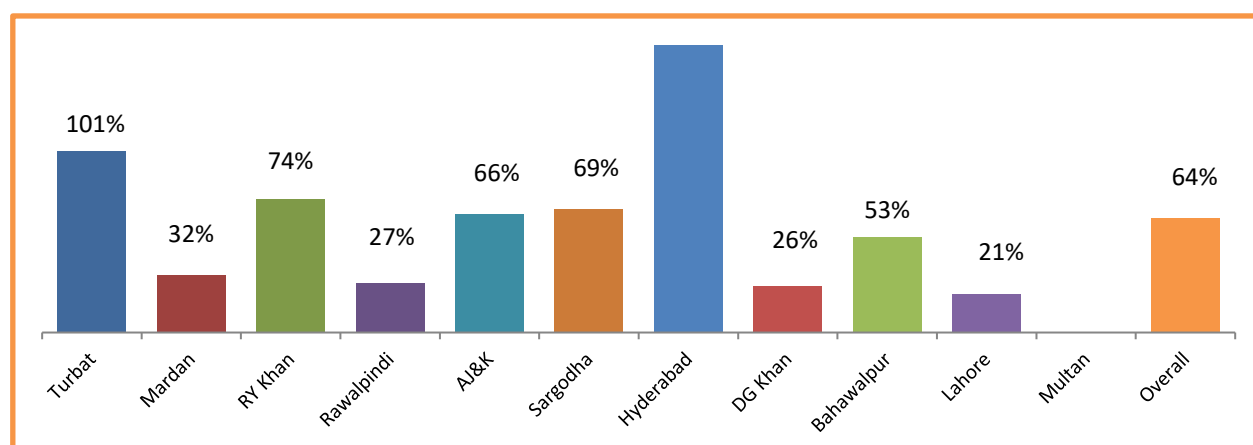


Table 17: Insurance Clients (Dependents Included) as of August, 2026

Region	Insurance Clients (Dependents Included)	
	During the Month	Cumulative
Turbat	-	10,049
Mardan	526	136,035
Rahim Yar Khan	761	195,992
Rawalpindi	5,066	1,311,826
AJ&K	-	499,768
Sargodha	9,543	2,378,881
Hyderabad	1,958	869,413
DG Khan	1,700	407,756
Bahawalpur	-	953,894
Lahore	2,331	147,921
Multan	223	58,566
Grand Total	22,108	6,970,101

Table 18: Region wise insurance cases and premium collected as of August, 2026

Region	Insurance Cases		Total Cases	Premium collected	Dependents		Total Beneficiaries
	Male	Female			Male	Female	
Turbat	2,730	4,679	7,409	1,280,100	2,276	389	10,074
Mardan	118,985	24,258	143,243	18,013,810	1,441	9,441	154,125
Rahim Yar Khan	472,213	44,042	516,255	70,623,976	40,071	281,007	837,333
Rawalpindi	483,155	1,402,279	1,885,434	257,131,022	820,126	166,143	2,871,703
Muzaffarabad	81,163	530,257	611,420	82,429,185	335,554	27,975	974,949
Sargodha	342,452	2,836,304	3,178,756	424,041,246	1,901,168	165,313	5,245,237
Hyderabad	78,114	552,344	630,458	136,559,708	657,702	199,749	1,487,909
DG Khan	613,503	212,101	825,604	102,634,793	139,078	247,534	1,212,216
Bahawalpur	1,176,121	55,788	1,231,909	155,989,840	370,875	695,939	2,298,723
Lahore	58,481	75,860	134,341	16,218,999	56,127	29,162	219,630
Multan	3,455	39,518	42,973	5,079,725	31,714	1,884	76,571
Grand Total	3,430,372	5,777,430	9,207,802	1,270,002,404	4,356,132	1,824,536	15,388,470
During August, 2026							
Region	Insurance Cases		Total Cases	Premium collected	Dependents		Total Beneficiaries
	Male	Female			Male	Female	
Turbat	-	-	-	-	-	-	-
Mardan	622	56	678	72,037	13	143	834
Rahim Yar Khan	1,033	302	1,335	141,843	194	503	2,032
Rawalpindi	4,025	11,141	15,166	1,611,388	6,706	1,559	23,431
Muzaffarabad	10	(10)	-	-	-	-	-
Sargodha	2,759	18,980	21,739	2,309,769	11,912	746	34,397
Hyderabad	208	2,471	2,679	284,643	2,456	169	5,304
DG Khan	945	1,576	2,521	267,855	704	286	3,511
Bahawalpur	-	-	-	-	-	-	-
Lahore	1,762	499	2,261	240,231	224	355	2,840
Multan	163	253	416	44,200	204	31	651
Grand Total	11,527	35,268	46,795	4,971,966	22,413	3,792	73,000

Table 19: Amount Reimbursed against claims as of August 2026

Region	Claims Detail		Claim Rejected	Claim Paid to clients	Amount Reimbursed
	Claims Processed	Claim Reimbursed			
Turbat	152	100	51	100	1,292,052
Mardan	817	644	152	644	5,750,443
Rahim Yar Khan	4,098	3,683	373	3,683	52,576,647
Rawalpindi	5,800	3,943	161	3,943	70,221,324
Muzaffarabad	4,950	3,978	350	3,978	54,220,430
Sargodha	26,298	20,036	3,233	20,036	291,477,190
Hyderabad	19,024	15,341	747	15,341	218,549,445
DG Khan	2,261	1,887	181	1,887	26,487,436
Bahawalpur	9,424	8,526	3	8,526	83,247,020
Lahore	366	200	6	200	3,455,261
Multan	131	72	2	72	1,460,921
Grand Total	73,321	58,410	5,259	58,410	808,738,169
During August, 2026					
Region	Claims Detail		Claim Rejected	Claim Paid to clients	Amount Reimbursed
	Claims Processed	Claim Reimbursed			
Turbat	-	-	-	-	-
Mardan	-	-	-	-	-
Rahim Yar Khan	4	2	29	2	40,000
Rawalpindi	37	48	1	48	970,000
Muzaffarabad	1	1	-	1	20,000
Sargodha	25	-	-	-	-
Hyderabad	6	8	-	8	165,000
DG Khan	-	-	-	-	(130,000)
Bahawalpur	-	-	-	-	-
Lahore	-	-	-	-	-
Multan	-	-	-	-	-
Grand Total	73	59	30	59	1,065,000

Urban Poverty Alleviation Project (UPAP)

UPAP began its operations in Sep1996 in the urban and peri-urban areas of Rawalpindi and Islamabad. Since then it has been testing various strategies and adopting the best ones to cope with the field realities. Having successfully established UPAP as a micro credit delivery model, NRSP decided to initiate UPAP operations in some of Pakistan's major cities. The first expansions were in Faisalabad and Karachi in 2002. The programme has since expanded to Multan.

UPAP establishes low cost settlement offices and disburses credit to women using the 'solidarity group' method. Three or more women can form a group. The credit facility can be used for family enterprises. Men can also use the facility but they must be family members whose income comes into the hands of the borrowers. This strategy saved UPAP from any major incidents of fraud or default. Alongside the solidarity group approach UPAP also adopted the individual approach on the pattern of the Orangi Pilot Project to cater to the needs of small-scale entrepreneurs and manufacturers who do not live in areas where there is a UPAP settlement office. For expansion purposes UPAP has found the solidarity group approach more successful.

Women and men living with their families are generally trustworthy. The experience of UPAP reveals people living in its operation areas have both noble and wicked tendencies and either of them is likely to come up depending upon circumstances. It is however noteworthy that only a small minority exists that remained noble or wicked under all circumstances. Thus, UPAP believes any credit disbursement strategy is likely to succeed which ensures effective supervision and pursuance of borrowers. This can be done through regular monitoring and by developing a relationship of respect with the community. The recovery rate of UPAP so far testifies to this belief.

The **Objectives** of UPAP are:

- To improve the quality of life of disadvantaged and low income people
- To develop an indigenous model of poverty alleviation in the urban areas of Pakistan
- To provide the urban poor, focusing on women but not excluding men, with access to credit
- To alleviate poverty of low-income households by organizing women, encouraging them to save and increasing their access to resources through credit
- To create income generating self-employment opportunities for women
- To explore the possibility of establishing a specialized bank based on the experience of the pilot project

CREDIT DISBURSEMENT APPROACHES

Solidarity Group

- Three or more like-minded women with comparable social and economic conditions form a group. Once a group is formed it meets weekly.
- During the meeting each group member saves an amount, through cutting her expenditures, equivalent to the weekly recovery installment of the credit amount that she intends to borrow. After five weeks the weekly saving amount is given to one of the members through a draw. Thereafter this process continues.
- Four weeks after group formation credit is disbursed to one of the women. After the group has ensured that this woman has utilized the credit properly credit is disbursed to another woman. Usually, in each weekly meeting the credit is disbursed to the next member.

Individual: Any micro level manufacturer living only where UPAP's settlement office does not exist can take credit on the personal guarantee of an honest and competent client of UPAP.

UPAP PROGRAMME MONITORING

UPAP has developed an efficient monitoring system. Its MIS developed in Oracle generates number of reports revealing both disbursement and recovery positions on a daily and monthly basis. Monthly staff meetings and daily diary are a regular feature of UPAP's monitoring system. They help bring the staff on the same wavelength regarding programme issues.

Table 20: UPAP Disbursement and Recovery Data Zone wise as of August, 2026

Operational Management Units [Part 1]

	FAISALABAD 1	FAISALABAD 2	FAISALABAD 3	FAISALABAD 4	FAISALABAD 5	FAISALABAD 6	GUJRANWALA	GUJRANWALA 2
Number of Credit Cases	117,362	125,550	127,097	115,409	121,385	121,509	63,232	73,849
Amount Disbursed (Rs.)	3,154,700,000	3,544,738,500	3,555,104,000	3,040,689,000	3,158,255,500	3,291,547,000	2,055,103,000	2,386,645,000
Amount Recovered (Rs.)	3,538,564,164	3,994,191,790	4,020,343,149	3,440,658,910	3,558,199,638	3,727,085,484	2,326,714,526	2,682,861,517
Principal Recovered (Rs.)	3,014,292,557	3,414,191,780	3,435,840,857	2,949,808,456	3,039,135,249	3,184,386,528	1,973,331,004	2,284,362,887
Service Charge Recovered (Rs.)	523,870,729	579,628,359	584,209,238	490,516,210	518,680,543	542,342,046	353,254,548	398,298,794
Excess recovered (Rs.)	400,878	371,651	293,054	334,244	383,846	356,910	128,974	199,836
Principal Balance (Rs.)	103,849,777	107,843,688	110,973,781	67,167,180	93,053,368	90,284,879	67,193,489	86,651,648
Current Cases	3,173	3,403	3,667	2,037	2,931	2,786	1,916	2,683
Closed Cases	111,899	120,816	122,909	112,036	117,095	117,762	60,476	70,263
Expired Cases	11	12	34	3	38	5	589	255
Cumulative Recovery Rate	98.79%	99.33%	99.73%	99.20%	99.13%	99.47%	98.38%	99.13%
On time Collection Rate	100.00%	99.84%	99.87%	99.81%	99.93%	100.00%	96.65%	97.10%

Operational Management Units [Part 2]

	GUJRANWALA 3	RAWALPINDI 1	RAWALPINDI 2	RAWALPINDI 3	RAWALPINDI 4	LAHORE WEST	LAHORE 1	LAHORE 2
Number of Credit Cases	53,561	124,649	118,400	87,904	92,010	72,468	70,030	83,736
Amount Disbursed (Rs.)	1,800,020,000	3,371,503,569	2,993,446,500	2,229,137,000	2,494,717,500	2,147,286,000	2,151,055,000	2,626,871,000
Amount Recovered (Rs.)	2,035,188,672	3,810,196,630	3,389,320,017	2,525,166,010	2,807,174,825	2,392,153,304	2,379,103,766	2,940,192,644
Principal Recovered (Rs.)	1,735,383,286	3,255,006,568	2,894,800,378	2,156,873,487	2,391,915,334	2,048,253,723	2,022,585,864	2,512,852,301
Service Charge Recovered (Rs.)	299,646,478	554,723,074	494,132,581	368,035,288	414,964,616	343,580,943	356,188,595	427,037,207
Excess recovered (Rs.)	158,908	466,988	387,058	257,235	294,875	318,638	329,307	303,136
Principal Balance (Rs.)	60,519,002	116,116,639	96,446,657	69,905,023	99,719,340	79,557,266	100,213,613	102,798,341
Current Cases	1,907	3,749	3,046	2,019	2,838	2,275	2,617	2,904
Closed Cases	51,351	120,854	115,152	85,731	88,945	68,734	65,602	80,107
Expired Cases	416	22	-	-	2	133	-	29
Cumulative Recovery Rate	99.16%	99.97%	99.92%	99.89%	99.87%	98.95%	98.62%	99.54%
On time Collection Rate	100.00%	99.51%	100.00%	100.00%	100.00%	100.00%	100.00%	96.98%

Operational Management Units [Part 3]

	LAHORE 3	LAHORE 4	LAHORE 5	LAHORE 7	JHANG	JHANG 2	SARGODHA	SIALKOT	SIALKOT 2	MULTAN 1	MULTAN 2
Number of Credit Cases	10,729	20,150	8,769	9,588	90,502	43,479	105,987	48,152	51,089	97,612	58,081
Amount Disbursed (Rs.)	507,568,000	933,160,000	411,229,000	432,913,000	2,734,960,000	1,523,743,000	3,006,172,000	1,486,164,500	1,493,062,000	2,775,375,000	1,783,754,500
Amount Recovered (Rs.)	541,675,804	998,596,779	433,612,430	459,263,569	3,049,326,346	1,691,000,636	3,375,459,342	1,675,154,859	1,694,527,768	3,112,428,680	1,988,869,921
Principal Recovered (Rs.)	457,753,313	845,580,996	367,384,940	389,296,251	2,590,690,340	1,434,333,440	2,868,711,939	1,421,889,504	1,443,632,859	2,647,092,941	1,691,204,172
Service Charge Recovered (Rs.)	83,883,931	152,924,127	66,171,612	69,885,572	458,344,650	256,543,099	506,443,646	253,083,799	250,684,240	464,968,631	297,550,865
Excess recovered (Rs.)	38,560	91,656	55,878	81,746	291,356	124,097	303,757	181,556	210,669	367,108	114,884
Principal Balance (Rs.)	47,568,701	79,273,897	40,114,577	39,886,359	121,124,840	74,708,665	119,786,749	58,597,712	44,297,240	113,299,755	86,923,723
Current Cases	1,204	2,217	978	1,036	3,745	2,263	3,810	1,713	1,434	3,434	2,613
Closed Cases	9,379	17,431	7,569	8,310	85,508	40,422	101,058	45,980	49,247	92,924	55,098
Expired Cases	35	82	17	5	403	26	16	-	170	51	50
Cumulative Recovery Rate	99.22%	98.82%	98.91%	99.01%	98.72%	98.94%	99.38%	99.60%	99.29%	99.40%	99.58%
On time Collection Rate	98.00%	100.00%	99.82%	100.00%	100.00%	100.00%	99.85%	100.00%	90.41%	99.87%	99.66%

Operational Management Units [Part 4]

	MULTAN 3	MULTAN 4	QASOOR	PATTOKI	HAFIZABAD	SHEIKHUPURA	NAROWAL	Khanewal	KARACHI 1	KARACHI 2	Grand Total
Number of Credit Cases	110,371	152,416	11,963	9,303	16,433	23,710	14,713	30,536	76,568	81,522	2,639,824
Amount Disbursed (Rs.)	3,290,930,000	4,509,209,000	549,882,000	402,143,000	745,632,000	1,158,489,000	674,031,000	819,214,000	2,071,898,000	2,243,168,000	77,553,515,569
Amount Recovered (Rs.)	3,654,795,796	5,045,482,263	594,354,558	433,388,148	804,017,627	1,244,312,421	741,070,220	914,429,616	2,345,521,606	2,531,060,024	86,895,463,459
Principal Recovered (Rs.)	3,117,302,280	4,301,017,477	502,011,557	367,309,717	677,740,967	1,051,082,697	624,602,741	779,153,923	1,998,680,025	2,160,669,711	74,050,162,049
Service Charge Recovered (Rs.)	537,216,476	744,000,252	92,301,909	66,046,005	126,234,103	193,158,929	116,419,052	135,204,145	346,615,163	370,096,964	12,836,886,419
Excess recovered (Rs.)	277,040	464,534	41,092	32,426	42,557	70,795	48,427	71,548	226,418	293,349	8,414,991
Principal Balance (Rs.)	118,376,072	167,802,968	46,744,516	28,595,173	61,484,747	100,079,154	47,324,415	30,876,145	66,699,607	78,976,597	3,024,835,303
Current Cases	3,422	5,173	1,462	774	2,003	2,973	1,572	863	1,919	2,298	90,857
Closed Cases	104,011	144,690	10,415	8,161	14,042	20,268	12,994	28,838	74,261	79,011	2,519,349
Expired Cases	-	82	2	204	772	101	-	11	-	-	3,576
Cumulative Recovery Rate	98.26%	99.04%	99.77%	97.29%	96.62%	99.13%	99.66%	98.80%	99.67%	99.84%	99.14%
On time Collection Rate	99.97%	99.90%	100.00%	100.00%	99.80%	100.00%	100.00%	100.00%	100.00%	100.00%	99.38%

Human Resource Development

Human Resource Development (HRD) plays a significant role in the development. Acting as a catalyst, it makes on-going and multi-faceted contributions to increase the overall wealth of the nation. We believe that “skill enhancement is one of the major factors in achieving optimal rural development”. The HRD component of the NRSP was established in 1992 to meet the need for capacity building by teaching new skills or by enhancing existing skills and capacities. With the steady growth in its area of operations, in 2000-01, the HRD section was transformed into **the NRSP Institute of Rural Management (NRSP – IRM)**. The Institute meets the training needs of NRSP (staff and community) in particular and the development sector in general. In May 2010, the N-IRM was registered as a separate entity under section 42 of the company’s ordinance. The N-IRM continues to provide training services as per needs of NRSP. Since July 2010, the HRD section at NRSP compiles all training related information and coordinates with N-IRM to plan and conduct training at the central and regional level, as per need.

HRD Objectives are

- To enhance people’s productivity and to consolidate the human capital base to optimize the utilization of labor.
- To upgrade the technical and managerial skills of rural men and women, so as to increase production and minimize losses.
- To improve the utilization of local resources and reduce dependency on external resources
- To build self-confidence.
- To strengthen village-based skills to enhance productivity and increase returns.

Training portfolios. In response to the dilemma of human poverty, HRD has been running both staff and community training portfolios.

The following programmes are included in the **Community Training portfolio**:

- Community management training programme.
- Vocational training programme.
- Natural resource management training programme.
- Enterprise development training programme.
- Social sector training programme.

Staff training portfolio ensures capacity building through three programmes: Management development training programme, Micro finance training programme and Intern training programme.

Managerial-training programme ensures the level of management skills required for proper functioning of the community organizations. These programmes are led by professionals who have knowledge of the fields, the community issues, and training along with their respective qualification.

Vocational Training Programme, started in 1997, enhances the technical skills of community members and contributes to self-employment.

Natural Resource Management Training Programme strives for optimal utilization of available resources at the local level and provision of assistance to reduce dependency on external resources. The section provides support to members engaged in agriculture, livestock, poultry, water resource development and management, and forestry and rangeland management. The programme endeavors to develop and strengthen local capabilities for sustainable resource management by preventing losses in natural resources, productivity enhancement and environmental rehabilitation.

Social Sector Training Programme plays a pivotal role by providing training and assistance in health and education. These training programmes are provided in collaboration with governmental and non-governmental institutes and organizations.

Table 21: NRSP Programme Level Summary of Community Training as of August 26

Programme Activities	Men	Women	Total
Community Management Training Programme (CMTF)	142,940	346,293	489,233
Natural Resource Management Training Programme (NRMTF)	30,646	38,238	68,884
Social Sector Training Programme (SSTF)	218,442	214,136	432,578
Physical Infrastructure and Technology Development (PITD)	21,694	6,724	28,418
Enterprise Development Training Programme (EDTF)	21,338	111,536	132,874
Vocational Training Programme (VTF)	44,903	68,868	113,771
Occupational Training Programme (OTF)	7,400	72,592	79,992
Refresher Courses	25,801	20,299	46,100
Activist Workshops	1,311,693	2,385,902	3,697,595
Subject Specialist Workshops	221,939	179,411	401,350
Exposure Visits	10,104	9,512	19,616
World Bank - JSDF Project	52,491	30,933	83,424
Grand Total	2,109,391	3,484,444	5,593,835

Table 22: NRSP Programme Level Summary of Staff Trainings as of August, 2026

Training Course	Men	Women	Total
A/V Training	14	2	16
Activist Capacity Enhancement Training(ACET)	-	53	53
Activist workshop	76	29	105
Administration & Logistic Management	30	51	81
Adolescent Reproductive Health Video Series	8	11	19
Advance Exposure Visits	25	9	34
Advocacy Meeting With Notable	261	597	858
BISP Staff Training	5,418	1,584	7,002
BMST	-	21	21
Building High Performance Team	13	12	25
Business Management Skill Training -BMST	25	12	37
Calculating Sustainability Indicators Workshop	18	1	19
Capacity Building of NRSP Staff on Plan CCCD Approach & CP	117	46	163
Career Counseling & Job Hunting	18	19	37
Child Friendly School Training	31	2	33
Client Appraisal Techniques	56	14	70
CLTS, Hygiene Promotion for Community Resource Persons	11	9	20
Communication & Presentation Skills	821	416	1,237
community awareness building sessions and seminars on Health, Hygiene, child protection	99	66	165
Community Management Skills Training (CMST)	15	134	149
Computer Training	368	46	414
Computerized Design Of DWSS	12	-	12
Conflict Management	218	105	323
Credit Appraisal& Recovery Techniques	3,030	998	4,028
Design & Organization Of Training -DOT	13	6	19
Developing Core Competencies (Writing & Speaking Skills)	129	21	150
Direct Beneficiary monitoring report	17	30	47
Disaster Management	49	24	73
Disaster Response Management Training	117	16	133
Disaster Risk Management For Flood Affecters	8	3	11
Dissemination Seminar on Reproductive Health Services in Disasters	65	15	80
Driver 1st Aid ,Road Safety & attitudinal Training	72	1	73
Driver 1st Aid ,Road Safety & Attitudinal Training	83	2	85
ECCD-Early Child Care Development	23	19	42
Enterprise Development Training	230	59	289
Executive Diploma in English Language Proficiency	135	26	161
Experience Sharing Workshop-Wash	39	7	46
Exposure Visit	189	195	384
Exposure visit community	20	3	23
External Training	44	22	66
Final assessment	155	19	174
Finance & Accounts	879	42	921
First Aid Training	65	19	84
Film Making	71	4	75
Food and Beverage Training	16	1	17
Fruit Preservation	33	17	50
GEF Programme	446	12	458
Gender & Development	1,012	612	1,624
General Training	2,605	815	3,420
HRD Member Committee Meeting	70	22	92
HRD Sectorial Review and Planning Workshop	40	5	45
Human Resource Management/Administration	47	5	52
Inception Workshop of wash project	185	48	233
INNE Minimum Standard For Education	11	4	15
Inspection Workshop Livelihood Enhancement and Protection (LEP) Project	17	13	30
Institutional Building at the Grassroots	347	153	500
Interior Designing	-	23	23
Leadership Management Development Training-LMDT	253	302	555
livestock workshop	-	40	40
Livestock Management	52	41	93
Loan Portfolio Management	90	8	98
Logical Framework Analysis	9	3	12
LSO/VO Capacity Building Workshop	49	2	51

Training Course	Men	Women	Total
Master in Rural Development -MRD	32	-	32
Media Management & Livestock Extension Service (District Livestock Officers)	51	9	60
Micro Insurance Training	35	11	46
MIS VPN Installation training	38	2	40
Monitoring &Evaluation	159	32	191
National Day of Working Women	6	26	32
Nazim Councilors Training	24	12	36
NRM & Environment	73	27	100
NRSP HR-MIS & Personnel Management	19	3	22
Office Management /Equipment Training	289	23	312
Operation & Maintenance -OM	15	-	15
Operational Risk Management	54	6	60
Orientation Training Workshops	6,704	3,348	10,052
Others-1	32,922	16,887	49,809
Packard Advocacy Seminar	82	53	135
Participatory Rural Appraisal PRA	120	18	138
Personal & Professional Development	-	43	43
Planning Workshop(MDP)	69	40	109
Planning Workshop	584	133	717
Post Graduate Diploma in Human Resource Management	7	6	13
Procurement Committee Training	16	12	28
Profile for Achieving Creativity Techniques	35	18	53
Project Appraisal Techniques	16	6	22
Project Cycle Management-PCM	81	12	93
Project Design & staff Monitoring	18	6	24
Project Inception workshop	298	178	476
Project Staff Training (ILM Ideas)	31	18	49
Proposal Writing	59	10	69
Provincial Level Advocacy Meeting	4	10	14
Provincial Levels Workshop-ILM IDEAS	16	7	23
Record Keeping	13	11	24
Refreshers	3,908	2,537	6,445
Risk Management Training	26	1	27
Save the calf for farmer-2	12	-	12
Save the calf for service providers-1	20	-	20
Saving and its Utilization	-	55	55
School Council	1,663	1,501	3,164
Sectoral Training	294	101	395
Seminar Workshop Of GAVI Project	1,283	705	1,988
Sexual Health Issue Training	8	23	31
Social Appraisal Techniques	21	2	23
Social Mobilization Training	1,730	624	2,354
Study Visit	49	8	57
Sustainable Community Management	68	19	87
Tailoring Training (Pro) Occupational	-	16	16
Teacher Training	2,922	4,295	7,217
The Power of ENTREPRENEURSHIP	49	5	54
Time Management	79	14	93
Train The Trainer-TTT	14	8	22
Trained The HRD Focal Persons & Data Punching in MIS Software	28	11	39
Training Need Assessment	146	85	231
Training of account assistants on insurance MIS	58	-	58
Training of camp facilitators and NRSP staff in LSBE	80	77	157
Training of LSBE master Trainer	11	4	15
Training Of MCOs Of ADBP	17	2	19
Training of Trainers on different topics	2,251	1,031	3,282
Training on Community Institutional Development	13	5	18
Training on Knowledge Management	17	6	23
Training on Reporting & Case Study Writing	11	9	20
Training on VDP ,UC Plans and Linkage Development	24	23	47
Training Workshop on disaster risk management (DRM)	5	14	19
Training workshop on linkage development	9	21	30
Training on Health Modules	217	7	224
Workers welfare federation	14	3	17
Workshop on Impact Evaluation	29	17	46
Write shop	220	56	276
Less Than 10 Pax	239	55	294
Total	78,371	40,322	118,693

* Other Organization's training figures are not updated after June 30, 2010

Table 23: Region wise Summary of Community & Staff Training by type as of August, 2026

Programme Activities	MZB	HYD	RWP	TBT	DGK	RYK	MRD	BWP	SRD	MTN	LHR	Other*	H/O	Closed	Total
Managerial Training	28,582	98,203	39,837	58,099	56,103	9,124	18,998	127,144	49,915	-	81	46,240	274	2,733	535,333
Men	13,712	16,723	16,250	22,012	7,060	4,212	9,150	25,386	23,194	-	-	28,750	83	2,209	168,741
Women	14,870	81,480	23,587	36,087	49,043	4,912	9,848	101,758	26,721	-	81	17,490	191	524	366,592
NRM-A Training	4,845	28,615	8,010	3,075	3,539	58	8,101	5,725	5,315	-	-	395	96	1,110	68,884
Men	2,347	8,904	2,735	2,115	2,952	58	3,223	4,332	3,147	-	-	332	64	437	30,646
Women	2,498	19,711	5,275	960	587	-	4,878	1,393	2,168	-	-	63	32	673	38,238
NRM-B Training	19,309	85,967	35,269	34,090	73,655	16,507	42,310	36,441	49,451	360	317	108	319	7,247	401,350
Men	8,784	44,192	21,391	12,959	39,010	11,934	14,640	29,440	34,937	360	317	64	315	3,596	221,939
Women	10,525	41,775	13,878	21,131	34,645	4,573	27,670	7,001	14,514	-	-	44	4	3,651	179,411
NRM Training	24,154	114,582	43,279	37,165	77,194	16,565	50,411	42,166	54,766	360	317	503	415	8,357	470,234
Men	11,131	53,096	24,126	15,074	41,962	11,992	17,863	33,772	38,084	360	317	396	379	4,033	252,585
Women	13,023	61,486	19,153	22,091	35,232	4,573	32,548	8,394	16,682	-	-	107	36	4,324	217,649
Vocational-A Training	8,576	23,635	11,590	9,220	14,406	2,712	6,589	6,979	13,931	-	-	14,182	271	1,680	113,771
Men	4,683	6,061	2,995	2,870	4,570	1,380	3,495	3,764	5,261	-	-	9,405	131	288	44,903
Women	3,893	17,574	8,595	6,350	9,836	1,332	3,094	3,215	8,670	-	-	4,777	140	1,392	68,868
Vocational-B Training	4,277	8,153	24,300	671	17,463	1,704	3,122	902	18,825	-	-	15	195	365	79,992
Men	655	1,550	634	332	3,183	346	329	45	206	-	-	11	93	16	7,400
Women	3,622	6,603	23,666	339	14,280	1,358	2,793	857	18,619	-	-	4	102	349	72,592
Vocational Training	12,853	31,788	35,890	9,891	31,869	4,416	9,711	7,881	32,756	-	-	14,197	466	2,045	193,763
Men	5,338	7,611	3,629	3,202	7,753	1,726	3,824	3,809	5,467	-	-	9,416	224	304	52,303
Women	7,515	24,177	32,261	6,689	24,116	2,690	5,887	4,072	27,289	-	-	4,781	242	1,741	141,460
SSS Training	54,276	26,803	23,929	18,151	27,632	238,915	3,525	14,149	16,880	1,488	37	6,738	-	55	432,578
Men	42,234	11,090	11,733	8,767	16,051	114,430	1,656	4,185	5,607	137	-	2,552	-	-	218,442
Women	12,042	15,713	12,196	9,384	11,581	124,485	1,869	9,964	11,273	1,351	37	4,186	-	55	214,136
Activist Workshop	184,792	987,671	194,013	732,391	265,013	539,017	309,349	192,856	245,525	653	13,172	28,719	264	4,160	3,697,595
Men	91,042	335,302	65,825	169,759	65,077	288,325	169,389	50,016	65,022	196	6,255	1,901	69	3,515	1,311,693
Women	93,750	652,369	128,188	562,632	199,936	250,692	139,960	142,840	180,503	457	6,917	26,818	195	645	2,385,902
Exposure Visits	115	551	144	2,279	6,680	-	620	4,065	3,901	-	18	1,243	-	-	19,616
Men	97	398	94	1,293	2,723	-	602	1,030	2,857	-	-	1,010	-	-	10,104
Women	18	153	50	986	3,957	-	18	3,035	1,044	-	18	233	-	-	9,512
CPI Training	1,587	7,137	1,873	5,257	4,544	-	926	4,468	2,612	-	-	14	-	-	28,418
Men	1,384	6,614	1,538	3,242	3,006	-	765	2,792	2,339	-	-	14	-	-	21,694
Women	203	523	335	2,015	1,538	-	161	1,676	273	-	-	-	-	-	6,724
Disaster Management	50,053	17,758	544	1,985	1,702	35	908	9,145	1,294	-	-	-	-	-	83,424
Men	42,554	6,786	125	1,477	205	-	410	482	452	-	-	-	-	-	52,491
Women	7,499	10,972	419	508	1,497	35	498	8,663	842	-	-	-	-	-	30,933
EDTP	933	45,495	918	24,211	9,314	25	10,805	37,350	3,703	-	-	120	-	-	132,874
Men	477	6,740	239	2,449	4,196	3	4,254	1,789	1,127	-	-	64	-	-	21,338
Women	456	38,755	679	21,762	5,118	22	6,551	35,561	2,576	-	-	56	-	-	111,536
Community Trained	357,345	1,329,988	340,427	889,429	480,051	808,097	405,253	439,224	411,352	2,501	13,625	97,774	1,419	17,350	5,593,835
Men	207,969	444,360	123,559	227,275	148,033	420,688	207,913	123,261	144,149	693	6,572	44,103	755	10,061	2,109,391
Women	149,376	885,628	216,868	662,154	332,018	387,409	197,340	315,963	267,203	1,808	7,053	53,671	664	7,289	3,484,444
Staff Trained	4,684	10,972	19,330	3,980	2,672	7,081	3,431	7,873	14,126	664	1,875	22,910	18,489	606	118,693
Men	4,043	7,898	13,114	2,798	1,397	2,350	2,810	2,936	10,832	309	1,616	14,564	13,211	493	78,371
Women	641	3,074	6,216	1,182	1,275	4,731	621	4,937	3,294	355	259	8,346	5,278	113	40,322

Number of person trained by N-IRM for other organization after June 2010 are not being reported

Physical Infrastructure and Technology Development (PITD)

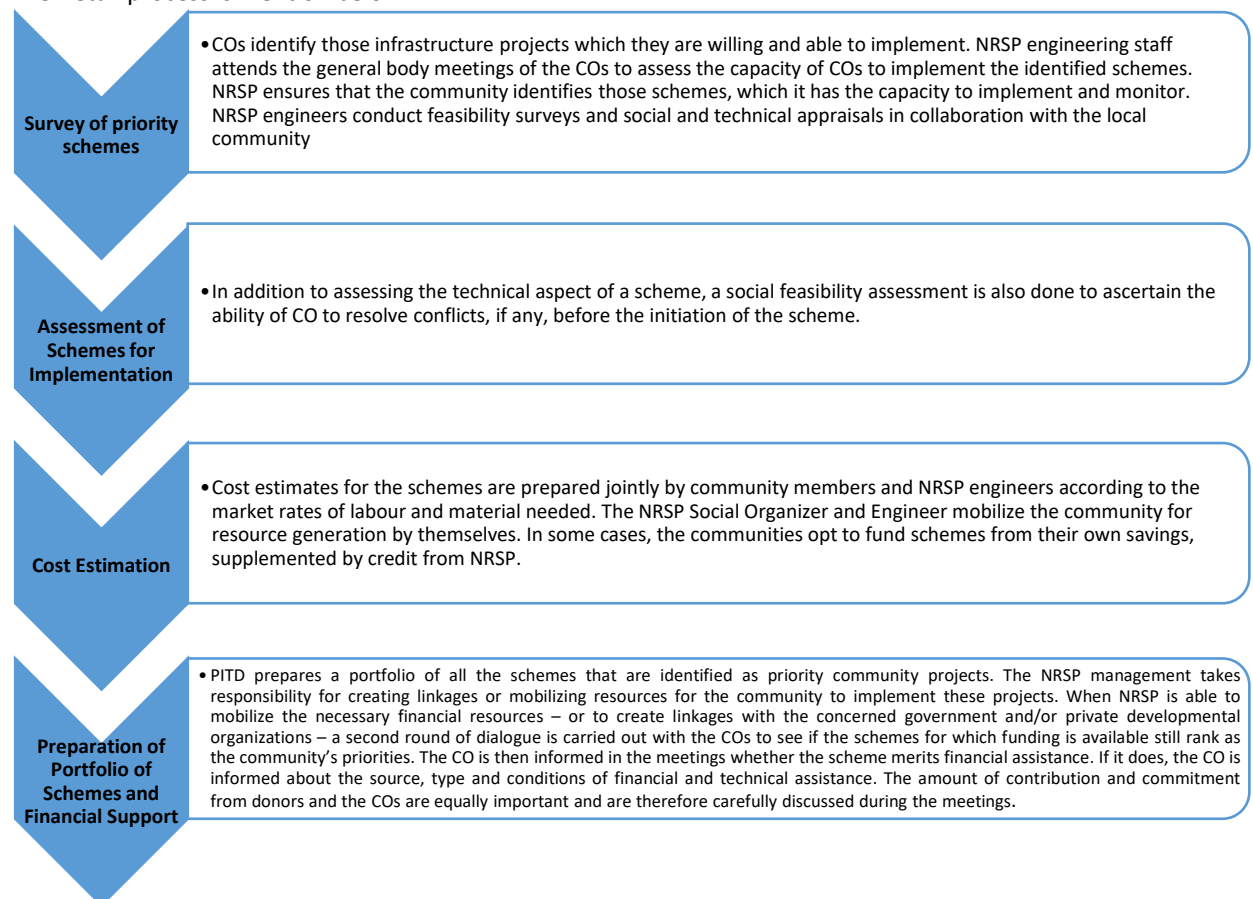
NRSP's Physical Infrastructure and Technology Development (PITD) section became operational by the end of 1993. Its purpose is to offer guidance to the COs in technical and construction related initiatives. NRSP acts as an intermediary and facilitates linkages of the COs with donor agencies, including Government Departments, involved in the provision of infrastructure services in rural areas.

The **Objectives** of this section are to:

- Involve local community members in the identification, planning, execution and monitoring of physical infrastructure schemes.
- Enhance capacity of local community.
- Make efficient and productive use of local resources.
- Demonstrate the acquired skills and capacities of the community to other agencies.
- Create a sense of ownership and responsibility.
- Facilitate the process of community needs assessment and prioritization.
- Develop a transparent system during the execution of infrastructure schemes.
- Create effective linkages between communities and other agencies.
- Introduce low cost technologies.

PITD Procedures

The Detail process is mention below



National Programme for Improvement of Watercourses in Pakistan: The Punjab Component

In July 2004, the Government of Pakistan launched 5-year “National Programme for improvement of water courses in Pakistan”, allocating more than Rs.66 billion to line 86,003 watercourses. Of these 86,003 watercourses, 30,000 are located in Punjab. To achieve this, the Government of Punjab, through its Agriculture Department, engaged PRSP and NRSP to line 2,000 watercourses (bricks and cement). This includes operational costs @9.63% of the grant from the Government of Punjab in 28 Districts (19 PRSP

Districts and 9 NRSP Districts). Of these 2,000 watercourses, a minimum of 1,600 were to be lined in canal-irrigated areas and a maximum 400 in rain-fed areas of these Districts. Based on the number of unlined watercourses located in the operating Districts of PRSP and NRSP, it was agreed that in canal-irrigated areas, PRSP would undertake to line 916 (57%) of the watercourses and NRSP would be responsible for 684 (43%). In the rain-fed areas, both will make efforts to meet the target. Later it was also agreed among Government of Punjab Department of Agriculture, PRSP and NRSP that: a) PRSP and NRSP would line another 1,000 watercourses in the remaining Districts (300 in 3 PRSP Districts and 700 in 4 NRSP Districts) and b) the Department of Agriculture will provide funds to PRSP/NRSP for undertaking more than these Projects. The work of lining watercourses started in Sep2004.

Table 24: National Programme for Improvement of Watercourses in Canal & Barani Areas

NPIW (Canal & Barani Areas)		NPIW (Canal Area)	NPIW (Barani Area)	Total
Year (Sep, 2004 To Sep, 2005)	Target	176	140	316
	Achievement (FCR Verified by NESPAK)	63	84	147
Year (Sep, 2005 To Sep, 2006)	Target	137	148	285
	Achievement (FCR Verified by NESPAK)	169	151	320
Year (Sep, 2006 To Sep, 2007)	Target	51	151	202
	Achievement (FCR Verified by NESPAK)	33	151	184

Table 25: Status of National Programme for Improvement of Watercourses in Canal & Barani Areas

Target from Sep, 2007 To Sep, 2008	Total Canal Area
Number of water courses identified based on verbal agreement with willing users/ owners	265
Number of WUAs registered	191
Number of estimate submitted	14
Number of water courses initiated	14
Number of water courses completed by NRSP	14
Number of water courses Verified by NESPAK	13

Table 26: CPI's Progress Region wise by Direct Input as of August, 2026

Region	No. of CPIs Initiated	BHHs	Disbursement (Rs.)	Donor Share (Rs.)	CO Share (Rs.)	Total Cost (Rs.)	No. of CPIs Completed
Rawalpindi	2,859	253,555	1,021,226,690	1,032,125,343	283,435,499	1,315,560,842	2,859
Multan	109	21,947	136,646,372	137,112,912	-	137,112,912	109
Sargodha	2,420	156,702	657,291,800	711,905,132	175,149,474	887,054,606	2,372
Lahore	56	34,234	26,227,469	26,884,357	-	26,884,357	56
Mardan	863	131,691	919,652,512	951,687,537	128,799,511	1,080,487,048	863
Muzaffarabad	1,289	75,743	412,276,684	417,679,475	58,825,553	476,505,028	1,289
Bhawalpur	1,827	135,380	714,196,323	747,660,011	162,199,889	909,859,900	1,827
D.G.Khan	1,438	196,385	924,898,795	978,759,532	41,727,218	1,020,486,750	1,438
Hyderabad	7,607	481,439	2,714,513,032	2,769,105,741	173,107,493	2,942,213,234	7,607
R.Y.Khan	2,712	93,111	254,266,278	268,273,784	51,081,340	319,355,124	2,712
Turbat	2,750	152,928	1,631,307,544	1,647,903,287	126,490,733	1,774,394,020	2,750
Total	23,930	1,733,115	9,412,503,499	9,689,097,111	1,200,816,710	10,889,913,821	23,882

Region wise PITD schemes during August, 2026

Region	No. of CPIs Initiated	BHHs	Disbursement (Rs.)	Donor Share (Rs.)	CO Share (Rs.)	Total Cost (Rs.)	No. of CPIs Completed
Rawalpindi	-	-	-	-	-	-	-
Multan	-	-	-	-	-	-	-
Sargodha	-	-	-	-	-	-	-
Lahore	-	-	-	-	-	-	-
Mardan	-	-	-	-	-	-	-
Muzaffarabad	-	-	-	-	-	-	-
Bhawalpur	-	-	-	-	-	-	-
D.G.Khan	-	-	-	-	-	-	-
Hyderabad	-	-	-	-	-	-	-
R.Y.Khan	-	-	-	-	-	-	-
Turbat	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Table 27: Physical Infrastructure Schemes Progress as of August, 2026 (Since inception)

	Direct Input (By PPAF)						Direct Input (Other than PPAF)*						Total (Direct Input)					
	No of Schemes	House Holds	Disbursement to CO	Funding Agencies Share	CO Contribution	Total Cost	No of Schemes	House Holds	Disbursement to CO	Approved Contribution	CO Contribution	Total Cost	No of Schemes	House Holds	Disbursement to CO	Approved Contribution	CO Contribution	Total Cost
SCHEMES INITIATED																		
Drinking Water Supply	2,783	123,307	836,099,343	850,374,179	143,767,867	994,142,046	4,521	191,120	884,601,519	896,478,344	61,248,674	957,727,018	7,304	314,427	1,720,700,862	1,746,852,523	205,016,541	1,951,869,064
Agriculture	2,470	77,584	950,399,589	963,748,904	305,028,790	1,268,777,694	2,276	64,527	665,788,926	695,246,259	164,636,458	859,882,717	4,746	142,111	1,616,188,515	1,658,995,163	469,665,248	2,128,660,411
Communication	1,481	97,438	699,503,507	712,223,271	125,534,867	837,758,138	1,848	152,494	519,943,860	520,296,602	41,457,535	561,754,137	3,329	249,932	1,219,447,367	1,232,519,873	166,992,402	1,399,512,275
Sewerage and Drainage	1,143	90,362	1,037,833,890	1,056,675,840	178,325,145	1,235,000,985	2,522	259,521	1,045,324,838	1,067,406,596	103,912,837	1,171,319,433	3,665	349,883	2,083,158,728	2,124,082,436	282,237,982	2,406,320,418
Others	601	94,708	446,040,925	464,123,995	34,182,382	498,306,377	4,285	582,054	2,326,967,102	2,462,523,121	42,722,155	2,505,245,276	4,886	676,762	2,773,008,027	2,926,647,116	76,904,537	3,003,551,653
TOTAL	8,478	483,399	3,969,877,254	4,047,146,189	786,839,051	4,833,985,240	15,452	1,249,716	5,442,626,245	5,641,950,922	413,977,659	6,055,928,581	23,930	1,733,115	9,412,503,499	9,689,097,111	1,200,816,710	10,889,913,821
SCHEMES COMPLETED																		
Drinking Water Supply	2,783	123,307	836,099,343	850,374,179	143,767,867	994,142,046	4,521	191,120	884,601,519	896,478,344	61,248,674	957,727,018	7,304	314,427	1,720,700,862	1,746,852,523	205,016,541	1,951,869,064
Agriculture	2,470	77,584	950,399,589	963,748,904	305,028,790	1,268,777,694	2,276	64,527	665,788,926	695,246,259	164,636,458	859,882,717	4,746	142,111	1,616,188,515	1,658,995,163	469,665,248	2,128,660,411
Communication	1,481	97,438	699,503,507	712,223,271	125,534,867	837,758,138	1,848	152,494	519,943,860	520,296,602	41,457,535	561,754,137	3,329	249,932	1,219,447,367	1,232,519,873	166,992,402	1,399,512,275
Sewerage and Drainage	1,143	90,362	1,037,833,890	1,056,675,840	178,325,145	1,235,000,985	2,522	259,521	1,045,324,838	1,067,406,596	103,912,837	1,171,319,433	3,665	349,883	2,083,158,728	2,124,082,436	282,237,982	2,406,320,418
Others	601	94,708	446,040,925	464,123,995	34,182,382	498,306,377	4,237	571,983	2,326,967,102	2,426,427,321	42,722,155	2,469,149,476	4,838	666,691	2,773,008,027	2,890,551,316	76,904,537	2,967,455,853
TOTAL	8,478	483,399	3,969,877,254	4,047,146,189	786,839,051	4,833,985,240	15,404	1,239,645	5,442,626,245	5,605,855,122	413,977,659	6,019,832,781	23,882	1,723,044	9,412,503,499	9,653,001,311	1,200,816,710	10,853,818,021
	By Linkages						By Credit						G. Total (Direct input + Linkages + Credit)					
	No of Schemes	House Holds	Disbursement to CO	Funding Agencies Share	CO Contribution	Total Cost	No of Schemes	House Holds	Disbursement to CO	Approved Contribution	CO Contribution	Total Cost	No of Schemes	House Holds	Disbursement to CO	Approved Contribution	CO Contribution	Total Cost
SCHEMES INITIATED																		
Drinking Water Supply	1,484	88,578	1,151,732,709	1,273,921,298	167,798,711	1,441,720,009	42	630	-	-	370,000	370,000	8,830	403,635	2,872,433,571	3,020,773,821	373,185,252	3,393,959,073
Agriculture	2,161	36,350	1,106,280,451	1,165,463,843	261,582,764	1,427,046,607	6,370	6,634	-	-	136,377,516	136,377,516	13,277	185,095	2,722,468,966	2,824,459,006	867,625,528	3,692,084,534
Communication	1,072	47,650	1,050,609,580	1,153,057,085	42,088,981	1,195,146,066	6	537	-	-	560,000	560,000	4,407	298,119	2,270,056,947	2,385,576,958	209,641,383	2,595,218,341
Sewerage and Drainage	2,130	47,206	2,050,342,130	2,216,525,694	168,263,232	2,384,788,926	2	2	-	-	40,000	40,000	5,797	397,091	4,133,500,858	4,340,608,130	450,541,214	4,791,149,344
Others	8,863	298,549	3,034,451,465	4,706,649,728	694,896,600	5,401,546,328	43	44	-	-	980,000	980,000	13,792	975,355	5,807,459,492	7,633,296,844	772,781,137	8,406,077,981
TOTAL	15,710	518,333	8,393,416,335	10,515,617,648	1,334,630,288	11,850,247,936	6,463	7,847	-	-	138,327,516	138,327,516	46,103	2,259,295	17,805,919,834	20,204,714,759	2,673,774,514	22,878,489,273
SCHEMES COMPLETED																		
Drinking Water Supply	1,326	70,268	919,998,262	956,513,589	136,351,987	1,092,865,576	42	630	-	-	370,000	370,000	8,672	385,325	2,640,699,124	2,703,366,112	341,738,528	3,045,104,640
Agriculture	2,103	33,584	1,093,376,249	1,144,843,804	259,471,269	1,404,315,073	6,370	6,634	-	-	136,377,516	136,377,516	13,219	182,329	2,709,564,764	2,803,838,967	865,514,033	3,669,353,000
Communication	931	37,506	1,011,747,032	1,088,056,627	36,132,703	1,124,189,330	6	537	-	-	560,000	560,000	4,266	287,975	2,231,194,399	2,320,576,500	203,685,105	2,524,261,605
Sewerage and Drainage	2,130	47,206	2,050,342,130	2,216,525,694	168,263,232	2,384,788,926	2	2	-	-	40,000	40,000	5,797	397,091	4,133,500,858	4,340,608,130	450,541,214	4,791,149,344
Others	8,680	284,987	2,859,379,530	2,952,160,649	574,352,894	3,526,513,543	43	44	-	-	980,000	980,000	13,561	951,722	5,632,387,557	5,842,711,965	652,237,431	6,494,949,396
TOTAL	15,170	473,551	7,934,843,203	8,358,100,363	1,174,572,085	9,532,672,448	6,463	7,847	-	-	138,327,516	138,327,516	45,515	2,204,442	17,347,346,702	18,011,101,674	2,513,716,311	20,524,817,985

Table 28: Status of Disaster Response CPI's as of July, 2026

Particular	Project Implemented Area	Hand Pumps Installed			Housing Units / Shelters Constructed			Toilets Constructed		
		In-progress	Completed	Total Approved Cost (Rs.)	In-progress	Completed	Total Approved Cost (Rs.)	In-progress	Completed	Total Approved Cost (Rs.)
Rotary International Club	Charsada	-	-	-	-	70	7,000,000	-	-	-
Bahbood Association	Charsada	-	-	-	-	40	4,000,000	-	-	-
KOMAK-DFID	Shaheed Benazir Abad, Thatta, D.G.Khan, Rajan Pur, Mianwali, Khushab, Bhakkar and R.Y.Khan	-	561	5,600,000	-	256	15,220,480	-	2,135	19,600,000
Bahaal-USAID	Thatta, Mianwali, Rajan Pur and D.G.Khan	-	472	3,392,351	-	2,507	100,296,000	-	-	-
DIAKONIE	Charsada	-	-	-	-	-	-	-	100	2,800,000
Express Helpline Trust	Charsada, Thatta, D.G.Khan and Rajan Pur	-	-	-	-	250	25,000,000	-	-	-
ICMC	Rajan Pur	-	156	3,305,556	-	250	23,834,500	-	250	7,291,000
UNHCR	Thatta	-	-	-	-	1,000	149,799,485	-	-	-
Plan International	Thatta	-	-	-	-	-	-	-	216	1,425,262
Plan International	Hyderabad	-	-	-	-	-	-	-	128	968,066
Plan International	Rawalpindi	-	-	-	-	-	-	-	85	682,471
PPAF R&R AJ&K	Bagh and Rawalakot	-	-	-	-	38,328	5,048,725,000	-	-	-
Mercy Relief	Thatta	-	-	-	-	48	8,879,432	-	-	-
NRSP	D.G.Khan, Rajan Pur, Bhakkar and Mianwali	-	-	-	-	15	1,202,074	-	-	-
UNICEF WASH Facilities	Jacobabad and Shikar Pur	-	-	-	-	-	-	-	2,500	16,750,000
Islamic Charity	Charsada	-	-	-	-	43	6,000,000	-	-	-
PPAF Relief	Awaran	-	-	-	-	6,000	192,000,000	-	6,000	39,000,000
AIMDA	Awaran	-	-	-	-	13	416,000	-	-	-
Rotary International Club	Awaran	-	-	-	-	30	970,890	-	-	-
UNICEF WASH	Lasbela	-	-	-	-	-	-	-	51	918,000
SPPAP I	Bhawalnagar, Bhawalpur, Rajan Pur & Muzaffar Garrh	-	-	-	-	1,557	814,018,243	-	-	-
SPPAP II	Bhawalnagar, Bhawalpur, Rajan Pur, Muzaffar Garrh, Dera Ghazi Khan & Rahim Yar Khan, Khushab, Mianwali, Bhakkar & Layyah	-	-	-	-	7,335	5,616,175,331	-	-	-
SFERHP	T M Khan, Tando Allay Yar, Matari, Mirpur Khas, Sujawal, Badin and Sanghar	-	-	-	87,652	115,255	34,576,500,000	-	-	-
IFRAP (Lot 4)	Gwadar, Awaran, Panjgur & Lasbela	-	-	-	3,820	3,405	1,362,000,000	-	-	-
IFRAP (Lot 3)	Khuzdar, Qalat, Mastung, Noshki, Washuk, Kharan & Surab	-	-	-	5,506	667	266,800,000	-	-	-
SPHF (Baluchistan)	Jaffarabad & Suhbat Pur	-	-	-	3,244	517	206,800,000	-	-	-
Shell Pakistan (Building back Better) Flood 2022	Rajan Pur	-	-	-	-	40	11,032,600	-	-	-
PPAF Funded Shelters (Flood 2022)	Dera Ghazi Khan	-	-	-	-	10	3,254,340	-	-	-
Save the Children International (EU Fund)	Dadu	-	290	69,424,038	-	290	140,089,984	-	-	-
Water Aid Project	Badin & Thatta	-	-	-	-	-	-	-	1,560	18,720,000
Grand Total		-	1,479	81,721,945	100,222	177,926	48,580,014,359	-	13,025	108,154,799

Social and Human Protection

NRSP aims to reach and serve the poorest and most vulnerable community members and to bring them into the mainstream of Rural Support Programme development. NRSP is committed to advocacy and action focused on the right to social protection, based on the assumption that the destitute and the vulnerable have the right to have their basic needs met; to be protected from hazardous working conditions, the right to a good education, the right to earn a decent living, the right to decent shelter and the right to protection from physical and economic exploitation and violence. If those needing social protection are children, they have the right to develop to their fullest potential, in preparation for lifelong well-being. These assumptions are in line with NRSP's mandate, as articulated in the *Articles of Association*.

Social protection consists of policies, programmes and advocacy for the poorest and most vulnerable members of society; *i.e.* those requiring protection because they are unable to speak or act on their own behalf and those least likely to recover from social and economic shocks'. Loss of the major breadwinner, loss of a parent, single parent households, women headed households, a natural disaster and or the loss of livelihoods due to climatic and ecological factors and absence of any assistance, big family size slums dwellers, nomads, migrants (internal and external). These are the factors which result in the form of illiteracy, ignorance, drug addiction, wide scale unemployment and violation of human rights. Vulnerability affects everyone but is greater for the poor who face large risks from shocks to their income-earning capacity due to natural and man-made disasters, crime and violence, unemployment, old age, exclusion and discrimination, gender inequality. Poverty cannot be described it can only be felt. One knows more about poverty when he is hungry and cannot purchase food, he and his children want new clothes but they can't purchase it because of low income, he's sick and doesn't have money to have medicine, he wants to send his children to school but can't bear educational expenditures.

Although social protection is congruent with NRSP's mandate, it can be distinguished from a 'development' programme insofar as it (a) identifies and reaches only the poorest and most vulnerable and (b) does not require a financial contribution from the participant. This lack of requirement for a financial contribution does not preclude other kinds of contribution, such as, for example, voluntary contributions of time and knowledge. Nor does it preclude contributions sometime after the recipient has been involved in a programme and is deemed to be able to contribute.

Ideally, social protection in the context of development (as distinct from disaster or conflict situations) should enable some people (whether direct beneficiaries of a social protection programme or their family members) to eventually enter NRSP's mainstream poverty reduction and development programme.

In defining eligibility for social protection at NRSP, the first principle is that of 'no exclusion'. The only exception would be anyone engaged in practices that harm others. Indicators related to income and capacities in relation to economic will need to be developed. Social protection needs to encompass a spectrum of possible interventions. The most vulnerable families typically have material, nutritional and social needs. Many have been stigmatized because of their poverty and dependence. Many require systematic and fairly intensive guidance and support, if they are to become independent and to re-enter the socio-economic mainstream. NRSP's social mobilization principle and practices provide the best possible means of implementing a successful social protection programme.

Social protection needs are specific to stage in the life cycle. The needs of children are different from those of competent adults, and different again from those of the elderly who find themselves without caregivers. It will be necessary to ensure that **dependence** on safety nets is not permanent, for those able to 'graduate' from NRSP's social protection programmes. For those who are able to graduate, benchmarks for the various 'stages' of participation (full support, economic interventions, training programmes, degrees of independence, *etc.*) will have to be established.

It is assumed that everyone in an extremely poor and vulnerable household will need some help. The family, then, should be treated as a unit, and the specific needs of its members be addressed.

Implementing the Access to Energy-Phase II

Duration Aug2021 to Feb 2024
 Location/ Districts Muzaffargarh prove
 Primary Beneficiaries Poor households
 Total Budget PKR: 20,336,915
 Funding Agency
 Implementation Agency National Rural Support Programme

Table 29: Access to Energy Phase-II as of July -26

Activities	June 01, 2026 to May 31, 2027	Targets (As of August, 2026)	Achievements (As of August, 2026)	% Achievements (Overall)
Phase -I August 24, 2021 to Feb 22, 2022				
Staff Orientation Workshop	1	1	1	100%
Intervention - Solar Community Fishponds and Management	2	-	-	0%
Intervention - Solar Milk Value Chain	1	1	1	100%
Intervention - Green Agriculture and Livestock Development (Tube well)	2	2	2	100%
Formation of Village Organization and regular meetings	18	18	18	100%
Green Eco-friendly Economic Development Plan	1	1	1	100%
Formation of Committees (Fishpond, Milk value chain, and Tube well (Agriculture & Livestock)	3	3	3	100%
Community Education on Promotion of renewable energy, energy conservation, energy efficient practices and Promotion of affordable quality energy products and linking with financing options.	10	10	10	100%
MOU with Village Organization and Committees	3	3	3	100%
Financial Management (financial literacy, opening of bank account, record keeping)	1	1	1	100%
Linkages with Line agencies /departments	-	-	-	-
Support in setting up community fund	-	-	-	-
Energy Efficient Green Cooking Stove	1	-	-	0%
Community Education and Awareness (COVID19, Health, Green Energy, Social Protection, Civic Rights and responsibilities, traffic laws and safe driving)	12	12	12	100%
Brochure on Solar Milk Value Chain	1	1	1	100%
Brochure on Green Agriculture and Livestock Development	1	1	1	100%
Monitoring and Field Support Visits (Head Office)	3	3	3	100%
New Phase -II Feb 23, 2023 to Feb 22, 2024				
A2E Interventions				
Maintenance support of interventions	6	6	6	100%
Strengthening Village Development Organization around project interventions.(Meetings)	12	12	12	100%
Develop business plans for environment friendly community enterprises (milk value chain, and agriculture and livestock through tube well).	6	6	6	100%
Promotion of renewable energy, energy conservation, energy efficient practices and Promotion of affordable quality energy products and linking with financing options.(workshops)	10	10	10	100%
Training of community entrepreneurs on all project interventions.	2	2	2	100%
Monitoring of results and reporting	3	3	3	100%
Procurement of agriculture residue (1.6 ton) for Cargel Farmers				
Procurement of residue(1.6 ton)	2	2	2	100%
Transportation	2	2	2	100%
Logistics Cost				
Agriculture waste collection	12	12	12	100%
Packing Material	49	48	48	98%
Biochar Production Cost				
Heating Fuel (LPG)	21	21	21	100%
Maintenance biochar machine, electrical system etc..	12	12	12	100%
Maintenance of Generator	12	12	12	100%
Monitoring and Supervision Visits	3	3	3	100%
Develop an exit plan.	1	-	-	0%
Phase -III Feb 23, 2024 to Feb 22, 2025				
A2E Interventions				
Identification of new settlements	4	4	4	100%
Data collection of new farmers in new settlements	4	4	4	100%
Dialogues with the new farmers	4	4	4	100%
Intervention - Green Agriculture and Livestock Development (Tube well)	2	2	2	100%
Formation of Village Organization and regular meetings	12	12	12	100%

Activities	June 01, 2026 to May 31, 2027	Targets (As of August, 2026)	Achievements (As of August, 2026)	% Achievements (Overall)
Formation of Committees Tube well	2	2	2	100%
MOU with Village Organization and Committees	2	2	2	100%
Plantation Campaign	2	1	1	50%
Monitoring and Field Support Visits (Head Office)	3	2	2	67%
Phase - IV Feb 23, 2025 to Feb 22, 2026				
A2E Interventions				
Identification of HHs	60	60	60	100%
Distribute solar powered irrigation kits for vegetable and fruit gardening.	40	40	40	100%
Identification of HHs	3	3	3	100%
Distribution of Solar Incubation Unit	3	3	3	100%
Solar Incubation Unit Beneficial Households 600	600	600	600	100%
Identification of HHs	40	40	40	100%
Provide essential supplies for vegetable and fruit gardening.	40	40	40	100%
Formation of Farmer Organizations and regular meetings	5	5	5	100%
Conduct workshops for beneficiaries to teach basic gardening techniques, efficient water use, and solar powered irrigation systems.	3	3	3	100%
Launch awareness campaigns to highlight the benefits of solar powered vegetable and fruit gardening, promote water-saving technologies such as drip irrigation, sprinkler systems, and rainwater harvesting to optimize water use.	5	5	5	100%
Community Meetings: Run and Maintenance of A2E Previous Phases	12	12	12	100%
Monitoring and Field Support Visits (Head Office)	3	2	2	67%
Phase - V June 01, 2026 to May 31, 2027				
A2E Interventions				
Identification for the Interventions - Green Agriculture Development (Tube well) at Bhakkar	2	2	2	100%
Procurement of the Tube well	2	-	-	0%
Formation of Tube well Management Committees	2	-	-	0%
Installation of Solar Incubation Unit - 1	1	-	-	0%
Community Engagement: Run and Maintenance of A2E previous phases Interventions		-	-	0%
Follow-up Support to Solar Incubation Unit - 2	12	3	3	25%
Follow-up Support to Solar Tube well - 6	12	3	3	25%
Milk chiller	12	3	3	25%
Kitchen Gardening Plots - 40	12	3	3	25%

Healthy Enterprise Ecosystem for Young Entrepreneurs Initiative (BAT) Project

Duration	Jan2026 to Jan2028
Location/ Districts	Bahawalpur (Rajanpur), Hyderabad (Tando Allahyar) and Sargodha (Sialkot)
Primary Beneficiaries	Poor households
Total Budget	PKR: 39,000,000
Funding Agency	British Asian Trust
Implementation Agency	National Rural Support Programme

Table 30: Healthy Enterprise Ecosystem for Young Entrepreneurs, as of August -26

Activities	Total Targets (Jan 2026 to Jan, 2028)	Targets (As of August 2026)	Achievements (As of August, 2026)	% Achievements (Overall)
Project Management				
Staffing and office setup	1	1	1	100%
Project Staff Training	16	16	16	100%
Awareness, Visibility & IEC Material (Social Media Management and App)	1	1	1	100%
Mid-term Review Workshop	1	-	-	0%
Quarterly Review and Planning Meeting	6	2	2	33%
National Project Closing /Lesson Learnt Workshop	1	-	-	0%
Baseline Surveys	1	1	1	100%
Narrative Reporting	3	1	1	33%
End line Surveys	1	-	-	0%
Microenterprises acquire relevant skills and support to grow their enterprises				
Field mobilization & participant engagement	500	587	587	117%
Digital literacy and financial readiness training (3 days)	300	150	-	0%

Activities	Total Targets (Jan 2026 to Jan, 2028)	Targets (As of August 2026)	Achievements (As of August, 2026)	% Achievements (Overall)
Business plan development & coaching (including loan utilization plan) (2 days)	300	150	183	61%
Business record-keeping toolkit distribution (registers, calculators, etc.)	300	150	-	0%
Refresher training (vocational, technical, and life skills) - 7 Days	300	150	-	0%
Microentrepreneurs Financial Ready (List finalized)	300	-	-	0%
Microenterprises deliver core elements of business growth plans and address at least 50% of gaps or milestones identified in their business plan.				
300 microenterprises create a business plan to identify gaps and milestones for business growth.	300	-	-	0%
270 microenterprises address 50% of gaps identified in the business plan	270	-	-	0%
Microenterprises enhance financial knowledge and practices				
Loan facilitation & financial linkages	270	-	-	0%
Document preparation and verification	270	-	-	0%
Microentrepreneurs secure loan (at least 270 participants)	270	-	-	0%
Mentoring and follow-up support for productive use of finance	0	-	-	#DIV/0!
Microenterprises with increased market linkages and access to market opportunities				
Exposure visits & market linkage development (1 day market visit)	270	-	-	0%
E-commerce and networking facilitation 2 days: 2 in each district	270	-	-	0%
Entrepreneurs meet business growth targets	270	-	-	0%
Milestone: 25% revenue increase from baseline	250	-	-	0%
Milestone: New job creation and sustaining existing jobs	500	-	-	0%
Milestone: Indirect beneficiaries reached (suppliers, families, and local value chains)	2,000	-	-	0%

Social Sector Services

NRSP's core activities are guided by its fundamental philosophy of harnessing people's potential. Central to this approach is the mobilization and organization of communities to plan and implement initiatives (activities) based on their own priorities and willingness. NRSP's experience has shown that at the household level, people tend to prioritize income-generating activities such as agriculture, livestock, and small businesses. While at the village level, priorities shift towards basic needs such as drinking water, healthcare, and education.

Despite the establishment of a vast network of health and education facilities by provincial governments and development projects across Pakistan, the quality-of-service delivery remains suboptimal. One of the key reasons for this is the lack of effective accountability mechanisms. Additionally, community behavior and awareness often limit people's ability to fully utilize the services provided. NRSP recognizes that while significant infrastructure exists, improving access and outcomes requires empowering communities.

To address this, NRSP works through a bottom-up approach, building the capacity of communities via a network of Community Organizations (COs). These organizations are trained to access and effectively utilize services already provided by existing government fa. In parallel, NRSP undertakes small-scale pilot projects in which it temporarily manages health and education facilities. These pilots are designed to demonstrate how effective management practices, combined with community participation, can lead to substantial improvements in service delivery.

NRSP's involvement in the social sector is guided by the principles of community participation, sustainability, and effectiveness. Over the years, NRSP has learned that meaningful participation is best achieved by organizing people at three levels: mohalla, village, and union council. This structure is implemented through a three-tiered organizational model:

Community Organizations (COs) at the mohalla level;

Village Organizations (VOs) at the village level; and

Local Support Organizations (LSOs) at the union council level.

These organizations enable communities to pool resources and engage in activities proportional to their scale and needs. NRSP promotes the formation of COs, VOs, and LSOs, and enhances the capacity of LSOs to support and manage COs and VOs. This support is often provided through trained community volunteers known as Community Resource Persons (CRPs) or Community Extension Workers.

In summary, NRSP's Social Sector Services Division focuses on:

- Building linkages between organized communities and government/non-government service providers;
- Ensuring active community participation in various projects through COs, VOs, and LSOs;
- Raising awareness on key issues via a cadre of CRPs and community workers;
- Assisting the government in implementing its social sector programs;
- Managing and operating health and education facilities as pilot projects to demonstrate efficient and participatory service delivery models;
- Expanding access to basic health and education services in remote and hard-to-reach areas through community-owned initiatives;
- Building the capacity of local institutions and community organizations, particularly in the fields of primary health and education.

Note: The following section provides a brief overview of various interventions currently being implemented or previously undertaken by NRSP through its projects and programs. For detailed information, please refer to the specific sector documentation.

Education

Adult Literacy Programme

The goal of the program is to motivate and support people so that they are able to read and write and can perform better in their daily lives. People who are willing to learn are identified by NRSP through community organizations. Eligibility for intending learners starts at the age of ten, with no upper age limit. Learners attend two-hour sessions for three months, after which they are able to read a newspaper and write a letter. Learners are also able to understand and practice basic mathematical functions. Initially, NCHD and later Pakistan Education Research and Development (PERD) provided technical input. NRSP also managed this program from its own resources, while in some cases, donors also supported the program—for example, the ILO in Mardan and Attock, and JDW Sugar Mills in Rahim Yar Khan.

Here is a statistical summary of the programme carried out under adult literacy programme.

Table 31: Adult Literacy Movement Programme

District	No. of Groups in functional Literacy programmes	No. of Graduates		
		Men	Women	Total
RY Khan	226	981	3,913	4,894
Mardan	119	36	3,090	3,126
Malakand	104	10	2,427	2,437
Swat	105	156	2,293	2,449
Swabi	102	-	2,559	2,559
Attock	71	22	1,842	1,864
Bahawalpur	135	602	2,544	3,146
Turbat (Kech)	172*	275	1,858	2,133
Gwadar	20	80	350	430
Hyderabad	20	25	490	515
Mirpurkhas	40	482	321	803
Rajan Pur	50	-	1,261	1,261
Mianwali / Bhakkar (PALLS)	183	1,289	2,898	4,187
Total	1,347	3,958	25,846	29,804

In future NRSP will continue to engage communities for literacy skills especially for women where needed. Currently NRSP has initiated adult literacy programme with support of EU under BRACE project where literacy department protocols are being followed for engaging learners in Turbat region. Here is update from it.

Activity	BRACE				SUCCESS			
	Target	Achievement	Women	Men	Target	Achievement	Women	Men
Teachers trained on Adult Literacy and Numeracy Skills	83	88	83	5	484	484	484	0
Ongoing literacy and numeracy skills participants					12,100		12,100	0
Literacy and numeracy skills training participants	2,280	2,280	2,280	0				

Community Schools

NRSP works with the COs to establish community schools. In many rural and some peri-urban communities, community schools are the only primary schools available to children. Government schools are either too far or do not offer quality education. Community schools offer affordable education to children of poor families who cannot afford the fees of private schools. Community members form a Village Education Committee (VEC), which supports the school's activities. VEC members are mostly parents of the students, and teachers or administrators. The VEC administers the school, determines the students' fees, and generates the necessary economic resources. VEC members also set the salary of the school teacher and arrange parent-teacher meetings. In many communities, community schools have only one room and one teacher. The teacher must be a local person with a reasonable education. The school generally has more than one class

managed by a single teacher. NRSP has established linkages with the government and donor agencies for these schools. The donors included Learning for Life (LFL) UK, ActionAid, PRSP, PPAF, and BEF.

However, NRSP has stopped further support of community schools across the program area and handed over these schools to the VECs for sustaining them on their own, or closing them and enrolling children in other schools in the vicinity.

NRSP originally established 557 community schools, which have either been taken over by the government or replaced by fully functional government or private facilities nearby. A number of these schools are also managed by private entrepreneurs.

Support to Government Schools: The Government of Pakistan at the provincial level and the Government of AJK have engaged NRSP to take a leading role in reviving community participation in their school systems under various projects. A few of these projects are mentioned below.

Establishing and Managing Community Schools through New School Programme under PEF

NRSP and the Punjab Education Foundation (PEF) entered into a partnership to establish community schools in DG Khan, Khushab, and Bahawalnagar under the New School Program (NSP). Schools were identified by PEF through community requests and needs referred by the Department of Education. Schools were established after dialogue with the community, following the pattern of community schools with active community participation.

The community provided space for schools in most cases on a voluntary basis; in some cases, schools were established in rented premises. The community also provided land or buildings for the schools. There is strong follow-up by our staff, the community, and PEF monitoring teams for increasing and maintaining enrollment. Facilities are regularly monitored and reviewed, while teachers' capacities are also upgraded so that we may achieve improved quality of learning among students, which is also randomly tested in all schools by PEF. Tablet-based learning through the SABAQ project has also been introduced in schools of Bahawalnagar and DG Khan.

Table 32: New School Programme PEF, project progress

S No	Indicator	Total	Girls / Women	Boys / Men
1	Districts	Khushab, Dera Ghazi Khan, Bahawalnagar		
2	No of Schools Established	26		
3	No of teachers currently employed	117		
4	No of students enrolled	3,310	1,671	1,639
5	Teachers Trained	1,165		

Supporting Public Schools under Public Schools Support Programme (PSSP) – PEIMA/PEF

NRSP, as a key approach, has been working to improve the quality of learning opportunities through public sector schools for poor communities in rural areas. This opportunity was also extended by PEF under its new program, PSSP. NRSP was initially assigned 100 schools in South Punjab, but later this number was increased in various phases of the PSSP rollout. The Punjab Education Initiative Management Authority (PEIMA) was later established by the Government of Punjab to gradually take over the management of this program from PEF.

NRSP takes over schools from the School Education Department (SED) and manages them with the help of Village Education Committees (VECs) that it organizes. Campaigns for bringing out-of-school children back to school are carried out with the active engagement of Community Organizations (COs) and Local Support Organizations (LSOs). School facilities are also improved according to the minimum quality guidelines provided by PEF/PEIMA. NRSP also carries out rehabilitation and construction of civil infrastructure in schools. Furniture is added so that every child has access to seating. Similarly, qualified local female teachers are prioritized, and their capacities are built over time. Linkages with the SABAQ project were established so children could also benefit from learning on tablets specially programmed for clarifying foundational concepts at early learning levels. Here is current status of project.

Table 33: Supporting Public Schools under PSSP progress

S No	Activity	Total	Girls / Women	Boys / Men
1	Districts	Rahim Yar Khan, Bahawalnagar, Vehari, DG Khan, Rajan Pur, Khushab, Lodhran, Mianwali		
2	Schools Being Managed by NRSP	227		
3	Current No of Teachers	1,005		
4	Children Enrolled	31,740	15,502	16,238
5	Teachers Trained	11,347		

Managing Schools under Public School Reorganization Program (PSRP)

This program has been launched on similar pattern of PSSP after review of its results based on output and low cost. NRSP has been assigned 267 schools in Punjab in the districts of Chakwal, Bhakkar, Dera Ghazi Khan, Rajan Pur and Rahim Yar Khan. Currently school strengthening process is underway with focus on provision of school missing facilities and training of teachers along with enrolment.

S No	Activity	Total	Girls / Women	Boys / Men
1	Districts	Rahim Yar Khan, DG Khan, Rajan Pur, Khushab, Bhakkar and Chakwal		
2	Schools Being Managed by NRSP	269		
3	Current No of Teachers	581		
4	Children Enrolled	15,981	8,150	7,831
5	Teachers Trained	1,473		

**Managing Schools under Public School Reorganization Program Phase 2 - (PSRP- II)
(October 2025 onwards)**

This program has been launched on similar pattern of PSRP Phase I. NRSP has been assigned 45 schools in Punjab in the districts of Jehlum and Dera Ghazi Khan. Currently school strengthening process is underway with focus on provision of school missing facilities and training of teachers along with enrolment.

S No	Activity	Total	Girls / Women	Boys / Men
1	Districts	DG Khan, Jehlum		
2	Schools Being Managed by NRSP	42		
3	Current No of Teachers	117		
4	Children Enrolled	2,522	1,062	1,460
5	Teachers Trained	210		

Partnership with Sindh Education Foundation (SEF) under AATLP (April, 2017 onwards)

NRSP signed an agreement with SEF in April 2017. We collaborated on a pilot project titled the Adult and Adolescent Learning and Training Program (AALTP), focusing on engaging out-of-school youth and adults who had missed educational opportunities, and linking them with vocational training for economic empowerment.

Under this program, NRSP established six centers in the districts of Tando Allah Yar and Matiari, which completed their cycle. Subsequently, six new centers were established.

Table 35: Sindh Education Foundation (SEF)

S.No	Activities	Achievements (As of June 2026)
1	Establishment of learning centers	5
2	Current functional centers	5
3	Current No. Of Teachers	20
4	Staff /Teacher Orientation	15
5	Learners currently engaged for package A	248
6	Learners who completed package A	1,742
7	Learner Currently Enrolled in Package B	262
8	Learners who completed Package B	1,163
9	Current Learners Enrolled Package C	61
10	Learners who complete package C	746
11	Learner Currently Engaged in Package D	63
12	Learners who completed Package D	262

S.No	Activities	Achievements (As of June 2026)
13	Learner Currently Engaged in Package E	262

Education Cannot Wait (ECW) Fund - Pakistan Monsoon Flood Response

This project is funded by Education Cannot Wait (ECW) Fund through RSPN. NRSP is focusing on districts of Sialkot and Narowal. Project will work through period of January – November 2026. Currently school identification through SED is in process with guidelines from ECW and RSPN. Each district will have 50 schools to be rehabilitated and supported through this project. Major project interventions include:

- Community Mobilization, Capacity building / support and Facilitation of school education department and School Councils
- Rehabilitation of school infrastructure
- Capacity building of teachers around various education priorities
- Engaging parents / larger community students in improving quality of education / protection in and around schools
- Awareness among community / students about various key educational / social issues
- Engaging key stakeholders, media other institutions working in this field

S No	Activities	Total Target	Achievements
1	Provincial and District-Level Project Inception, Orientation	12	12
2	Selection and Identification of Flood Affected Schools	100	100
3	Schools Baseline Survey	100	100
4	Referral Pathway Mechanism in Schools	100	100
5	Referral Pathway Mechanism in Governmental Organizations	11	11
6	Referral Pathway Mechanism in Private Organizations NGOs	13	13
7	Teacher nominations for teachers training from Education Department	300	300
8	Assessment & Rehabilitation and repair of schools including ramps for CWD in flood affected Govt. schools	100	100
9	Dewatering, cleaning, disinfection of affected schools	100	
10	Construction and Repair of Gender segregated and inclusive WASH facilities with proper lighting and safety measures & adding ramps/railings in schools for disability	100	100
11	Two Days Training of teachers/administrators (male/female) on pedagogy, EiE, multi grade teaching, DRR/Climate Resilience, inclusive education	300	300
12	SMCs Training (2 persons from each SMC)	200	200
13	Design and implement enrollment campaign for children with disabilities to increase their participation in schools	100	100
14	Step down training of SMC members at school level on MHPSS, Gender/GBV, child protection and disability inclusion	100	65
15	Design and implementation of SMC led school action plans MHPSS, Gender/GBV, child protection/safe functioning of schools	100	65
16	Organize recreational and sports-based activities for girls	60	
17	Conduct sessions with parents on MHPSS, Gender/GBV and Protection	556	43
18	Assessment of schools including ramps for CWD in flood affected Govt. schools	100	100
19	BoQs of schools including ramps for CWD in flood affected Govt. schools	100	100
20	Procurement and distribution of culturally or locally appropriate MHM kit	100	1688
21	MHM Awareness Sessions	100	33

Health

Malaria Control Programmes

NRSP has played a pivotal role in community education and awareness related to malaria control and prevention in malaria-endemic areas. Since 2004, NRSP has been actively engaged in Global Fund-supported projects, contributing to national efforts against malaria.

Under the Global Fund Grant Cycle 7 (GC-7), (Jan, 2024 to Dec, 2026)-the National Rural Support Programme (NRSP), in collaboration with the Directorate of Malaria Control (DoMC), the Common Management Unit (CMU), and the Vector-Borne Disease (VBD) Directorate of Health Services Sindh, is leading a comprehensive malaria control initiative. This program targets 22 high-endemic districts across Sindh and Balochistan, with the primary objective of significantly reducing malaria transmission through integrated, evidence-based interventions.

Communities are educated on malaria prevention methods and available treatment options, while service providers in both the public and private sectors are trained in accurate diagnosis and appropriate treatment of malaria.

These projects also support the provision of modern medicines and diagnostic tools to healthcare providers, and distribute Long-Lasting Insecticidal Nets (LLINs) to communities at scale through government health facilities.

Below is a summary of achievements from all phases of funding and implementation of these projects.

Table 40: GFATM NFM Target Vs Achievement

S No	Activities	Achievements (As of July 2026)
1	Number of upgraded and functioning health facilities (Microscopy & RDT)	1,577
2	Number of districts that produce periodic analytical report(s) as per nationally agreed plan and reporting format during the reporting period	682
3	No of health facilities without stock-outs of key commodities during the reporting period	
4	Monitoring visits from Province /Region to Districts & facility level by SR staff (Provincial Coordinator, M&E Coordinator, Logistic Coordinator, MIS Officer, Training & BCC Officer)	150
5	Monitoring visits from districts to facility level by SR staff (District Coordinator)	15,998
6	Quarterly review meeting at district level	200
7	No of suspected malaria cases that receive a parasitological test at public sector health facilities	9,049,206
8	No of suspected malaria cases that receive a parasitological test at private sector sites	1,885,328
9	No of confirmed malaria cases that received first-line antimalarial treatment at public sector health facilities	1,417,485
10	No of confirmed malaria cases that received first-line antimalarial treatment at private sector sites	291,194
11	Daily OPD at public & private health facilities	10,934,534
12	Malaria Awareness session	4,151
13	Participation	66,406
14	Malaria Awareness Walks/Seminar	220
15	Participation	17,087

Integrated Community Case Management (iCCM) for human resource for health and community systems strengthening priority (C19 RM) (Oct2024-Dec2025)

This project is also funded by DOMC and runs in parallel with the Malaria program. Under this initiative, NRSP will engage Community Resource Persons (CRPs) and health outreach workers to raise awareness about Malaria, HIV/AIDS, and TB in selected Union Councils (UCs) of Lasbela, Shaheed Benazirabad, Mirpur Khas, and Badin.

On-site testing for Malaria will be provided, while for TB and HIV, patients will be referred to nearby testing facilities, with follow-up and support extended to the affected individuals.

This is a pilot project implemented under the Common Management Unit established by the Global Fund in Pakistan. It is expected to yield better outcomes in terms of community awareness and preparedness regarding these three key diseases that are central to the Global Fund's strategy and prevalent in the selected districts.

A key focus of the project is to optimize the use of available resources to effectively address the challenges posed by these diseases.

Integrated Community Case Management (iCCM) for Human Resources for Health and Community Systems Strengthening Priority (C19 RM)

S No	Activities	Achievements (As of July 2026)
1	Meeting with Director VBDs for iCCM project orientation	5
2	Meeting with DHOs for iCCM project orientation	5
3	Identification & mapping of health facilities	41
4	Staff Recruitment	8
5	Meeting with RMNCH coordinators for identification of LHWs	7
6	Identification of CRPs	822
7	Staff Orientation	12
8	Training of Trainers (TOT) 3 days district level	99
9	Training of LHWs/CRPs (6 Days)	800
10	Awareness sessions CRPS (150 house/CRP)	1,091,801
11	Suspected Malaria cases screened with RDT in the community	397,628
12	No of Confirmed Malaria cases that received first line antimalarial treatment in the community	25,901
13	Patients referred for TB Test	1,995
14	Patients referred for HIV Test	1

School Health Programme (July 2024 onwards)

NRSP has initiated a structured approach to engage schoolchildren in promoting public health awareness—both within schools through teachers and in communities through students. While NRSP has previously carried out awareness activities around WASH and dengue prevention, the program now includes a formal focus on diabetes awareness. Campaign under Diabetes Type 2 is under way while material for other diseases is under preparation.

Engaging Children for Health Outreach (Diabetes):

It is important to understand that even individuals with a healthy lifestyle can develop type 2 diabetes. Children are at a significantly higher risk if one or both parents are living with type 2 diabetes (T2D). Sadly, the incidence of pre-diabetes in children is rising—particularly in areas where diets are high in sugar and carbohydrates.

To address this emerging public health issue, NRSP, in collaboration with the organization Children for Health, has launched an initiative to create awareness about diabetes among children and their families. The program began with the development of child-friendly informational materials on diabetes, followed by training sessions with school teachers and community engagement activities.

The project was initially rolled out in the districts of Rahim Yar Khan (RYK), Vehari (VRI), and Bahawalnagar (BWN). Due to its success and relevance, the scope of activities has now expanded to include Dera Ghazi Khan and Rajanpur as well.

Table 41: Engaging Children for Health Outreach as of June, 2026

Sr. No.	Activities	Achievements (As of June 30, 2026)
1.	No of teachers trained: (Men / Women / Transgender)	168
2.	Students attended Sessions held by Teachers / NRSP Staff: (Boys / Girls / Transgender)	3,959
3.	Community members attended Sessions held by Teachers / NRPS staff: (Men / women / Transgender / Children)	848
4.	No of camps held for test of diabetes:	27
5.	No of people tested for diabetes:	881
6.	People fall in positive category of diabetes:	73
7.	People referred for further treatment: ((Men / Women / Children))	62
8.	People fall at border level of diabetes: (Men/ women / Children)	86
9.	Banners / Charts placed in schools: (No of schools)	170

NRSP Artificial Limb Rehabilitation Centre

In December 2006, NRSP established the Artificial Limb Rehabilitation Centre in Sihala to provide essential support to physically disabled internally displaced persons (IDPs) affected by the Kashmir Earthquake. This initiative was undertaken in partnership with the UK-based Naya Qadam Trust—a consortium of doctors of Pakistani origin—and Jaipur Foot (Rajasthan, India), both of whom provided expert medical and technical support.

To expand outreach, NRSP launched a mobile prosthetic workshop in 2008, enabling access for individuals unable to travel to the Sihala Centre. This initiative was financially supported by Oxfam Novib and Oxfam America. Through the mobile unit, services were extended across various regions of Pakistan, greatly increasing accessibility for underserved populations.

NRSP continues to support the Sihala center's operations, with occasional assistance from other donors, ensuring sustainability of services for persons with physical disabilities.

Table 42: NRSP Artificial Limb Rehabilitation Centre

S No	Description	Unit	Achievement since Inception till Aug 2026				
			Men	Women	Children		Total
					Boys	Girls	
1	No. of patients Registered	No.	-				10,924
2	No. of patients treated	Person	13,233	1,877	974	529	16,613
2.1	Above Knee Limbs prosthetic cases	Unilateral	3,572	407	128	52	4,159
		Bilateral	31	7	3	2	43
2.2	Below Knee Limbs prosthetic cases	Unilateral	4,989	694	199	100	5,982
		Bilateral	188	45	18	18	269
2.3	Calipers (Orthotic cases)	Unilateral	495	144	133	71	843
		Bilateral	126	49	290	184	649
2.4	Upper limb prosthesis- Functional Hand	Unilateral	50	10	10	5	75
		Bilateral	-	-	-	-	-
2.5	No of limbs repaired	No.	3,782	521	193	97	4,593
3	Patients provided Tricycles/wheelchair	No.	28	22	1	1	52
4	No. of Patients provided Crutches	Pair	1128	225	75	20	1,448

Table 43: Provision of Limbs Services at Dharki (ENGRO Fertilizer) (Jan 2024 ongoing)

In addition to the Sihala facility, NRSP has also established a dedicated artificial limb center in Dharki with the generous support of ENGRO Fertilizer. This center is fully funded and maintained by ENGRO, and has commenced the provision of artificial limbs to beneficiaries in the region.

The center's outputs and impact continue to grow, offering renewed hope and mobility to individuals who have lost limbs, helping them reintegrate into daily life with dignity.

Establishment of Dharki Centre (Supported by ENGRO Fertilizer)

#	Description	Unit	Since Inception				
			Men	Women	Children		Sub-total
					Boys	Girls	
1	No. of patients Registered	No.					1,304
2	No. of patients treated	Person	1,742	216	300	128	2,386
2.1	Above Knee Limbs prosthetic cases	Unilateral	385	38	28	12	463
		Bilateral	6	-	-	-	6
2.2	Below Knee Limbs prosthetic cases	Unilateral	546	64	56	17	683
		Bilateral	15	2	5	1	23
2.3	Patients provided Calipers-Orthotic cases	Unilateral	69	13	39	18	139
		Bilateral	9	2	73	41	125
2.4	Upper Limb prosthesis	Unilateral	5	1	3	1	10
		Bilateral	-	-	-	-	-
3	No of limbs repaired	No.	707	96	96	38	937
4	Tricycles/wheelchair	No.	-	-	-	-	-
5	No. of Patients provided Crutches	Pair	223	24	12	3	262

Reproductive Health & Family Planning

NRSP has been actively engaged in promoting community-based healthcare interventions for rural communities since its inception. Over the years, NRSP has piloted and scaled various health-related models

in collaboration with both public and private sector partners, aiming to leverage synergies that enhance the quality and accessibility of reproductive and family health services.

With social mobilization as its core strength, NRSP has focused on community education combined with service delivery through well-established linkages and trained project staff. These efforts have significantly improved access to Reproductive Health and Family Planning (RH/FP) services under various initiatives supported by partners such as the Packard Foundation, USAID, DFID, and PPAF.

To support behavior, change and awareness, Information, Education, and Communication (IEC) material has been developed and contextualized to address key barriers in seeking timely health care, particularly for maternal and neonatal health.

Delivering Accelerated Access of Family Planning Services in Pakistan (Dec17-April25)

Building on the success of the Reproductive Health Service Model (RHSM) Project in Punjab, NRSP signed an agreement with RSPN in December 2017 to implement the project in four districts: Bahawalpur, Rahim Yar Khan, Mardan, and Swabi.

The primary objectives of this four-year initiative are to:

- Reduce unwanted pregnancies
- Increase access to family planning (FP) services
- Address the unmet need for FP through a combination of community education, direct service delivery, and enterprise development

Currently, the project was operational in Bahawalpur district through NRSP. It was closed in April 2025 due to funding constraints.

Table 44: Delivering Accelerated Access of Family Planning progress

S No	Activities	Achievements (As of April 30,2025)	Previous Phase Mar 2022- Jul 2024	Previous Phase Dec 2017 - Feb 2022	Total All Phases
1	Number of CRPs trained	600	300	2,059	2,959
2	Current No of CRPs Engaged	600		2,059	2,659
3	MWRAs Registered	152,235			
4	No. of New acceptors for FP Services	54,042	20,670	234,042	308,754
5	Number of CYP Achieved	117,617	102,856	674,850	895,323
6	Number of FP Users	36,915	55,671	540,714	633,300
7	Number of outreach camps arranged	4,248	2,435	34,559	41,242
8	Youth Engaged	29,345			29,345
9	Newly Wed Users	7,167			7,167
10	Number of DTC Meetings participated	4	21	77	102
11	FP Income	4,486,120			4,486,120
12	BIB Income BWP	1,279,942			1,279,942
					-

BEP (Balanced Energy Protein) - Pakistan Rural Market Test

Funding Source: RSPN / Bill and Melinda Gates Foundation

This project has been on since 2022 with SRSO and NRSP. In last one year however, this project and DAFPAK delivery were combined as both worked through CRPs in same field area and FP services and rural marketing options were combined with CRP based marketing of both FP and other hygiene and nutritional supplements were practiced. Project was extended few months back with same combination of BEP and DAFPAK models. We are engaging communities in Hasilpur for implementing the project. This complemented our project of WISE in Hasilpur where we already have planned LHV providing services at cost.

Particulars	Achievements (As of June 2026)
No. of CRPs Workers involved	100
No. of Camps Conducted	957
Total FP Users	9,470
Couple Years of Protection (CYP) by Method	5,264

Particulars	Achievements (As of June 2026)
Total General Services Clients	1,017
PLWs purchased MMS	2,147
Adolescent and woman purchasing and using sanitary pads	47,096
Zero dose and refusal for routine immunization.	5,808
Institutional deliveries referred	2,233
Amount collected against FP services	1,193,970
Amount collected against BOG	1,710,644

"Community Mobilization and Referrals for Strengthening Family Planning Services at Health Facilities - UNFPA"

Social mobilization efforts and the referral mechanism are focused on husbands, the main decision-makers in the family, as part of the strategy for family planning under this project. NRSP contributed to demand creation and made referrals to health facilities and Mobile Health Units (MHUs) for the uptake of family planning services in the districts of Rawalpindi, Muzaffargarh, and Rahim Yar Khan. Community influencers, especially religious leaders, worked on sensitizing the public about family planning, its importance, and the health benefits of family planning. The inclusion of disabled persons was one of the best practices in the targeted areas. The project concluded in September 2024.

Table 45: Community Mobilization and Referrals for Strengthening Family Planning

S No	Activities	Achievements (As of Sep,2024)	Achievements previous phase	Cumulative Achievements at all phases
1	Establishment of Husband Schools	78	72	150
2	Support to old Husband Schools	51		51
3	Training of coaches	78	144	222
4	Community Awareness and referrals through Female SO's Sessions	1,707	1,291	2,998
5	Community Awareness and referrals through Male SO's Sessions	848	1,612	2,460
6	Session with husbands at Husband Schools (HS)	2,333	2,355	4,688
7	Total Referrals	14,840	15,185	30,025
8	Engaging Religious Leaders	78	72	150
9	Engaging local news reporters for disseminating FP messages at district level	6	16	22
10	Organize community level events at husband schools to create mass awareness on importance of FP	54	22	76
11	Participation in DTC Meetings	17	3	20

LSO WISE Programme (July2022 onwards)

NRSP has a core program in social mobilization and a strong platform of Community Organizations, Village Organizations, and Local Support Organizations. Given the high burden of diseases related to nutritional deficiencies in Pakistan, caused by low immunization rates, low education levels, unsafe drinking water, and poor sanitary conditions, NRSP piloted a program aimed at improving these social indicators. This was done through the platform of organized communities with core funding in 2015, targeting 18 union councils. The goal was to capitalize on social capital to achieve 100% results in drinking water quality, immunization, sanitation, and enrollment. The initiative was then scaled up in the two tehsils of Hasilpur and Tando Muhammad Khan in 2017, and more recently, in 2018, Tando Muhammad Khan district was selected as a pilot district. (Achievements in current year are listed for both the districts).

Table 46: LSO WISE Programme

District Bahawalpur (Punjab)

Particulars	Achievements (As of Aug 2026)
Number of CRPs trained	75
Number of Union Councils to be intervened	11
Number of Households Registered	109,982

Particulars	Achievements (As of Aug 2026)
Number of public water sources tested	
Number of HHs accessing drinking water from safe sources/treatment methods	52,346
Number of children immunized till PENTA 3	14,094
Number of HHs adopting safe methods for solid waste disposal	53,643
Coordination meeting with EPI department	14

District Tandoo Mohammad Khan (Sindh)

Particulars	Achievements (As of Aug 2026)
Travel /refreshment of CRP for meeting	
Meetings /Visits of stakeholders/Visitors	9
No. of Awareness sessions on WISE	8,008
Water Source Labelling of Public facilities	21
Water Source Testing of Public Sources including follow-up tests	21
Jerrycan 30 Liters	
Jerrycan 15 Liters	200
Support to Vaccinator (Mobility)	35
Heavy Machinery Cost for Support as per need/Cleaning campaigns	-
Enrollment Campaigns	
Missing Facilities including furniture, /washrooms/ drinking water facility/Teaching Aids / School Health Programme / Teacher Training etc.	-
Honorarium to Sabaq Centre facilitators	154
Honorarium to Sabaq Centre facilitators	20
Active Sabaq Centers	13
Enrolment of Sabaq Centers	561

WASH

Strengthening of Katchi Abadi Cell and Engagement of Community-based Organizations (CBOs) (March 2024 onwards)

The Karachi Water & Sewerage Services Improvement Project (KWSSIP), funded by the World Bank, aims to address Karachi's water and wastewater challenges through infrastructure development, policy reforms, and institutional and capacity strengthening of the Karachi Water and Sewerage Corporation (KW&SC). The project seeks to improve service delivery and strengthen institutional systems to ensure more reliable water and wastewater services for Karachi's growing population.

Under KWSSIP - I, NRSP was initially engaged to implement the "Strengthening of Katchi Abadi Cell and Engagement of Community-Based Organizations (CBOs)" initiative in the low-income settlements of Soba Nagar and Essa Nagri. The original project approach focused on strengthening the Katchi Abadi Cell, supporting bulk water supply, and engaging CBOs in community-level water distribution. NRSP also supported CBOs through community mobilization and capacity building to strengthen their role in local water service management.

The KWSSIP-II project has been revised by KW&SC and the World Bank to adopt a more streamlined approach focused on bulk water supply and revised tariff arrangements, including a flat-rate water tariff, while retaining the core objective of improving WASH services through meaningful community engagement. Under the revised model, the roles of CBOs and other community institutions are being adjusted to align with the new service delivery arrangements, with greater emphasis on community participation, coordination, feedback, and accountability rather than the earlier focus on household-level water distribution and tariff collection. Accordingly, NRSP will continue its community mobilization and engagement efforts across Essa Nagri, Soba Nagar, Goharabad, and Welfare Colony, working with WASH Committees and CBOs through regular meetings, field visits, outreach, and awareness sessions to promote responsible water use, improved hygiene and sanitation, household solid waste management, and collective ownership of local WASH services. In addition, NRSP will continue supporting water supply-related interventions, grievance redress, and community satisfaction and feedback mechanisms, ensuring that the revised project approach remains responsive to community needs while strengthening coordination between communities and service providers.

During July 2026, the project continued to make steady progress across key activities. The project work plan was developed and approved, while eight planning and coordination meetings were held with key stakeholders. Six communication campaigns were conducted in Soba Nagar and Goharabad to improve awareness of available services. Community engagement also continued through 137 WASH Committee meetings and nine CBO meetings. In addition, eight community awareness sessions were conducted on the roll-out of the Grievance Redress Mechanism (GRM).

Strengthening of Katchi Abadi Cell and Engagement of Community-based Organizations (CBOs)

S No	Activities	Achievements		
		Current Phase	Previous Phase	Total
1	Project Initiation and Stakeholder Engagement			
2	Development and approval of project work plan	1	1	1
3	Planning meetings with key stakeholders	8	27	35
4	Design communication materials and community facing messages	-	-	-
5	Inauguration Ceremonies (Process to ensure participation and event organization, to be facilitated by NRSP)	-	-	-
6	Communication Campaign of services in Soba Nagar and Goharabad	6	-	6
7	Assessments/Surveys (Baseline, Quarterly Review Survey, database creation & Endline Survey)			
8	Baseline survey	-	1	1
9	Engagement & Capacity Building of Community Structures			
10	Assessment of Katchi Abadi Cell		1	1
11	Training Needs Assessment of KAC		1	1
12	Development of training materials and modules for KAC		1	1
13	Proposed models of KAC		1	1
14	Prepare manuals, Performa's, questionnaires, and SOPs of KAC		1	1

S No	Activities	Achievements		
		Current Phase	Previous Phase	Total
15	Training Need Assessment of Communities (WASH Committees)		1	1
16	WASH Committees formed		56	56
17	Training of WASH Committees conducted		15	15
18	WASH Committee members trained		332	332
19	CBOs formed		3	3
20	Training Need Assessment of CBOs		1	1
21	Training of CBOs conducted		3	3
22	CBO members trained		26	26
23	Monthly meetings of WASH Committees and CBOs	166	358	524
24	Monthly meetings of CBOs	11	49	60
25	Roll-out of GRM related awareness through community sessions	-	-	41
26	Promote tariff literacy, responsible service usage, and metering/billing compliance	-	-	7
27	Awareness Campaign on Grievance Redressal Mechanism, Tariff Literacy, Responsible Service Usage and Billing Compliance Community Seminars in each target area	-	11	11
28	Formal complaints received through GRM	46	106	152
29	Formal complaints addressed/responded		105	105
30	BCC Session with School WASH Clubs	-	-	-
31	Community theatres	-	-	-
32	Communication strategy developed		1	1
33	BCC sessions/events conducted	-	18	18
34	Media platforms used to disseminate information		3	3
35	Case stories developed		6	6

Environment and Natural Resource Management

The quality of the relationship between ecological and social systems defines, to a large extent, the quality of community life and the ability of communities and their institutions to sustain themselves. The links between poverty and the environment are bi-directional: environmental degradation, whether occurring naturally or as a result of human interventions, threatens the livelihood of the rural poor most of who depend directly on agriculture, livestock and poultry, horticulture and orchard management to earn a living. Basic nutritional needs cannot be met when crop yields are reduced because of poor soil quality. Home-based enterprises requiring natural resources must be abandoned when those resources are no longer available or affordable. Similarly, poverty has negative environmental effects when the poor must resort to unsustainable practices - cutting down trees and polluting water supplies, for example - in order to survive.

Whatever its cause, environmental degradation affects the poor and vulnerable first, because they have fewer social or economic resources with which they meet their needs and little to fall back on in times of scarcity. In many areas environmental degradation has created a new class of poor people – those whose resource-based livelihoods have been severely damaged.

Renewable Energy for a Clean and Green Future

NRSP is committed to help farmers harness freely available renewable sources of energy. Thus helping to reduce fuel costs, increase productivity and halt the depletion of natural resources.

In September 2005 NRSP installed **solar-powered LED lights** and 12-volt batteries in 28 households in village Markhal, Talagang. The homes are all adjacent to each other in a single lane. The Project is part of a *Pehli kiran* (first light) project.

The 180-household village is 42 km from the NRSP FU Talagang office. There is no other source of electricity in this under-developed area. Before the actual installation, ENRM staff members discussed the details of the installation, care and use of the lighting equipment and the maintenance required. A 4-member committee has been established to look after the project. Every household deposited Rs 1,000 in a CO account before the lights were installed and each will deposit Rs 150 per month for the next two years. The money will be used to replace the solar battery, which has a projected 'life' of two years and any bulbs which require replacement.

Three **Effective Micro-organism Fermenters** which function to speed the decomposition of manure used as fertilizer and reduce urea fertilizer requirement by almost 50% have been installed so far, one in Hyderabad and two in Lodhran. Before the fields are irrigated, the fermenter is filled with water, manure and organic waste. The EM medium, a liquid, is added to the fermenter to speed the decomposition process. NRSP contributed Rs 56,000 to the cost of the 3 EM fermenters.

Tree Planting. All Government Departments, NGOs and private institutions are encouraged to actively participate in national tree planting campaigns launched twice every year. NRSP holds workshops in its Field Units and Regional offices and encourages its CO members to plant trees. In 2003-04, with the financial support of Barani Village Development Project, NRSP facilitated the planting of 225,000 fruit and forest plants in the rain-fed Pothohar areas. It also facilitated the planting of 18,500 fruit trees: community members paid the total cost of Rs 10,500.

Livestock Vaccination Camps are frequently held at Field Unit offices. These help farmers to learn more about preventive and curative measures for livestock diseases. During 2003-04, over 61,000 animals were vaccinated in these camps.

New Initiatives: Salphuric Acid Generator

In 2003-04, NRSP introduced two units of a new technology called a Salphuric Acid Generator (SAG) in the Bahawalpur / Lodhran / Vehari Region. The SAG treats saline water as it leaves the tube well and makes it suitable for irrigation. The SAG machine adds sulfur granules to tube well water, thereby restoring the pH balance of the water. NRSP purchased two SAGs from a private firm called Sweet Water Pakistan, each costing Rs. 200,000. The sites were selected according to the salinity /alkalinity of the groundwater. The NRSP staff determined that the annual expenditures of SAG machine irrigating 10 acres of land for two crop seasoning amounts to Rs. 10,000. The increase in yield of these 10 irrigated acres amounted to Rs. 50,000. In Vehari, the yield of one farmer's 10-acre cotton crop increased by 3 *mounds* per acre. Although it is a relatively small increase in yield within one year, it is a good beginning and bodes well for future crops. The farmer with the second machine increased his wheat yield by 5 *mounds* per acre, resulting in additional income of Rs 1,750 in the rabbi season.

Wheat seed multiplication

During the 2005 Rabi season the TASSCO Seed Corporation in Hyderabad contacted NRSP for the multiplication of high-yielding varieties of wheat seed (TJ-83). TASSCO provided 3,600 Kg of seed (enough to seed 298 acres) free of cost and the CO members agreed to return the same quantity of seed after harvesting. NRSP also requested 2,100 Kg of wheat seed for Mardan Region: it was distributed to 24 farmers. The Rawalpindi Region also purchased 2,000 packets of high-quality winter-vegetable seeds on behalf of its CO members in all Field Units from the Ayub Research Station in Faisalabad. CO members bought the packets for Rs 22/ each.

Fruit Tree Plantation

The NRSP Rawalpindi Hub Office has distributed one million saplings and vines among its COs, since its inception. During the spring plantation campaign in 2005, 14,332 fruit saplings were distributed in Pindi Gheb, Attock, Talagang, and Pind Dadan Khan Field Units. NRSP-IRM also conducted workshops on spring plantation. The fruit plants distributed were mosami, shakri, lemon, guava, apricot, almond, grapes and pomegranate.

Solar Electrification in Dandar village

Dandar is a small village of Union Council Dandar located at a distance of 180 Km from the regional office Turbat. It is a small mountainous area with extreme heat and dryness in summer. Temperature rises up to 51 degree centigrade in summer. It is an extremely under developed area and people do not have any fixed source of livelihood. There is absence of many basic necessities of life like water, sanitation system, and electricity. NRSP through linkages with Alternate Energy Development Board provided electricity to 120 Households through solar units. Each solar unit includes 6 bulbs, 1 fan and 1 solar geyser. By this intervention the local people are very happy and thankful for providing electricity with charges of Rs.200 per month for 25 years. It is a low-cost activity in this far-flung area of Kech District.

After this intervention the 5-neighbor village's community organizations (COs) submitted resolutions for the provision of solar energy electrification.

Rice Crop Demonstration Plots

NRSP Hyderabad Region established 7 demonstration plots of 7 acres and provided 7mounds of rice seed varieties i.e. Sarshar, Aeri-6 and local variety to 7 cas of District Badin on sharing bases. Aresta Agro Chemical and Engro Chemical Pakistan Ltd. provided technical assistance and pesticide for insect pest control. The CO members provided fertilizer and labor for looking after 7 demonstration plots. The average yield of local varieties is 45 to 60 mounds per acre, whereas the average yield of Sarshar, Aeri-6 varieties is 60 to 90 mounds per acre. As a result, 12 to 35 mounds per acre yield increased as compare to local varieties.

Table 56: Environment and Natural Resource Management as of June, 2026

S.No	Activities	Quantity	Households	COs
1	Amount of improved seed arranged in Kg/Packets	8,540,918	838,493	73,660
2	Amount of Fertilizer bags arranged	5,131,820	221,411	20,754
3	Amount of pesticides arranged in kg/ltrs	1,112,888	49,050	3,914
4	No of poultry units arranged	2,857,654	45,154	7,229
5	No of forest Saplings arranged	10,156,981	410,964	22,275
6	No of fruit saplings arranged	2,070,658	94,018	14,852
7	No of orchard established	15,390	4,627	1,154
8	No of saplings raised in nurseries	8,852,067	9,255	932
9	No of nurseries established	1,332	5,968	464
10	No of guidance/demonstration plots established	6,579	79,674	6,781
11	No of animals vaccinated	5,177,195	1,269,359	70,579
12	No of poultry chicks vaccinated	1,991,718	477,289	8,031
13	No of soil testing	3,263	4,777	575
14	Units of Agri-machinery supplied	539	2,694	524
15	No of workshop/field days in agriculture	6,574	144,921	15,941
16	No of workshop/field days in livestock	6,472	76,038	11,207
17	No of workshop/field days in poultry	1,049	35,918	2,562
18	No of workshop/field days in forestry	24,837	23,979	2,645
19	Breed improvement bulls	673	691	671
20	Urea Mineral Molasses Blocks	94,910	15,927	5,043
21	Bucket kit/Abairee kit	2,000	1,902	305
22	Mini Dam Established	397	2,004	264
23	Dug wells	1,902	3,367	1,380
24	Drip irrigation system	63	63	38
25	ponds	590	2,717	411
26	Deworming			
	a. Large animals	1,428,008	133,717	32,979
	b.Small animals	656,489	98,363	80,123
27	Artificial insemination containers arranged	2,725	1,951	322
28	Biogas plant installed	470	437	246
29	Energy Efficient Stoves	1,567	1,845	377
30	E.M Fermentor	2	2	2
31	IPM Pest Control Card Distribution	30,565	1,628	494
32	Salt Model	28	28	26
33	Solar Geyser	160	160	57
34	Solar LED light units installed/solar light/solar Pump	3,120	3,583	348

ENRM Planning 2014-2027

Duration; July 1, 2014 to June 30, 2027
 Location/ Districts All NRSP's Programme Area
 Funding Agency National Rural Support Programme
 Implementation Agency; National Rural Support Programme

Table 58: ENRM Planning 2014-2022 as of June-26

Particulars	Planning for the year 2025-26	Targets (As of June 26)	Achievements (As of June 26)	% Achievements (Overall)
Green Environment Interventions and climate-Smart Technologies				
Tree plantation through LSO/VO/CO	958,000	958,000	811,300	85%
Orchard established (community based)	200	200	500	100%
Provision new variety crop seed (KG) climate smart seed	3,500	3,500	2,650	76%
Seasonal Vegetable Seed packets for kitchen gardening	15,000	15,000	15,050	100%
organic farming and crop rotation (R&D)	5	5		0%
Rainwater harvesting trials for community	50	50		0%
Water recharge efficiency, Techniques to improve groundwater recharge and sustainable water availability	2	2		0%
Soil Health Improvement by Soil testing services for farmers to enhance productivity and soil fertility	500	500	220	44%
Renewable Energy & Agro voltech farming				
Renewable technology interventions for clean & green environment	50	50		0%
Agrovoltech farming (Agriculture & Livestock)	200	200		0%
Energy Efficient stoves	-	-		#DIV/0!
Technical support for Agri productivity enhancement through research institutes and line departments				
Farmers group strengthen for Agriculture in Decation programme (village base seed banking, seed multiplication & linkage with Departments, Market, Research institutions)	30	30	10	33%
Provision of Agri inputs & Plantation to NRSP farms	8,000	8,000	2,500	31%
Demonstration plots (climate smart best practices)	30	30	79	100%
Linkages for Climate Smart Agriculture	5	5	1	20%
Linkages with line departments for Agri & Livestock/poultry productivity enhancement through technical assistance	5	5	2	40%
Livestock Extension services/ Animal husbandry practice's at door step with collaboration of Departments/ universities - animal Deworming and vaccination	12,000	12,000	13,227	100%
Technology transfer to farmers (Try and tested by research institutes) Demonstration plots (climate smart best practices)	11	11	6	55%
Capacity building and exposure visits				
Farmer field day & Exposure visits for Agriculture technologies	160	160	36	23%
Tree plantation workshops	100	100	48	48%
Farmer field days and workshops for Livestock/poultry production	70	70	50	71%
Demonstration of value addition product develop by community (exhibitions/ stalls)	5	5	4	80%
staff training regarding ENRM	10	10	5	50%
Monitoring of ENRM activities of all regions (follow-up/ assessment studies)	50	50	48	96%

Monitoring Evaluation and Research

The Monitoring, Evaluation and Research (MER) section is responsible for systematically documenting programme implementation and collecting the data that makes it possible to assess the impact and effectiveness of NRSP activities.

The Flow of Data

Quantitative data recording begins with the CO itself, which records all details of its activities, including its minutes, resolutions adopted, and Minutes, in a *Karwai* (proceedings) Register. The Field Units collect ‘ground-level’ data about every CO – the number of members, the savings they have accumulated, the training courses their members have taken, their NRM activities, the TBAs who have been trained, and the amount of micro-credit borrowed and repaid, and so on. Data collected in the Field Units flows in to the District Offices and then to the Regional offices, where it is verified and consolidated into a Monthly Progress Report (MPR). The Regional MPRs and the sectoral data (MEDP, HRD, PITD, SSS, and NRM) are consolidated into a single monthly Programme Update at the Head Office. Qualitative data is captured in case studies and assessment studies, which describe the impact of NRSP interventions on individuals and projects.

Pre-Project Analysis

The MER section prepares Project proposals that identify the activities relevant to the purpose and intended outcomes of the Project. The Situation Analysis is a useful tool to assess the development needs and potential of an area. A Situation Analysis makes it possible to identify relevant and feasible Project interventions for specific social, economic and/or environmental contexts. The data in the Situation Analysis also serves as a benchmark for evaluations, enabling us to measure rates of growth, how well we are meeting established targets, and so on.

Monitoring and Information Systems

Effective monitoring of the quantitative aspects of the mainstream NRSP Programme and the Projects is accomplished through MIS systems. These include MIS for Social Mobilization, PITD, HRD, Micro-credit, Micro-health insurance. The Monthly Progress Reports generated from these MIS provide the data for the monthly *Programme Update*. The Human Resource Development MIS, which makes it possible to track Regional training activities, has been extended into all the Regions. In a related activity, the training data recorded in Regional offices since NRSP’s inception has been entered into the HRD regional MIS in every Region. This makes it possible to establish a computerized database which reaches back to the first ever training courses offered by IRM. With this in place, trend analysis, cost effectiveness studies, and gender-focused analysis become much simpler to accomplish. Other MIS databases developed include one for the GFATM (Insecticide Treated Nets) Project, and one for the relief activities.

Assessments and Evaluations

In NRSP Evaluation is done both externally and internally.

i. External Evaluations: These are done by external agencies and donors, which are for whole of the programme, region specific and / or for specific projects undertaken by NRSP. These studies include

- Assessing the Economic Impacts of NRSP’s Micro credit Program in Bahawalpur by Sustainable Development Policy Institute – SDPI, 2009
- Impact and Portfolio Assessment of the Micro-credit Program in the NRSP’s Dera Ghazi Khan (DGK) and Barani Village Development (BVD) Project by Sustainable Development Policy Institute – SDPI, 2009
- Impact Assessment of Sugarcane Productivity Enhancement Project conducted by an Independent Consultant (Mr. Mansoor Hasan Khan), 2006
- Post Project Evaluation Report of Community Based Disaster Risk Management Project by an Independent Consultant (Mr. Mansoor Hasan Khan), 2009
- End of Project Evaluation – Post Disaster Livelihoods Reconstruction Project by an independent Consultant (Mr. Zafar U Ahmed), 2008
- Interim Evaluation of NRSP by UNDP, 1998
- Impact Assessment of CPI by PPAF, 2002
- Community Schools Project Evaluation Study by Learning for Life
- *Community Organizations and Rural Development: Experience in Pakistan* by Mehmood Hassan Khan.

ii. **Internal Evaluation:** Internal evaluation is done through *Impact Studies* and *Social Audits*.

a) **Impact Studies**

These are conducted periodically to assess the impact of various sectoral or project level interventions undertaken. These impact studies are primarily conducted by MER professionals. Some recent impact assessment studies include:

- Impact evaluation study of repeat credit cases (Urban Poverty Alleviation Programme)
- Impact assessment survey of NRSP's credit operations in Vehari
- Assessment of Micro-enterprise Development - Credit Utilization
- The Impact of NRSP Credit on Maize Crop: A Case-Study in ICT
- Impact assessment of micro-credit intervention for poverty alleviation of ex-football-stitcher families (Sialkot)
- Impact assessment of micro-credit intervention in enterprise development (A case study of Sialkot Region)
- Impact studies of Peter Engine & land leveling
- Impact assessment study of cotton production technology training
- Utilization of vocational training & its impact in the Rawalakot Region
- Utilization of vocational training & its impact in the Turbat Region
- Case study on impact assessment of interventions undertaken by CO Alfalah (Islamabad Capital Territory)
- Case-study on impact assessment of interventions undertaken by CO Markazi ICT)
- Impact of NRSP Credit on Basmati Rice Production in Khushab
- Credit Utilization and Impact Analysis on Income in Sialkot

Southern Punjab Poverty Alleviation Project (SPPAP)

Donor: Government of Punjab

Duration: 23-Aug-13 to 31-Dec-24

Location: Bahawalpur, Bahawalnagar, Muzaffargarh, Dera Ghazi Khan, Bhakkar, Khushab, Mianwali, Layyah, Rahim Yar Khan and Rajanpur

Total Cost: 814,009,630

Objectives: Formation of 4,500 COs, 7,200 CO office bearers' vocational skills training, Need identification of 24,000 beneficiaries for Livestock Asset transfer. And Need identification of 1,232 Small Land Plots with small houses construction.

Table 59: Southern Punjab Poverty Alleviation Project (SPPAP), as of August, 2026

Activities	Total Targets FY 2026-27 (July 26-June 2027)	Targets (As of August,26)	Achievements (As of August,26)	% Achievements (Overall)
Establishment of Community Organization (CO)	1,122	270	128	11%
*CO Membership (Household coverage)	13,464	3,240	2,389	18%
Establishment of Village Organization (VO)**	-			-
Community Management Skills Training (CMST)	2,244			0%
Community Organization Manager Conference (CMC)	40			0%
Need Identification of Small Ruminant	12,629	3,234	467	4%
Identification of Small Land Plot	1,211	255		0%
Need identification of Small Housing Units on approved SLP	1,257	265		0%
Need Identification of Community Physical Infrastructure Schemes	150	35		0%
Need Identification of Vocational Training Participants	7,000	1,771	647	9%
Establishment of additional Community Food Bank	8	-		0%
Need Identification for Food Bank Activity (target not fixed, seasonal need based activity)	-			-
Community Agriculture and Enterprise Revolving Fund (CAERF) No. of loans disbursed	14,000	2,333	1,627	12%

Environment and Social Management Unit (ESMU)

The National Rural Support Programme (NRSP) is one of the largest non-governmental organizations in Pakistan. It has been following environmental social management safeguards proposed by donors, such as the World Bank, the European Union, Green Climate Fund, US Agency for International Development, GCF and KfW (German Development Bank), PPAF etc. With its increasing portfolio and outreach, especially in terms of being a financial intermediary, NRSP has decided to have its own Environmental, Social and Statutory Framework to provide guidance to its operations as well as executing entities for ensuring compliance of environmental, social and statutory safeguards. ESM guidelines of NRSP are inspired by the recently approved Environmental and Social Framework of the World Bank (2017) and builds upon the same safeguards and has frequently used terminologies, definitions and elaborations of the safeguards proposed by the World Bank. This adaptation of the World Bank work is thankfully acknowledged. The ESSF is in compliance with the national and provincial legal framework as well as international laws, conventions and treaties to which Pakistan is a signatory. It also benefits from best practices of the World Bank (WB), the Asian Development Bank (ADB), the International Finance Corporation (IFC) and the Green Climate Fund (GCF).

Environmental, social and statutory safeguards policy

NRSP firmly believes in environmentally, socially and fiducially responsible operations; hence, adopts global best practices and conforms to the national and provincial legal framework as well as international laws, conventions and treaties to which Pakistan is a signatory. Aiming at sustainable development of the people of Pakistan, especially in rural areas, and protecting them against any adverse environmental and/or social impacts accruing from its operations, NRSP will:

- Mobilise and enable communities in participatory, inclusive and voluntary manner to provide them an opportunity to organise for collective action to change their lives.
- Engage the relevant stakeholders, especially the beneficiaries and/or affected persons, following the free, prior and informed consent principle.
- Ensure compliance to environmental, social and statutory safeguards adhering to the relevant national and subnational legislation.
- Assess any potential adverse environmental and/or social impacts prior to design of any project or schemes to be financed through NRSP, or implemented by NRSP or its executing entities.
- Become resource efficient and avoid, minimise or mitigate (as per mitigation hierarchy) pollution occurring due to its operations.
- Never finance, plan, design and/or implement a project or scheme within the boundaries of critical habitats as well as legally protected and internationally recognised areas of high biodiversity and cultural values.
- Ensure that, under no circumstances, its projects or schemes result in involuntary resettlement of tenure right holders.
- Make its operations and interventions resilient to climate change and disasters.
- Ensure workers and communities safety through healthy workspace and practices across its operations.
- Develop and implement policy tools to avoid discrimination, exploitation, harassment, occupational hazards, conflict of interest, fraud and embezzlement, money laundering and support to terrorism.
- Be transparent, judicious and accountable in the realms of its operations under a corporate governance regime.
- Create awareness of environmental and social issues (within a local and global context), and mitigation measures amongst its staff, executing entities and communities it works with.
- This policy is applicable to staff, executing entities, consultants, contractors, vendors and any other individuals or corporate entities having any type of business interaction with NRSP. Duly approved by the Board of Directors, the policy will be implemented by the NRSP management through Environmental and Social Management Unit.

Environment and Social Management (ESM) Committee

The Programme Manager Physical Infrastructure and Technological Development (PITD) chairs the Committee with the Programme Managers of Human Resource Development, Social Sector Services, and Social Mobilization as its permanent members. The Committee may co-opt any staff as and when required. The Committee is custodian of NRSP's Environmental and Social Management Policies/ Procedures (whereas Statutory Policies/Procedures is the responsibility of relevant departments/ management). ESMC also

oversees the revision, if needed, and implementation of ESM. It meets on quarterly basis. The Regional General Manager chairs the Regional ESM Committee with at least one district manager, and one ESM Focal Person as its members. The RGM may co-opt any other member to the RESMC as and when required. The RESMC performs the devolved functions of the ESM Committee at Head Office, reports back to ESMC any issues, and seeks guidance.

Environmental and social management system

While adequate fiduciary compliance mechanisms are already in place, an environmental and social management system (ESMS) has been put in place to ensure effective compliance of environmental and social safeguards, in particular for the projects and/or schemes categorized as A or B. The implementation of ESM Policy and the ESMS is governed by the Environmental and Social Committee of NRSP, headed by the Programme Manager, PITD. The ESM Unit is primarily responsible for implementation of ESM Policy and ESMS with the support from ESM Focal Persons in the regional offices.

Table 62: Environment and Social Management as of June-26

Following is progress update of ESM activities and compliances:

Description of Activities as of Dec 2025	Total current Progress	Progress as of Previous Quarter	Progress of Reporting Quarter
Environment and Social Management Screening of New Projects Initiated by NRSP	84	84	-
Environment and Social Reviews (ESR) carried out for Structural Interventions (CPIs etc.)	27,217	22,076	5,141
Environment and Social Reviews (ESR) carried out for Non-Structural Interventions (LEP etc)	155,791	155,763	28
Monitoring Visits carried out to ensure ESM compliance	1,063	1,005	58
Meetings of Appraisal and Evaluation Committees carried out	96	96	-
ESM HO Committee meetings organized	29	28	1
RESMC Committee meetings organized	267	257	10
Briefing to the senior level management at head office on ESM	4	4	-
Organization of orientation/ trainings events for staff	13	9	4

Table 63: List of Ongoing Projects as of August 2026

Sr#	Project	Budget	Start Date	End Date	District	Direct Funding Source	Region	Sector
1	Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS)	4,000,000,000	27-Jan-23	30-Jun-28	All Credit Districts	Bank of Punjab		MEDP
2	NRSP CORE	4,138,897,949	1-Jul-10	30-Jun-27		National Rural Support Programme		Finance
3	Punjab Education Foundation – Public School Support Program Combined phases of codes (601) PSSP	2,230,087,305	2-Feb-17	30-Apr-27	Bahawalnagar, Bahawalpur, Rahim Yar Khan, Vehari, Rajanpur, Dera Ghazi Khan, Khushab and Mianwali	Punjab Education Foundation	Bahawalpur, Rahim Yar Khan & Sargodha	SSS
4	NRSP Artificial Limbs Rehabilitation Center- Naya Qadam	234,096,367	1-Jul-11	30-Jun-27	Nationwide	National Rural Support Programme	Azad Jammu Kashmir	SSS
5	NRSP Micro Finance	61,262,645,210	1-Jul-11	30-Jun-27	Multan, Lahore, Badin, Gujranwala, Hafizabad,	National Rural Support Programme		MEDP
6	Consolidating Malaria control interventions to reduce incidence in high endemic districts of Pakistan	1,778,122,778	1-Jan-24	31-Dec-26	Awaran, Gawadar, Hub, Kech (Turbat), Lasbela, Panjgoor, Badin, Ghotki, Jacobabad, Jamshoro, Kashmore, Kamber, Shahdadkot, Larkana, Matiari, Mirpurkhas, Sanghar, Sujawal, Shaheed Benazirabad, Tando Allahyar, Tando Muhammad Khan, Thatta, Umerkot	Directorate of Malaria Control	Turbat & Hyderabad	SSS
7	Southern Punjab Poverty Alleviation Project (SPPAP)	2,863,083,639	23-Aug-13	31-Mar-28	Bahawalpur, Bahawalnagar, Muzaffargarh, Dera Ghazi Khan, Bhakkar, Khushab, Mianwali, Layyah, Rahim Yar Khan and Rajanpur	Government of Punjab	Bahawalpur, Rahim Yar Khan & Sargodha	RGM Bahawalpur
8	Livelihood improvement through agriculture and livestock productivity enhancement-ENRM All Region Planning 2014 to 2027	98,078,756	1-Jul-14	30-Jun-27	All NRSP's Programme Area	National Rural Support Programme	All Regions	ENRM
9	Prime Minister Interest Free Loan Scheme (IFL-1)	682,771,166	1-Apr-15	30-Jun-27	Dera Ghazi Khan, Jhang, Layyah, Bhakkar, Rajanpur, Khushab, Badin, Sujawal & Thatta	Pakistan Poverty Alleviation Fund	Bahawalpur, Hyderabad and Sargodha	MEDP
10	Adolescent and Adult Learning and Training Program (AALTP)	81,719,477	14-Apr-17	30-Jun-27	Matiari and Tando Allah Yar	Sindh Education Foundation	Hyderabad	SSS
11	New School Programme - PEF (600) NSP	204,461,586	1-Apr-15	30-Jun-27	Bahawalnagar, Dera Ghazi Khan and Khushab	Punjab Education Foundation	Bahawalpur and Sargodha	SSS
12	IT Support to SPPAP	7,528,074	1-Jan-21	31-Mar-28	Bahawalpur	Government of Punjab	Bahawalpur	IT
13	Implementing the Access to Energy Phase-II 2021 Social Investment Programme in South Punjab	74,512,213	24-Aug-21	28-Feb-27	Muzaffargarh	Shell Pakistan Limited	Bahawalpur	SHPP / HRD
14	Sustainable Energy and Economic Development (Technical support to Climate Resourcing Coordination Cell (CRCC-Unit) Planning Commission of Pakistan	824,897,048	1-Dec-21	30-Dec-26	Nationwide	FCDO	Nationwide	CRCC
15	Prime Minister Interest Free Loan Program (PM-IFL-2)	471,452,581	1-Jan-20	30-Jun-27	Rahim Yar Khan, Mianwali & Poonch	Pakistan Poverty Alleviation Fund	Bahawalpur, Sargodha, Hyderabad	MEDP
16	Gwadar Lasbela Livelihoods Support Project-Phase II (GLLSP-II)	498,088,864	16-May-22	28-Feb-27	Gwadar & Lasbela	Government of Balochistan	Turbat	RGM Turbat
17	WISE-CIF Model Tentative Budget for the Year 22-26 (Hasilpur & Tando Muhammad Khan)	73,594,930	1-Jul-22	30-Jun-27	Badin & Bahawalpur	National Rural Support Programme		Management
18	Sindh Flood Emergency Housing Reconstruction Project (SFEHRP) & WASH Component	3,986,893,250	8-Feb-23	30-Jun-28	Badin, Matiari, Mirpurkhas, Sanghar, Sujawal, Tando Muhammad Khan, Tando Allah Yar & Tharparkar	Government of Sindh	Hyderabad	RGM Hyderabad
19	Promoting economic development in the marginalized segments of the society and empowering women in Pakistan through financial inclusion (J-Pal)	3,600,000	25-Sep-23	30-Sep-26	Rawalpindi, Lahore, Karachi, Hyderabad, Faisalabad, Gujranwala	LUMS		MEDP
20	Farm House Sihala	65,478,779	1-Nov-23	30-Jun-27	Islamabad	National Rural Support Programme		SSS
21	SM Inactivation for Fostering and Strengthening Community Institutions	20,870,253	1-Jul-23	30-Jun-27	Rahimyar Khan	National Rural Support Programme		
22	Improved Cookstove (ICS) project	5,250,000	18-Apr-23	17-Apr-29	Dera Ghazi Khan, Sargodha, Gujranwala (Rawalpindi)	SKP Carbon	Bahawalpur	MER
23	Poverty Alleviation and Inclusive Development Across Rural Sindh (PAIDAR)	327,681,601	15-Jun-24	30-Mar-27	Thatta, Sujawal, Badin, Tharparkar, Larkana	UNIDO	Hyderabad	MER
24	NRSP Gender & Development Program	7,899,470	1-Jul-24	30-Jun-27	Head Office	National Rural Support Programme		GAD
25	NRSP IT support 2024-27	666,851,473	1-Jul-24	30-Jun-27	ICT	National Rural Support Programme		
26	Public School Reorganization Program (PSRP)	558,705,729	1-Sep-24	30-Jun-27	Chakwal, Khushab, Bhakkar, DG Khan, Rahimyar Khan & Rajanpur	Punjab Education Foundation	Sargodha, Bahawalpur, Rahimyar Khan, Rawalpindi	SSS
27	IFRAP – Integrated Flood Resilience and Adaptation Project LOT 4	147,509,784	18-Sep-24	4-Mar-27	Awaran, Lasbela, Gwadar, Panjgur	Government of Balochistan	Turbat	RGM-Balochistan

Sr#	Project	Budget	Start Date	End Date	District	Direct Funding Source	Region	Sector
28	Biochar-2024 (Shell Pakistan)	1,000,000	1-Nov-24	30-Nov-27	Bhakkar	Shell Pakistan Limited		SHPP / HRD
29	IFRAP – Integrated Flood Resilience and Adaptation Project LOT 3	333,257,034	24-Dec-24	24-May-27	Mastung, Kalat, Sorab, Khuzdar, Noshki, Kharan, Wahuk	Government of Balochistan	Turbat	RGM-Balochistan
30	Apni Chat Apna Ghar	4,000,000,000	1-Feb-25	1-Feb-28	All districts of Punjab	Bank of Punjab		
31	Baghbaan	25,731,653	1-Aug-25	30-Aug-27	Mankera	Carbon Crafter Ltd	Sargodha	SHPP / HRD
32	Depreciation of Development and MEDP Program	41,370,872	1-May-25	30-Jun-27	Badin	National Rural Support Programme	Hyderabad	MEDP
33	WISE AJK Region	20,448,000	3-Jul-25	30-Jun-27		National Rural Support Programme		SSS
34	Turbat Coordination Office Quetta	12,701,046	4-Jul-25	30-Jun-27	Quetta	National Rural Support Programme	Turbat	RGM-Balochistan
35	Workshops/training and capacity building of ROs related to CPI and ESM PITD	4,742,350	11-Jul-25	30-Jun-27	Head Office	National Rural Support Programme	Head Office	PITD
36	Public School Reorganization Program (PSRP Phase2) (PEF)	76,504,181	1-Jul-24	30-Jun-27	Dera Ghazi Khan, Jehlum	Punjab Education Foundation	Bahawalpur, Rawalpindi	SSS
37	Sindh Flood Emergency Housing Reconstruction Project-Balochistan	64,400,000	22-Jul-25	30-Sep-26	Jaffarabad (Nasirabad), Sohbatpur	Government of Sindh	Turbat	RGM-Balochistan
38	The Development and Improvement of NRSP Sihala Farm as a Multi Functional integrated Model Farm	29,620,050	1-Jan-26	30-Oct-29	Sihala	National Rural Support Programme	AJK	RGM-AJK
39	Pakistan Monsoon Floods under First Emergency Response.	117,022,170	1-Jan-26	30-Nov-26	Sialkot/Narowal	Rural Support Programme Network	Sargodha	SSS
40	Healthy Enterprise Ecosystem for Young Entrepreneurs Initiative	39,000,000.00	1-Jan-26	18-Jan-28	Sargodha, Tando Allahyar, Rajanpur	British Asian Trust	Hyderabad, Bahawalpur, Sargodha	SHPP / HRD
41	Karachi Water and Sewerage Services Improvement Project (KWSSIP-2)	69,986,700	29-Apr-26	29-Apr-27	Karachi	Govt. of Sindh	Hyderabad	SSS
42	Better Cotton Initiative (BCI), Growth and Innovation Foundation Phase-2	35,363,084	1-Apr-26	31-Mar-27	Dera Ghazi Khan	Rural Support Programme Network		
43	Expansion of Access to Energy Phase-IV- Solar Powered Water Access and Climate Smart Livelihoods in District Bhakkar	11,000,000	1-Jun-26	31-May-27	Bhakkar	Wafi Energy		
44	Cimmyt (Strengthen U.S. and regional food security through agricultural research, innovation and cooperation)	3,360,000	1-Jan-26	31-Dec-26	Lorali, Badin, Umerkot, TandoAllah yaar and Jamshoro, DG Khan, Bhakkar, Layyah, Mianwali, Bahawalnagar and Muzafargarh	Cimmyt	Balochistan, Hyderabad, Sargodha, Bahawalpur	ENRM
45	Agri Benchmark Study – Landing Phase Visit to Pakistan (Global Networks)	3,475,000	1-Jul-26	30-Jun-29	Bhakkar & Badin	Agri Benchmark		

Table 64: District Wise Programme Coverage

District	SM	Credit (MEDP+UPAP)	Project Code	Donor	Project
Islamabad	SM	MEDP+UPAP	582	NRSP	SM Integrated WISE Programme 2019-2020
Attock	SM	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
Bahawalnagar	SM	-	389 & 394	Punjab Education Foundation	New School Programme – PEF
			400	NRSP	Community Investment Fund
			461	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - I)
			482	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - II)
			495	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - III)
			509	Brooke Pakistan	Improved welfare of working equine animals in selected communities III
			543	British Council	ILMPOSSIBLE Take a Child to School
			548	Washington University	Strengthening schools accountability mechanisms through participation: Addressing education quality
			582	NRSP	SM Integrated WISE Programme 2019-2020
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
Bahawalpur	SM	-	400	NRSP	Community Investment Fund
			285	NRSP	Provision of Mother and Child Health Services through continuation of support for Local Support Organizations for (LHVs)
			550	Shell Pakistan Limited	Programme for restoration of livelihoods of Ramzan Joiya and Gullar Lar affected communities of District Bahawalpur
			461	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - I)
			482	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - II)
			495	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase -III)
			582	NRSP	SM Integrated WISE Programme 2019-2020
			543	British Council	ILMPOSSIBLE Take a Child to School
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
			566	World Bank	Health and Nutrition Cash Transfer (H&N – CCT)
Bhakkar	SM	MEDP	567	UNESCO	Support to National Capacity Building to realize Girl's Right to Education in Punjab and Gilgit Baltistan
			285	NRSP	Provision of Mother and Child Health Services through continuation of support for Local Support Organizations for (LHVs)
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			NA	Government of Punjab	E – Agricultural financing to the small landholders
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
Chakwal	SM	MEDP	582	NRSP	SM Integrated WISE Programme 2019-2020
			NA	Government of Punjab	E – Agricultural financing to the small landholders
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			571	Punjab Skills Development Fund	Women Training in Livestock Management
Chiniot	-	MEDP	583	State Life Insurance	Sehat Sahulat Program Insurance in RWP
			NA	Government of Punjab	E – Agricultural financing to the small landholders
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
Dera Ghazi Khan	SM	MEDP	389 & 394	Punjab Education Foundation	New School Programme – PEF
			400	NRSP	Community Investment Fund
			285	NRSP	Provision of Mother and Child Health Services through continuation of support for Local Support Organizations for (LHVs)
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			389 & 394	Punjab Education Foundation	New School Programme – PEF
			461	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - I)
			482	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - II)
			495	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - III)
			359	Government of Punjab	Tribal Area Development Project (TADP-D.G.Khan)
			NA	Government of Punjab	E – Agricultural financing to the small landholders
Faisalabad	-	MEDP+UPAP	292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
			582	NRSP	SM Integrated WISE Programme 2019-2020
			589	PPAF	National Poverty Graduation Programme Punjab
			NA	Government of Punjab	E – Agricultural financing to the small landholders

District	SM	Credit (MEDP+UPAP)	Project Code	Donor	Project
			588	Water Aid	Improved Water, Sanitation and Hygiene (WASH Services to reduce WASH borne diseases
Gujranwala	-	MEDP+UPAP	NA	Government of Punjab	E – Agricultural financing to the small landholders
Gujrat	-	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
Hafizabad	SM	MEDP+UPAP	NA	Government of Punjab	E – Agricultural financing to the small landholders
			588	Water Aid	Improved Water, Sanitation and Hygiene (WASH Services to reduce WASH borne diseases
Jhang	-	MEDP+UPAP	549	RSPN	Implementation of Waseela e Taleem Programme in Punjab, KPK, AJK
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			NA	Government of Punjab	E – Agricultural financing to the small landholders
			589	PPAF	National Poverty Graduation Programme Punjab
Jhelum	SM	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			583	State Life Insurance	Sehat Sahulat Program Insurance in RWP
Kasur	-	UPAP	-	-	-
Khanewal	-	UPAP	-	-	-
			389 & 394	Punjab Education Foundation	New School Programme – PEF
			285	NRSP	Provision of Mother and Child Health Services through continuation of support for Local Support Organizations for (LHVs)
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			582	NRSP	SM Integrated WISE Programme 2019-2020
			461	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - I)
			482	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - II)
			495	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - III)
			NA	Government of Punjab	E – Agricultural financing to the small landholders
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
			571	Punjab Skills Development Fund	Women Training in Livestock Management
Lahore	-	UPAP	-	-	-
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
Layyah	SM	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
			569	GIZ	Market development for quality certified off-grid solar PV products for electrification in off-grid rural areas
			589	PPAF	National Poverty Graduation Programme Punjab
Lodhran	-	-	543	British Council	ILMPOSSIBLE Take a Child to School
Mandi Bahauddin	SM	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			582	NRSP	SM Integrated WISE Programme 2019-2020
			NA	Government of Punjab	E – Agricultural financing to the small landholders
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			461	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - I)
			482	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase -II)
			495	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - III)
Multan	-	UPAP	-	-	-
			549	RSPN	Implementation of Waseela e Taleem Programme in Punjab, KPK, AJK
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
Muzaffargarh	SM	MEDP+UPAP	566	World Bank	Health and Nutrition Cash Transfer (H&N – CCT)
			569	GIZ	Market development for quality certified off-grid solar PV products for electrification in off-grid rural areas
			NA	Government of Punjab	E – Agricultural financing to the small landholders
Nankana	-	MEDP+UPAP	NA	Government of Punjab	E – Agricultural financing to the small landholders
Narowal	-	MEDP+UPAP	NA	Government of Punjab	E – Agricultural financing to the small landholders
			NA	Government of Punjab	E – Agricultural financing to the small landholders
Okara	-	MEDP	582	NRSP	SM Integrated WISE Programme 2019-2020
Pakpattan	-	-	NA	Government of Punjab	E – Agricultural financing to the small landholders

District	SM	Credit (MEDP+UPAP)	Project Code	Donor	Project
Rahim Yar Khan	SM	MEDP	582	NRSP	SM Integrated WISE Programme 2019-2020
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			461	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - I)
			482	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - II)
			495	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - III)
			NA	Government of Punjab	E – Agricultural financing to the small landholders
			538	RSPN	DFID - Delivering Accelerated Family Planning in Pakistan
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
			548	Washington University	Strengthening schools accountability mechanisms through participation: Addressing education quality
Rajapur	SM	MEDP	400	NRSP	Community Investment Fund
			285	NRSP	Provision of Mother and Child Health Services through continuation of support for Local Support Organizations for (LHVs)
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			461	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - I)
			482	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - II)
			495	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - III)
			359	Government of Punjab	Tribal Area Development Project (TADP-D.G.Khan)
			NA	Government of Punjab	E – Agricultural financing to the small landholders
			543	British Council	ILMPOSSIBLE Take a Child to School
			549	RSPN	Implementation of Waseela e Taleem Programme in Punjab, KPK, AJK
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
			569	GIZ	Market development for quality certified off-grid solar PV products for electrification in off-grid rural areas
			582	NRSP	SM Integrated WISE Programme 2019-2020
			575	NRSP	Increasing Resilience of Agricultural systems to climatic variability both in the short and long term future
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
Rawalpindi	SM	MEDP+UPAP	NA	Government of Punjab	E – Agricultural financing to the small landholders
Sahiwal	-	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
Sargodha	SM	MEDP+UPAP	588	WaterAid	Improved Water, Sanitation and Hygiene (WASH Services to reduce WASH borne diseases specifically Diarrhea through integrated programming and achieving ODF environment
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			NA	Government of Punjab	E – Agricultural financing to the small landholders
			509	Brooke Pakistan	Improved welfare of working equine animals in selected communities III
			545 - 556	NRSP	Crop Productivity Enhancement through extension services and Linkage Development
Sheikhupura	-	MEDP	592	NRSP	Conduction of Training on Culinary Arts along with Employment
Sialkot	-	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
Toba Tek Singh	-	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
Vehari	-	-	461	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - I)
			482	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - II)
			495	Punjab Education Foundation	Punjab Education Foundation – Public School Support Program (Phase - III)
			543	British Council	ILMPOSSIBLE Take a Child to School
			548	Washington University	Strengthening schools accountability mechanisms through participation: Addressing education quality
Badin	SM	-	202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update
			569	GIZ	Market development for quality certified off-grid solar PV products for electrification in off-grid rural areas
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			590	PPAF	National Poverty Graduation Programme Sindh
Hyderabad	SM	MEDP	358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update
Jamshoro	-	MEDP	-	-	-
Karachi	-	UPAP	-	-	-

District	SM	Credit (MEDP+UPAP)	Project Code	Donor	Project
Matiari	SM	MEDP	508	Sindh Education Foundation	Adolescent and Adult Learning and Training Program (AALTP)
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update
Mirpurkhas	SM	MEDP	575	NRSP	Increasing Resilience of Agricultural systems to climatic variability both in the short and long term future
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			569	GIZ	Market development for quality certified off-grid solar PV products for electrification in off-grid rural areas
Nawabshah	-	MEDP	-	-	-
Sanghar	-	MEDP	-	-	-
Sujawal	SM	-	460	European Union	Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme
			202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			551	RSPN	Implementation of the Nutrition-Sensitive Component of the Programme for Improved Nutrition in Sindh (PINS)
			569	GIZ	Market development for quality certified off-grid solar PV products for electrification in off-grid rural areas
			590	PPAF	National Poverty Graduation Programme Sindh
Tando Allah Yar	SM	MEDP	460	European Union	Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme
			508	Sindh Education Foundation	Adolescent and Adult Learning and Training Program (AALTP)
			551	RSPN	Implementation of the Nutrition-Sensitive Component of the Programme for Improved Nutrition in Sindh (PINS)
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			582	NRSP	SM Integrated WISE Programme 2019-2020
Tando Muhammad Khan	SM	MEDP	358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			460	European Union	Sindh Union Council and Community Economic Strengthening Support (SUCCESS) Programme
			582	NRSP	SM Integrated WISE Programme 2019-2020
			202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			551	RSPN	Implementation of the Nutrition-Sensitive Component of the Programme for Improved Nutrition in Sindh (PINS)
			569	GIZ	Market development for quality certified off-grid solar PV products for electrification in off-grid rural areas
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update
Thatta	SM	MEDP	358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			507	Water Aid	Promoting Sustainable WASH Services at Scale
			202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			551	RSPN	Implementation of the Nutrition-Sensitive Component of the Programme for Improved Nutrition in Sindh (PINS)
			569	GIZ	Market development for quality certified off-grid solar PV products for electrification in off-grid rural areas
			577	Sughar Empowerment Society	Sughar Women's Learning and Skills Development Project
			590	PPAF	National Poverty Graduation Programme Sindh
Umerkot	SM	MEDP	202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			569	GIZ	Market development for quality certified off-grid solar PV products for electrification in off-grid rural areas
Buner	SM	-	554, 565, 568, 579	PPAF	KfW Funded "Livelihood Support and Promotion of Small Community Infrastructure Program (LACIP-II)" in Khyber Pakhtunkhwa
Charsadda	SM	-	400	NRSP	Community Investment Fund
Chitral		-	560	State Life Insurance	Sehat Sahulat Program Insurance (2018 – 2020)
Kohat		-	560	State Life Insurance	Sehat Sahulat Program Insurance (2018 – 2020)
Malakand	SM	-	560	State Life Insurance	Sehat Sahulat Program Insurance (2018 – 2020)
			582	NRSP	SM Integrated WISE Programme 2019-2020
			400	NRSP	Community Investment Fund
Mardan	SM	-	549	RSPN	Implementation of Waseela e Taleem Programme in Punjab, KPK, AJK
			538	RSPN	DFID - Delivering Accelerated Family Planning in Pakistan
			560	State Life Insurance	Sehat Sahulat Program Insurance (2018 – 2020)
			400	NRSP	Community Investment Fund
Nowshera	SM	-	400	NRSP	Community Investment Fund
Swabi	SM	-	538	RSPN	DFID - Delivering Accelerated Family Planning in Pakistan
Swat	SM	-	400	NRSP	Community Investment Fund
			400	NRSP	Community Investment Fund

District	SM	Credit (MEDP+UPAP)	Project Code	Donor	Project
Awaran	SM	-	518-527	PPAF	Government of Italy's Facility-Programme for Poverty Reduction
			202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update
			593	NRSP	NRSP Bridge fund for PPAF - Gov of Italy Funded four districts
Gwadar	SM	-	518-527	PPAF	Government of Italy's Facility-Programme for Poverty Reduction
			559	UNICEF	Improving access to water and sanitation for communities and children in schools, in UCs Gaddor, Kannar, Sakran of Municipal Committee Bela and Uthal District Lasbella, Union Council Surbandar District Gwadar, Balochistan
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update
			202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			593	NRSP	NRSP Bridge fund for PPAF - Gov of Italy Funded four districts
Kech	SM	-	518-527	PPAF	Government of Italy's Facility-Programme for Poverty Reduction
			512	European Union	Balochistan Rural Development Community Empowerment Programme (BRACE)
			202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			582	NRSP	SM Integrated WISE Programme 2019-2020
			593	NRSP	NRSP Bridge fund for PPAF - Gov of Italy Funded four districts
Lasbela	SM	-	325	Govt. of Balochistan	Gawadar Lasbella Livelihood Support Project (GLLSP)
			559	UNICEF	Improving access to water and sanitation for communities and children in schools, in UCs Gaddor, Kannar, Sakran of Municipal Committee Bela and Uthal District Lasbella, Union Council Surbandar District Gwadar, Balochistan
			202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update
			594	Govt. of Balochistan	Gwader Lasbella Livelihood Support Project - NRSP bridge funding
Panjgoor	SM	-	518-527	PPAF	Government of Italy's Facility-Programme for Poverty Reduction
			202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update
			593	NRSP	NRSP Bridge fund for PPAF - Gov of Italy Funded four districts
Bagh	SM	MEDP	581	State Life Insurance	Sehat Sahulat Program Insurance in AJK
			400	NRSP	Community Investment Fund
Bhimber	SM	MEDP	581	State Life Insurance	Sehat Sahulat Program Insurance in AJK
			581	State Life Insurance	Sehat Sahulat Program Insurance in AJK
Forward Kahuta/Haveli	SM	MEDP	549	RSPN	Implementation of Waseela e Taleem Programme in Punjab, KPK, AJK
			400	NRSP	Community Investment Fund
Hattian Bala	SM	MEDP	400	NRSP	Community Investment Fund
Kotli	SM	MEDP	582	NRSP	SM Integrated WISE Programme 2019-2020
			581	State Life Insurance	Sehat Sahulat Program Insurance in AJK
			400	NRSP	Community Investment Fund
Mirpur	SM	MEDP	581	State Life Insurance	Sehat Sahulat Program Insurance in AJK
Muzaffarabd	SM	MEDP	582	NRSP	SM Integrated WISE Programme 2019-2020
			400	NRSP	Community Investment Fund
Sudhnoti	SM	MEDP	581	State Life Insurance	Sehat Sahulat Program Insurance in AJK
			400	NRSP	Community Investment Fund
Neelum	SM	MEDP	549	RSPN	Implementation of Waseela e Taleem Programme in Punjab, KPK, AJK
			400	NRSP	Community Investment Fund
Poonch	SM	MEDP	576	NRSP	Sehat Sahulat Program Insurance in AJK
			582	NRSP	SM Integrated WISE Programme 2019-2020
			400	NRSP	Community Investment Fund

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