NRSP

National Rural Support Programme

Monthly Programme Update

January 2026



harnessing people's potential

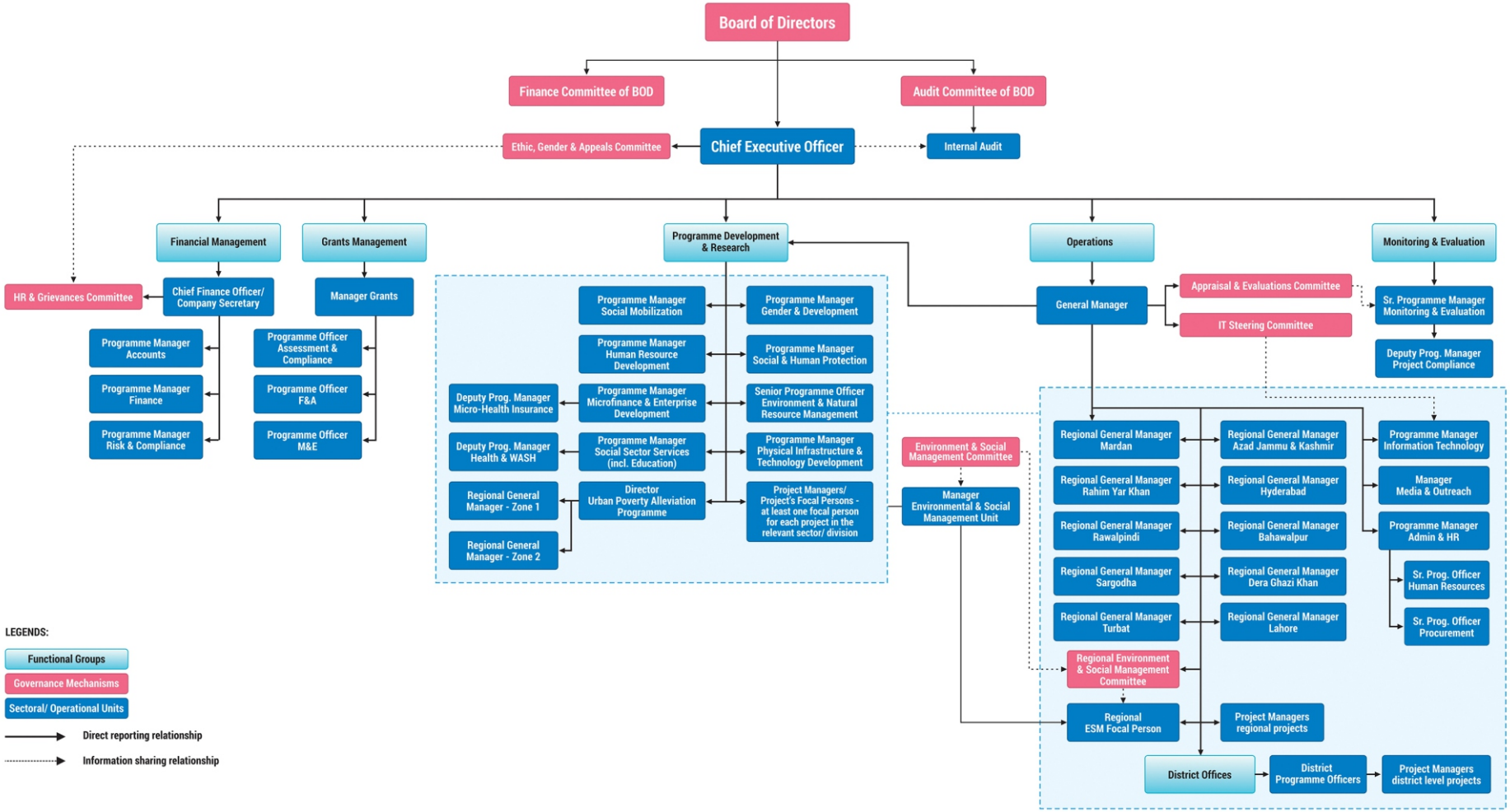

Board of Directors
Finance Committee of BOD
Audit Committee of BOD
Ethic, Gender & Appeals Committee
Chief Executive Officer
Internal Audit
HR & Grievances Committee
Financial Management
Grants Management
Programme Development & Research
Operations
Monitoring & Evaluation
Chief Finance Officer/ Company Secretary
Manager Grants
Programme Manager Accounts
Programme Manager Finance
Programme Manager Risk & Compliance
Programme Officer Assessment & Compliance
Programme Officer F&A
Programme Officer M&E
Programme Manager Social Mobilization
Programme Manager Gender & Development
Programme Manager Human Resource Development
Programme Manager Social & Human Protection
Deputy Prog. Manager Micro-Health Insurance
Programme Manager Microfinance & Enterprise Development
Senior Programme Officer Environment & Natural Resource Management
Deputy Prog. Manager Health & WASH
Programme Manager Social Sector Services (incl. Education)
Programme Manager Physical Infrastructure & Technology Development
Regional General Manager - Zone 1
Director Urban Poverty Alleviation Programme
Project Managers/ Project's Focal Persons - at least one focal person for each project in the relevant sector/ division
Regional General Manager - Zone 2
General Manager
Appraisal & Evaluations Committee
IT Steering Committee
Sr. Programme Manager Monitoring & Evaluation
Deputy Prog. Manager Project Compliance
Environment & Social Management Committee
Manager Environmental & Social Management Unit
Regional General Manager Mardan
Regional General Manager Azad Jammu & Kashmir
Programme Manager Information Technology
Regional General Manager Rahim Yar Khan
Regional General Manager Hyderabad
Manager Media & Outreach
Regional General Manager Rawalpindi
Regional General Manager Bahawalpur
Programme Manager Admin & HR
Regional General Manager Sargodha
Regional General Manager Dera Ghazi Khan
Sr. Prog. Officer Human Resources
Regional General Manager Turbat
Regional General Manager Lahore
Sr. Prog. Officer Procurement
Regional Environment & Social Management Committee
Regional ESM Focal Person
Project Managers regional projects
District Offices
District Programme Officers
Project Managers district level projects
LEGENDS:
Functional Groups
Governance Mechanisms
Sectoral/ Operational Units
Direct reporting relationship
Information sharing relationship

Table of Contents

About NRSP **3**
Summary of Achievements **4**
Social Mobilization: NRSP's Vision for Rural Development **5**
Gender and Development **12**
Microfinance Enterprise Development Programme **14**
Micro Health Insurance Program **20**
Urban Poverty Alleviation Project (UPAP) **23**
Human Resource Development **26**
Physical Infrastructure and Technology Development (PITD) **30**
Social and Human Protection **34**
Social Sector Services **38**
Environment and Natural Resource Management **57**
Monitoring Evaluation and Research **61**
Environment and Social Management Unit (ESMU) **63**

List of Tables

Table 1: Summary of Achievements as of January, 2026 ..... *4*
Table 2: CO Formation as of January, 2026 ..... *6*
Table 3: CO Membership as of January, 2026 ..... *7*
Table 4: Cumulative Poverty Ranking % of CO Members as of January, 2026 ..... *8*
Table 5: Savings of CO (Rs. Million) as of January, 2026 ..... *9*
Table 6: District Wise Local Support Organizations (LSO) update as of January, 2026 ..... *10*
Table 7: CIF disbursement status as of January, 2026 ..... *11*
Table 8: MEDP Progress Overview as of January- 2026 ..... *16*
Table 9: Active Loans and Receivable from Cos *16*
Table 10: Credit Disbursement by type as of January, 2026 ..... *17*
Table 11: No. of Loans by Type as of January, 2026 ..... *17*
Table 12: No. of Active Borrowers by Type as of January, 2026 ..... *17*
Table 13: Portfolio by type as of January, 2026 ..... *17*
Table 14: Credit Disbursement by District as of January, 2026 ..... *18*
Table 15: Prime Minister Interest Free Loan Scheme as of June-25 ..... *19*
Table 16: Micro Insurance Progress as of December 2025 ..... *21*
Table 17: Insurance Clients (Dependents Included) as of December, 2025 ..... *21*
Table 18: Region wise insurance cases and premium collected as of December, 2025 ..... *22*
Table 19: Amount Reimbursed against claims as of December 2025 ..... *22*
Table 20: UPAP Disbursement and Recovery Data Zone wise as of January, 2026 ..... *24*
Table 21: NRSP Programme Level Summary of Community Training as of January 26 ..... *27*
Table 22: NRSP Programme Level Summary of Staff Trainings as of January, 2026 ..... *27*
Table 23: Region wise Summary of Community & Staff Training by type as of January, 2026 ..... *29*
Table 24: National Programme for Improvement of Watercourses in Canal & Barani Areas *31*
Table 25: Status of National Programme for Improvement of Watercourses in Canal & Barani Areas *31*
Table 26: CPI's Progress Region wise by Direct Input as of January, 2026 ..... *31*
Table 27: Physical Infrastructure Schemes Progress as of January, 2026 (Since inception) *32*
Table 28: Status of Disaster Response CPI's as of January, 2026 ..... *33*
Table 29: Access to Energy Phase-II as of January -26 ..... *35*
Table 30: Abetter Cotton Initiative (BCI), as of December -25 ..... *36*
Table 31: Adult Literacy Movement Programme *39*
Table 32: New School Programme PEF, project progress *40*
Table 33: Supporting Public Schools under PSSP progress *40*
Table 34: Bringing Back Children to Schools *41*
Table 35: Sindh Education Foundation (SEF) *42*

Table 41: Engaging Children for Health Outreach as of December, 2025 ..... *45*
Table 42: NRSP Artificial Limb Rehabilitation Centre *46*
Table 43: Provision of Limbs Services at Dharki (ENGRO Fertilizer) (Jan 2024 ongoing) *46*
Table 44: Delivering Accelerated Access of Family Planning progress *47*
Table 45: Community Mobilization and Referrals for Strengthening Family Planning *48*
Table 46: LSO WISE Programme *48*
District Bahawalpur (Punjab) *48*
Table 48: Integrated Health System Stretching and Services Delivery *49*
Table 49: Building Healthy Family Activities (BHFA) *50*
Table 50: AAWAZ-II Round I *51*
Table 51: AAWAZ-II Round II *52*
Table 52: Pakistan Youth Leadership Initiative *54*
Table 56: Environment and Natural Resource Management as of December, 2025 ..... *58*
Table 57: AIP-CIMMYT Project as of September-25 ..... *59*
Table 58: ENRM Planning 2014-2022 as of September-25 ..... *60*
Table 59: Southern Punjab Poverty Alleviation Project (SPPAP), as of January, 2026 ..... *62*
Table 62: Environment and Social Management as of September-25 ..... *64*
Table 63: List of Ongoing Projects as of January 2026 ..... *65*
Table 64: District Wise Programme Coverage *67*

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 3.87 million poor households organized into a network of 257,596 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 January, 2026

	Cumulative	*Punjab*	*Sindh*	*KP*	*Balochistan*	*AJK*
Community Organizations (COs) Formed	**257,596**	**180,372**	**29,282**	**16,736**	**11,854**	**19,352**
Men	94,663	69,608	6,569	9,539	4,007	4,940
Women	136,784	94,102	19,721	6,244	6,316	10,401
Mixed	24,677	16,127	2,992	16	1,531	4,011
Water Users' Associations	1,472	535	-	937	-	-
CO Membership	**3,870,982**	**2,429,409**	**626,538**	**281,635**	**199,587**	**333,813**
Men	1,560,109	925,444	247,887	184,742	78,272	123,764
Women	2,310,873	1,503,965	378,651	96,893	121,315	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	**929**	**415**	**170**	**63**	**122**	**159**
No. of Vos	**8,952**	**4,452**	**1,714**	**433**	**1,079**	**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.)	**512,214,200,310**	**449,737,442,906**	**23,025,659,034**	**3,803,127,061**	**158,034,100**	**35,489,937,209**
Disbursed to Men	179,390,394,809	170,342,108,388	2,965,702,265	3,302,506,111	95,454,300	2,684,623,745
Disbursed to Women	332,823,805,501	279,395,334,518	20,059,956,769	500,620,950	62,579,800	32,805,313,464
No. of Loans	**13,582,398**	**11,917,162**	**818,123**	**204,472**	**9,646**	**632,916**
Loans to Men	4,564,711	4,133,275	154,378	171,493	5,851	99,727
Loans to Women	9,017,687	7,783,887	663,745	32,979	3,795	533,189
Portfolio	**66,516,883,729**	**61,840,090,350**	**1,248,214,725**	**338,180,870**	**-**	**3,090,397,784**
Active Loans	**713,519**	**625,167**	**37,783**	**5,398**	**-**	**45,171**
Men	150,967	143,271	1,346	4,956	-	1,394
Women	562,552	481,896	36,437	442	-	43,777
Micro Insurance (No. of Insurance Cases)	**11,470,546**	**7,480,820**	**609,444**	**2,779,088**	**7,409**	**593,785**
Premium Collected (Rs.)	1,229,897,830	996,184,138	134,326,971	17,551,091	1,280,100	80,555,530
Community Members Trained	**5,565,278**	**2,563,633**	**1,343,901**	**409,624**	**879,638**	**368,482**
Men	2,101,403	998,277	451,149	211,473	225,776	214,728
Women	3,463,875	1,565,356	892,752	198,151	653,862	153,754
Staff Members Trained	**115,619**	**86,474**	**13,458**	**5,034**	**4,263**	**6,390**
Men	76,179	54,053	9,619	4,242	2,963	5,302
Women	39,440	32,421	3,839	792	1,300	1,088
Physical Infrastructure Schemes Completed*	**44,969**	**11,020**	**7,607**	**863**	**2,750**	**1,289**
Households Benefited	2,150,301	801,374	481,439	131,691	152,928	75,743
Total Cost (Rs.)	19,680,078,629	4,332,208,236	2,942,213,234	1,080,487,048	1,774,394,020	476,505,028
Community Schools Established	**545**	**282**	**82**	**-**	**117**	**64**
Current No. of Active Schools	263	137	10	-	67	49
Students Enrolled	**20,389**	**12,618**	**1,027**	**-**	**3,109**	**3,635**
Boys	10,537	6,295	686	-	1,699	1,857
Girls	9,852	6,323	341	-	1,410	1,778
Adult Literacy Movement (No. of Groups)	**1,114**	**482**	**60**	**430**	**142**	**-**
No. of Graduates	**25,587**	**11,135**	**1,318**	**10,571**	**2,563**	**-**
Men	2,639	1,575	507	202	355	-
Women	22,948	9,560	811	10,369	2,208	-

* 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:

Programme introduction	• The process of social mobilization in a new Union Council begins with a series of dialogues with community members, explaining the purpose of the organization and the mutual obligations which CO formation entails.
Situation analysis	• The situation analysis utilizes primary and secondary sources (interviews, Census data, etc.) and is valuable as a benchmark, as a tool for entry level planning and for eventual programme expansion.
CO Formation	• The NRSP staff ask people to form Community Organizations (COs) which will function as a platform for development. Each CO then elects a President and a Manager. The NRSP staff and the CO members identify an Activist from amongst the CO members.
Poverty Profile	• It is the process in which villagers are identified according to their own definitions of economic wellbeing. This gives NRSP a good idea of the scale of poverty in the area and enables NRSP to match its intended interventions with local needs
Micro investment plans	• Once a CO has been formed, the SO help the members to draw up micro-investment plans (MIPs), MIP helps CO members to identify their economic needs and to plan to improve their economic standing.

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 maters.

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 January, 2026

Hub Office	District	By the end of Dec-25	During Jan-26	As of January- 2026				
				Men	Women	Mix	WUAs'	Total
Rawalpindi	ICT / RWP	9,556	6	2,288	6,110	1,164	-	9,562
	Attock	5,517	22	1,858	3,599	82	-	5,539
	Chakwal	4,195	4	1,502	2,362	335	-	4,199
	Jehlum	2,979	2	827	1,975	179	-	2,981
	Mandi Bahauddin	843	-	40	786	17	-	843
	Sub Total	**23,090**	**34**	**6,515**	**14,832**	**1,777**	**-**	**23,124**
Sargodha	Khushab	10,938	-	2,925	5,228	2,785	-	10,938
	Bhakkar	13,775	-	5,413	6,810	1,552	-	13,775
	Mianwali	8,742	-	1,292	3,974	3,476	-	8,742
	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	2,518	-	1	2,355	162	-	2,518
	Sub Total	**39,967**	**-**	**10,884**	**21,061**	**8,022**	**-**	**39,967**
Bahawalpur**	Bahawalpur	18,630	71	509	15,695	2,497	-	18,701
	Bahawalnagar	12,014	27	17	11,479	545	-	12,041
	Sub Total	**30,644**	**98**	**526**	**27,174**	**3,042**	**-**	**30,742**
Lahore	Lahore/Okara	**102**	-	**-**	**102**	**-**	**-**	102
	Sub Total	**102**	**-**	**-**	**102**	**-**	**-**	**102**
R.Y.Khan*	R.Y.Khan	14,815	1	10,100	3,811	781	124	14,816
	Sub Total	**14,815**	**1**	**10,100**	**3,811**	**781**	**124**	**14,816**
D.G.Khan	D.G.Khan	17,679	2	4,580	11,971	1,095	35	17,681
	Rajanpur	13,369	1	2,658	9,758	954	-	13,370
	Sub Total	**31,048**	**3**	**7,238**	**21,729**	**2,049**	**35**	**31,051**
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	-	-	2,843	3	-	2,846
	Mirpurkhas	5,436	-	1,886	2,245	1,305	-	5,436
	Matiari	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**	**19,668**	**2,991**	**-**	**29,136**
Turbat	Kech / Turbat	4,996	-	1,317	2,856	823	-	4,996
	Gawadar	1,398	5	389	917	97	-	1,403
	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	**11,849**	**5**	**4,007**	**6,316**	**1,531**	**-**	**11,854**
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		**257,455**	**141**	**94,663**	**136,784**	**24,677**	**1,472**	**257,596**

*SPEP Project Area

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

Table 3: *CO* Membership as of January, 2026

Hub Office	District	By the end of Dec-25	During Jan-26	As of January, 2026		
				Men	Women	Total
Rawalpindi	ICT / RWP	167,987	77	50,861	117,203	**168,064**
	Attock	89,602	276	31,732	58,146	**89,878**
	Chakwal	73,957	58	31,456	42,559	**74,015**
	Jhelum	56,738	30	17,939	38,829	**56,768**
	Mandi Bahauddin	8,986	-	669	8,317	**8,986**
	Sub Total	**397,270**	**441**	**132,657**	**265,054**	**397,711**
Sargodha	Khushab	155,378	-	61,839	93,539	**155,378**
	Bhakkar	178,577	-	87,476	91,101	**178,577**
	Mianwali	129,095	-	44,707	84,388	**129,095**
	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	21,024	-	591	20,433	**21,024**
	Sub Total	**530,528**	**-**	**208,986**	**321,542**	**530,528**
Bahawalpur**	Bahawalpur	343,177	1,885	32,130	312,932	**345,062**
	Bahawalnagar	221,031	752	3,889	217,894	**221,783**
	Sub Total	**564,208**	**2,637**	**36,019**	**530,826**	**566,845**
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	126,248	5	83,244	43,009	**126,253**
	Sub Total	**126,248**	**5**	**83,244**	**43,009**	**126,253**
D.G.Khan	D.G.Khan	233,728	-	68,312	165,416	**233,728**
	Rajanpur	153,986	-	37,429	116,557	**153,986**
	Sub Total	**387,714**	**-**	**105,741**	**281,973**	**387,714**
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**
	Matiari	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	27,663	107	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	53,982	-	26,889	27,093	**53,982**
	Sub Total	**199,480**	**107**	**78,272**	**121,315**	**199,587**
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		**3,867,792**	**3,190**	**1,560,109**	**2,310,873**	**3,870,982**

* SPEP Project Area

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

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

Hub Office	District	As of January, 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**
	Matiari	-	-	**-**
	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 January, 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**	**122**	**929**
Total H/H of District	356,586	696,241	583,789	19,163	1,889	294,744	216,548	495,464	604,500	275,753	3,544,677
No. of Organized H/H in District	162,365	309,595	376,926	13,693	2,061	202,967	164,831	296,991	340,638	95,262	1,965,329
%age of Organized H/H District	**46%**	**44%**	**65%**	**71%**		**69%**	**76%**	**60%**	**56%**	**35%**	**55%**
Number of member organizations in LSO											
Total	**10,273**	**20,681**	**20,894**	**860**		**13,291**	**10,112**	**17,965**	**15,671**	**6,690**	**116,437**
No. of VDOs	840	620	1,719	73	15	1,185	433	1,274	1,714	1,075	8,948
Total COs	**9,433**	**20,061**	**19,175**	**787**	**104**	**12,106**	**9,679**	**16,691**	**13,957**	**5,615**	**107,608**
No. of Male Cos	2,382	5,138	189	2	-	875	5,744	4,782	504	1,753	21,369
No. of Women COs	6,450	9,364	18,095	608	104	11,050	3,924	7,974	13,018	3,090	73,677
No. of Mix COs	601	5,559	891	177	-	181	11	3,935	435	772	12,562
% 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**	**2,701**	**48,977**
Men	983	8,194	75	26	-	392	1,620	2,304	1,125	1,231	15,950
Women	2,645	10,987	3,919	168	28	7,330	874	2,452	3,154	1,470	33,027
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	485	9,312
Men	526	486	25	5	1	10	780	1,078	389	261	3,561
Women	497	712	835	35	10	137	253	897	2,151	224	5,751
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**
As Credit Revolving Fund From NRSP (millions)	**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**
As Credit Revolving Fund from other Donors	**-**	**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	-	188	5	-	-	99	147	-	559	-	998
No. of VRPs contracted	69	62	49	-	-	38	52	122	107	39	538

Table 7: CIF disbursement status as of January, 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 appraises 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 January- 2026

Total Disbursement (Rs.)			**437,905,350,741**
Agriculture (Rs.)			109,291,808,141
Livestock (Rs.)			92,388,964,314
Enterprise (Rs.)			218,208,587,861
S.I.I.E (Rs.)			198,688,821
Tijarat (Rs.)			17,817,301,604
No. of Loans	**Men**	**Women**	**Total**
Total Loans	**4,564,711**	**6,428,919**	**10,993,630**
Agriculture	3,243,245	231,192	**3,474,437**
Livestock	583,959	2,066,409	**2,650,368**
Enterprise Development	726,336	3,897,926	**4,624,262**
Small Infrastructure Individual Enterprise (SIIE)	5,544	1178	**6,722**
Tijarat	5,627	232214	**237,841**
Beneficiary COs (including Credit Groups**)**			**1,335,424**
Men			234,116
Women			1,053,865
Mixed			47,443
No. of Active Loans			**620,531**
Receivable From COs (Rs.)			**63,446,841,812**
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	
RO-Rawalpind	**44,294**	**140,486**	**184,780**	**9,795,112,952**
Rawalpindi/ICT	30,275	40,457	70,732	3,354,771,836
Attock	2,198	15,860	18,058	1,857,551,356
Chakwal	638	13,219	13,857	727,141,928
Gujrat	841	17,081	17,922	722,732,943
Haripur	144	388	532	36,759,597
Jhelum	7,830	31,338	39,168	1,643,335,412
Mandi Bahauddin	679	16,624	17,303	854,914,571
Murree	973	443	1,416	48,518,380
Talagang	716	5,076	5,792	549,386,929
RO-Multan	**4,588**	**11,939**	**16,527**	**2,188,675,872**
Lodhran	1,403	3,811	5,214	578,980,106
Vehari	1,501	3,017	4,518	749,462,928
Multan	850	2,017	2,867	584,879,964
Khanewal	834	3,094	3,928	255,352,874
RO-Sargodha	**44,329**	**197,392**	**241,721**	**34,589,582,172**
Sargodha	5,344	30,466	35,810	4,473,863,187
Khushab	2,748	21,464	24,212	2,968,857,953
Bhakkar	2,945	8,382	11,327	2,512,270,338
Mianwali	2,608	19,585	22,193	3,119,177,578
Hafizabad	3,740	10,078	13,818	2,534,961,301
Chiniot	2,315	14,470	16,785	2,120,851,457
Narowal	1,975	15,340	17,315	2,128,627,062
Faisalabad	5,325	14,520	19,845	3,190,379,573
Jhang	1,923	13,255	15,178	1,999,268,045
Toba Tek Singh	1,515	7,348	8,863	1,074,463,387
Okara	3,210	627	3,837	1,253,376,739
Pakpattan	2,578	718	3,296	983,770,261
Sahiwal	3,218	637	3,855	1,040,286,477
Sialkot	2,332	17,665	19,997	2,421,186,530
Gujranwala	2,553	22,837	25,390	2,768,242,284
RO-Rahim Yar Khan	**16,333**	**3,396**	**19,729**	**2,785,829,795**
Rahim Yar Khan	16,333	3,396	19,729	2,785,829,795
RO-Bahawalpur	**19,928**	**23,937**	**43,865**	**4,647,944,534**
D.G.Khan	5,867	11,477	17,344	1,492,702,060
Muzaffargarh	1,838	2,553	4,391	644,938,897
Layya	1,150	929	2,079	366,808,984
Rajanpur	10,628	6,145	16,773	1,603,828,976
Bahawalpur	134	1,854	1,988	315,997,321
Sahiwal Old	-	-	-	-
Bahawalpur-Do	-	-	-	-
Bahawainagar	311	979	1,290	223,668,296
RO-Lahore	**14,395**	**17,074**	**31,469**	**3,117,544,838**
Nankana	3,621	2,265	5,886	676,245,492
Sheikhupura	4,729	6,480	11,209	1,193,604,131
Shah Kot	5,340	3,974	9,314	930,339,549
Kasur	705	4,355	5,060	317,355,666
RO-AJ&K	**1,402**	**44,123**	**45,525**	**3,059,288,725**
Muzaffarabad	430	8,760	9,190	561,455,691
Kotli	271	9,929	10,200	703,255,475
Rawalakot	135	8,564	8,699	555,199,408
Bhimber	247	3,441	3,688	259,292,648
Mirpur	64	3,857	3,921	241,655,419
Plandri	44	3,724	3,768	227,682,472
Bagh	211	5,848	6,059	510,747,612
RO-Mardan	**3,072**	**305**	**3,377**	**237,456,956**
Charsadda	-	-	-	-
Malakand	180	27	207	17,129,423
Mardan-Malakand	-	-	-	-
Swabi	1,350	194	1,544	126,884,662
Swat	-	-	-	-
Nowshera	1,542	84	1,626	93,442,871
Urban-Malakand	-	-	-	-
Malakand Murabaha	-	-	-	-
Mardan Murabaha	-	-	-	-
Swabi Murabaha	-	-	-	-
RO-Hyderabad	**1,357**	**32,388**	**33,745**	**1,081,248,028**
Badin	284	2,938	3,222	105,782,702
Thatta	87	3,478	3,565	108,670,370
Hyderabad	776	15,599	16,375	559,091,788
Urban-Hyderabad	-	-	-	-
Nawabshah	86	1,162	1,248	36,979,149
Sanghar	11	2,304	2,315	63,329,268
Mirpurkhas	113	6,907	7,020	207,394,751
RO-Turbat	-	-	-	-
Turbat	-	-	-	-
CLOSED	**1,704**	**149**	**1,853**	**110,789,904**
Mardan	1,704	149	1,853	110,789,904
Sialkot Old	-	-	-	-
Sahiwal Old	-	-	-	-
BRDP(BWP)	-	-	-	-
Total	**151,402**	**471,189**	**622,591**	**61,593,473,776**

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

Type of Credit	Amount (Rs.)			Average Loan Size (Rs.)
	Men	Women	Total	
Agriculture Inputs	100,816,302,614	8,475,505,527	109,291,808,141	30,406
Livestock Development	16,845,159,763	75,543,804,551	92,388,964,314	34,131
Enterprise Development	61,041,034,401	157,167,553,460	218,208,587,861	38,380
SIIE	168,126,471	30,562,350	198,688,821	29,589
Tijarat	519,771,560	17,297,530,044	17,817,301,604	74,928
Total	**179,390,394,809**	**258,514,955,932**	**437,905,350,741**	**35,577**

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

Type of Loans	Men	%	Women	%	Total
Agriculture Inputs	3,243,245	30%	231,192	2%	3,474,437
Livestock Development	583,959	5%	2,066,409	19%	2,650,368
Enterprise Development	726,336	7%	3,897,926	35%	4,624,262
SIIE	5,544	0%	1,178	0%	6,722
Tijarat	5,627	0%	232,214	2%	237,841
Total	**4,564,711**	**42%**	**6,428,919**	**58%**	**10,993,630**

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

Types of Borrower	Men	%	Women	%	Total
Agriculture	31,424	5%	6,790	1%	38,214
Agriculture Implements/Machine	42	0%	15	0%	57
Agriculture Inputs Sugarcane	2	0%	2	0%	4
Enterprise	73,303	12%	333,319	54%	406,622
House Improvement	4,735	1%	9,023	1%	13,758
Live Stock	18,730	3%	95,636	15%	114,366
New House Construction	21,018	3%	4,360	1%	25,378
SIIE	-	-	2	0%	2
Solar For Enterprise	81	0%	15	0%	96
Solar For Tube Wells	145	0%	22	0%	167
Tajarat	1,487	0%	20,380	3%	21,867
Total	**150,967**	**24%**	**469,564**	**76%**	**620,531**

Table 13: Portfolio by type as of January, 2026

	Men	%	Women	%	Total
Agriculture	3,608,496,047	6%	753,297,094	1%	4,361,793,141
Agriculture Implements/Machine	10,955,888	0%	1,850,693	0%	12,806,581
Agriculture Inputs Sugarcane	215,905	0%	309,649	0%	525,554
Enterprise	4,597,888,133	7%	12,656,560,907	20%	17,254,449,040
House Improvement	300,472,450	0%	773,165,861	1%	1,073,638,311
Live Stock	909,061,099	1%	3,449,284,240	5%	4,358,345,339
New House Construction	29,521,626,711	47%	6,116,097,394	10%	35,637,724,105
SIIE	-	-	22,291	0%	22,291
Solar For Enterprise	6,011,877	0%	717,176	0%	6,729,053
Solar For Tube Wells	94,958,265	0%	14,869,866	0%	109,828,131
Tajarat	51,616,587	0%	579,363,679	1%	630,980,266
Total	**39,101,302,962**	**62%**	**24,345,538,850**	**38%**	**63,446,841,812**

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

Districts	By the end of December 2025	During January 26	Total
Rawalpindi/ICT	30,354,747,315	373,390,000	30,728,137,315
Attock	12,849,880,440	126,295,000	12,976,175,440
Chakwal	6,493,360,732	84,085,000	6,577,445,732
Gujrat	6,353,454,500	105,195,000	6,458,649,500
Haripur	187,395,000	5,600,000	192,995,000
Jhelum	18,637,933,425	216,395,000	18,854,328,425
Lodhran	1,248,280,908	59,664,000	1,307,944,908
Mandi Bahauddin	9,099,280,500	97,320,000	9,196,600,500
Vehari	1,452,133,000	27,087,000	1,479,220,000
Murree	1,002,912,260	8,775,000	1,011,687,260
Talagang	3,513,939,576	50,890,000	3,564,829,576
Multan	863,501,500	42,231,000	905,732,500
Chiniot	12,620,127,100	215,045,000	12,835,172,100
Faisalabad	5,793,828,752	246,450,000	6,040,278,752
Jhang	5,968,302,788	198,586,000	6,166,888,788
Layya	1,891,740,466	24,220,000	1,915,960,466
Muzaffargarh	2,625,713,920	16,122,000	2,641,835,920
Narowal	10,574,333,550	196,155,000	10,770,488,550
Sahiwal	2,239,902,650	58,580,000	2,298,482,650
Sialkot	12,761,553,510	319,970,000	13,081,523,510
Toba Tek Singh	2,962,961,300	101,405,000	3,064,366,300
Sargodha	31,956,239,233	373,875,000	32,330,114,233
Khushab	19,263,236,814	240,680,000	19,503,916,814
Bhakkar	15,456,422,533	166,385,000	15,622,807,533
Mianwali	20,389,759,170	207,430,000	20,597,189,170
Hafizabad	13,270,610,300	306,725,000	13,577,335,300
Okara	2,088,368,750	69,770,000	2,158,138,750
Pakpattan	1,938,738,810	71,680,000	2,010,418,810
Gujranwala	16,262,754,750	302,805,000	16,565,559,750
Bahawalpur	428,357,000	19,450,000	447,807,000
Bahawalpur-Do	16,560,742,340	-	16,560,742,340
Bahawalnagar	306,184,000	11,290,000	317,474,000
Khanewal	727,261,000	20,310,000	747,571,000
Sahiwal Old	7,421,365,100	-	7,421,365,100
Rahim Yar Khan	27,565,519,168	156,680,000	27,722,199,168
D.G.Khan	18,013,184,830	111,178,000	18,124,362,830
Rajanpur	21,571,508,545	70,332,000	21,641,840,545
Nankana	2,169,355,957	89,919,000	2,259,274,957
Kasur	784,687,000	22,990,000	807,677,000
Sheikhupura	4,408,471,545	129,815,000	4,538,286,545
Shah Kot	4,256,823,100	101,670,000	4,358,493,100
Malakand	582,463,900	2,105,000	584,568,900
Urban-Malakand	279,047,725	-	279,047,725
Charsadda	302,898,730	-	302,898,730
Nowshera	271,978,000	9,641,000	281,619,000
Mardan-Malakand	327,828,002	790,000	328,618,002
Swabi	598,500,500	13,325,000	611,825,500
Swat	137,748,000	-	137,748,000
Rawalakot	6,464,087,135	75,135,000	6,539,222,135
Kotli	10,248,847,100	91,470,000	10,340,317,100
Bhimber	2,909,415,337	36,285,000	2,945,700,337
Mirpur	2,702,763,933	40,875,000	2,743,638,933
Plandri	2,783,143,450	30,695,000	2,813,838,450
Bagh	5,470,172,900	59,290,000	5,529,462,900
Muzaffarabad	4,508,202,354	69,555,000	4,577,757,354
Badin	2,019,673,241	15,255,000	2,034,928,241
Thatta	1,493,852,100	14,230,000	1,508,082,100
Hyderabad	10,164,386,380	82,760,000	10,247,146,380
ILO-Hyderabad	1,818,800	-	1,818,800
Nawabshah	257,211,000	4,405,000	261,616,000
Sanghar	347,670,440	10,875,000	358,545,440
Urban-Hyderabad	67,015,000	-	67,015,000
Matiari	1,179,436,716	-	1,179,436,716
Mirpurkhas	3,173,334,357	37,100,000	3,210,434,357
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	1,228,173,130	12,563,000	1,240,736,130
Sialkot Old	190,860,700	-	190,860,700
Total	**432,252,552,741**	**5,652,798,000**	**437,905,350,741**

Prime Minister Interest Free Loan Scheme

Duration; July 01, 2014 to June 2023
Location/ Regions Dera Ghazi Khan, Rajanpur, Khushab, Badin & Thatta
Primary Beneficiaries; poor, landless and asset less
Total Budget; Rs. 396,000,000
Funding Agency PPAF
Implementation Agency National Rural Support Programme
Objectives: Helping the poor, landless and asset less in order to enable them to give them access to resources for their productive self-employment, encourage them to undertake activities of income generation

Table 15: Prime Minister Interest Free Loan Scheme as of June-25

Description of Activities	Total Targets July-14 to June-25	Target as of June 25	Achievements as of June 25	Achievements (Overall)
Borrowers	127,453	157,401	169,061	100%
Disbursement	3,525,147,180	4,903,562,543	6,091,269,000	100%

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 December 2025

	During the Month	Cumulative
Total # of Person Insured	**114,626**	**6,740,511**
Total # of Insurance Cases	**2,795,076**	**11,470,546**
Total # of Beneficiaries	**2,967,561**	**17,343,792**
Men	173,207	7,448,003
Women	2,794,354	9,895,789
Active Cases		565,040
Active Dependents		483,414
Total Active		1,048,454
Premium Collected (Rs.)	**16,455,576**	**1,229,897,830**
Total # of Claims received at HO	**416**	**72,357**
Claims Approved	285	57,425
Claims in verification process		9,833
Claims Rejected		5,099
Claims Reimbursed to the Clients	285	57,425
Amount Reimbursed (Rs.)	**5,668,068**	**789,058,027**

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

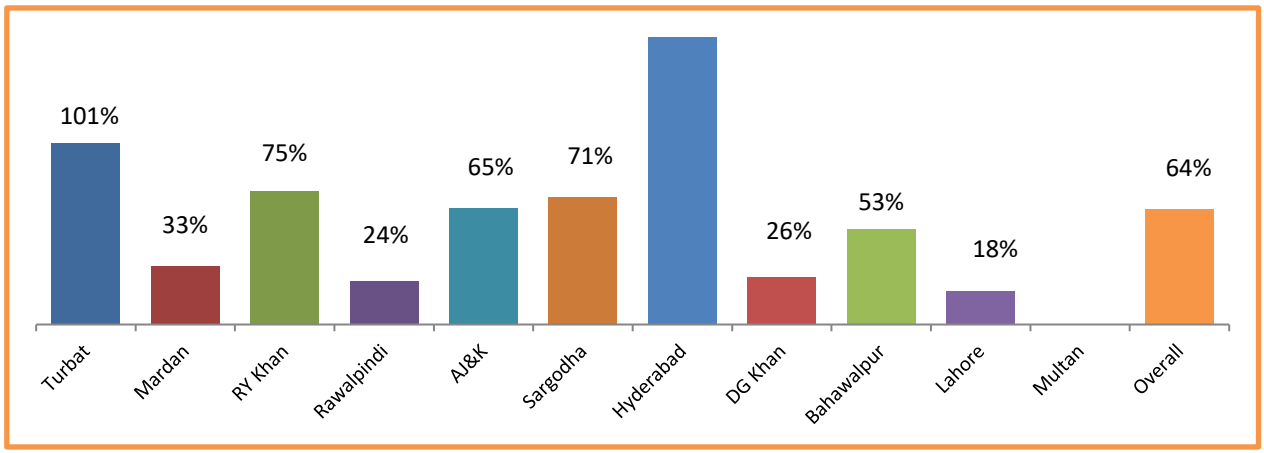


Table 17: Insurance Clients (Dependents Included) as of December, 2025

Region	Insurance Clients (Dependents Included)	
	During the Month	Cumulative
Turbat	-	10,049
Mardan	3,687	130,504
Rahim Yar Khan	974	190,640
Rawalpindi	39,175	1,254,825
AJ&K	6,953	490,482
Sargodha	40,527	2,281,475
Hyderabad	5,656	856,572
DG Khan	8,728	386,139
Bahawalpur	-	953,894
Lahore	8,279	131,143
Multan	647	54,788
Grand Total	**114,626**	**6,740,511**

Table 18: Region wise insurance cases and premium collected as of December, 2025

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	114,980	2,664,108	2,779,088	17,551,091	1,183	6,557	2,786,828
Rahim Yar Khan	459,715	42,761	502,476	69,159,958	38,709	271,487	812,672
Rawalpindi	454,453	1,314,223	1,768,676	244,725,483	747,443	148,145	2,664,264
Muzaffarabad	80,950	512,835	593,785	80,555,530	319,431	27,790	941,006
Sargodha	324,881	2,699,834	3,024,715	407,674,452	1,784,524	153,928	4,963,167
Hyderabad	77,113	532,331	609,444	134,326,971	639,748	198,961	1,448,153
DG Khan	596,986	197,452	794,438	99,323,406	126,491	235,447	1,156,376
Bahawalpur	1,176,121	55,788	1,231,909	155,989,840	370,875	695,939	2,298,723
Lahore	46,374	71,638	118,012	14,484,043	52,975	22,654	193,641
Multan	3,000	37,594	40,594	4,826,956	27,045	1,249	68,888
Grand Total	**3,337,303**	**8,133,243**	**11,470,546**	**1,229,897,830**	**4,110,700**	**1,762,546**	**17,343,792**

During December, 2025

Region	Insurance Cases		Total Cases	Premium collected	Dependents		Total Beneficiaries
	Male	Female			Male	Female	
Turbat	-	-	-	-	-	-	-
Mardan	2,341	2,640,482	2,642,823	278,693	221	2,025	2,645,069
Rahim Yar Khan	1,642	308	1,950	207,188	298	1,336	3,584
Rawalpindi	10,715	37,084	47,799	5,078,644	62,883	14,990	125,672
Muzaffarabad	247	12,560	12,807	1,360,744	11,655	259	24,721
Sargodha	5,092	51,775	56,867	6,042,119	47,282	3,998	108,147
Hyderabad	688	8,474	9,162	973,463	7,614	566	17,342
DG Khan	11,043	4,961	16,004	1,700,425	4,719	9,140	29,863
Bahawalpur	-	-	-	-	-	-	-
Lahore	4,157	2,442	6,599	701,144	2,477	3,022	12,098
Multan	133	932	1,065	113,156	-	-	1,065
Grand Total	**36,058**	**2,759,018**	**2,795,076**	**16,455,576**	**137,149**	**35,336**	**2,967,561**

Table 19: Amount Reimbursed against claims as of December 2025

Region	Claims Detail		Claim Rejected	Claim Paid to clients	Amount Reimbursed
	Claims Processed	Claim Reimbursed			
Turbat	152	100	51	100	1,292,052
Mardan	812	644	151	644	5,750,443
Rahim Yar Khan	4,066	3,631	343	3,631	51,534,211
Rawalpindi	5,487	3,390	110	3,390	59,180,694
Muzaffarabad	4,872	3,887	350	3,887	52,407,035
Sargodha	25,958	19,911	3,157	19,911	288,977,190
Hyderabad	18,935	15,259	747	15,259	216,885,764
DG Khan	2,229	1,876	181	1,876	26,287,436
Bahawalpur	9,424	8,526	3	8,526	83,247,020
Lahore	313	161	5	161	2,675,261
Multan	109	40	1	40	820,921
Grand Total	72,357	57,425	5,099	57,425	789,058,027

During December, 2025

Region	Claims Detail		Claim Rejected	Claim Paid to clients	Amount Reimbursed
	Claims Processed	Claim Reimbursed			
Turbat	-	-	-	-	-
Mardan	6	-	1	-	-
Rahim Yar Khan	16	26	-	26	530,000
Rawalpindi	126	1	-	1	20,000
Muzaffarabad	42	53	-	53	1,018,986
Sargodha	150	153	119	153	3,070,000
Hyderabad	53	38	2	38	739,082
DG Khan	-	14	-	14	290,000
Bahawalpur	-	-	-	-	-
Lahore	15	-	-	-	-
Multan	8	-	-	-	-
Grand Total	**416**	**285**	**122**	**285**	**5,668,068**

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 January, 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	115,565	123,754	125,139	114,277	119,762	119,948	62,342	72,477
Amount Disbursed (Rs.)	3,042,845,000	3,431,858,500	3,434,454,000	2,968,734,000	3,057,402,500	3,193,132,000	1,998,613,000	2,298,894,000
Amount Recovered (Rs.)	3,399,555,580	3,839,101,795	3,857,388,259	3,346,942,968	3,427,133,658	3,598,495,360	2,266,356,213	2,566,940,898
Principal Recovered (Rs.)	2,899,949,285	3,286,482,836	3,300,309,147	2,872,131,154	2,930,552,410	3,077,918,642	1,923,381,015	2,186,998,258
Service Charge Recovered (Rs.)	499,212,987	552,255,714	556,796,193	474,482,886	496,205,300	520,226,751	342,849,219	379,749,637
Excess recovered (Rs.)	393,308	363,245	282,919	328,928	375,948	349,967	125,979	193,003
Principal Balance (Rs.)	106,338,049	122,672,632	125,855,491	72,889,482	100,783,207	98,337,765	60,653,478	96,265,277
Current Cases	3,201	3,552	4,029	2,127	3,043	2,973	2,210	3,307
Closed Cases	110,074	118,871	120,589	110,814	115,360	116,014	59,292	68,267
Expired Cases	6	11	33	3	34	5	336	120
Cumulative Recovery Rate	98.75%	99.31%	99.72%	99.18%	99.10%	99.45%	98.59%	99.21%
On time Collection Rate	99.62%	99.95%	100.00%	100.00%	99.75%	100.00%	70.90%	92.47%

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	52,658	122,726	116,786	86,767	90,316	71,095	68,345	82,063
Amount Disbursed (Rs.)	1,743,995,000	3,250,738,569	2,893,629,500	2,156,022,000	2,386,862,500	2,053,720,000	2,034,412,000	2,510,631,000
Amount Recovered (Rs.)	1,969,264,418	3,630,814,802	3,250,099,293	2,434,749,894	2,676,286,642	2,290,517,959	2,244,876,007	2,791,202,945
Principal Recovered (Rs.)	1,681,169,314	3,106,168,195	2,780,357,670	2,082,122,841	2,283,279,416	1,964,254,318	1,910,762,582	2,389,073,378
Service Charge Recovered (Rs.)	287,940,260	524,190,284	469,361,940	352,374,820	392,718,824	325,949,629	333,790,414	401,833,002
Excess recovered (Rs.)	154,844	456,323	379,683	252,233	288,402	314,012	323,011	296,565
Principal Balance (Rs.)	58,707,974	144,190,012	111,072,365	71,540,669	100,500,258	69,990,671	95,393,895	110,337,264
Current Cases	2,029	4,304	3,230	2,137	3,003	2,030	2,572	3,025
Closed Cases	50,326	118,376	113,354	84,476	87,086	67,606	63,962	78,313
Expired Cases	314	-	-	-	2	124	-	-
Cumulative Recovery Rate	99.20%	99.99%	99.92%	99.89%	99.86%	98.92%	98.54%	99.53%
On time Collection Rate	86.70%	99.78%	100.00%	100.00%	100.00%	98.70%	100.00%	100.00%

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	9,952	18,820	8,087	8,916	88,269	42,121	103,803	47,143	50,462	95,690	86,613
Amount Disbursed (Rs.)	455,328,000	841,892,000	364,824,000	387,098,000	2,605,890,000	1,443,063,000	2,874,427,000	1,421,286,500	1,453,048,000	2,653,397,000	2,474,500,500
Amount Recovered (Rs.)	489,055,145	894,031,710	391,431,601	411,466,627	2,917,791,029	1,601,719,538	3,209,241,399	1,595,028,823	1,632,251,969	2,957,111,880	2,747,997,269
Principal Recovered (Rs.)	414,426,827	759,256,753	332,663,364	349,809,959	2,481,848,948	1,360,915,404	2,731,254,003	1,355,358,449	1,391,851,634	2,518,699,319	2,342,208,065
Service Charge Recovered (Rs.)	74,592,008	134,688,028	58,714,509	61,577,296	435,659,356	240,684,567	477,692,392	239,494,136	240,194,020	438,053,840	405,611,409
Excess recovered (Rs.)	36,310	86,929	53,728	79,372	282,725	119,567	295,004	176,238	206,315	358,721	177,795
Principal Balance (Rs.)	38,655,187	74,330,140	28,431,153	33,557,651	100,896,232	67,446,701	125,499,685	60,250,767	56,064,465	119,715,377	117,481,898
Current Cases	1,035	2,136	831	920	3,620	2,080	3,928	1,893	1,705	3,517	3,474
Closed Cases	8,771	16,182	7,034	7,754	83,400	39,247	98,756	44,791	48,349	90,919	81,934
Expired Cases	13	82	15	5	395	26	8	-	126	45	51
Cumulative Recovery Rate	99.30%	98.69%	98.82%	98.90%	98.67%	98.88%	99.35%	99.58%	99.41%	99.37%	99.30%
On time Collection Rate	95.98%	100.00%	99.51%	100.00%	99.38%	100.00%	99.61%	100.00%	99.79%	99.68%	99.45%

Operational Management Units [Part 4]

	MULTAN 3	MULTAN 4	QASOOR	PATTOKI	HAFIZABAD	SHEIKHUPURA	NAROWAL	KARACHI 1	KARACHI 2	Grand Total
Number of Credit Cases	108,239	149,403	11,128	8,852	15,692	21,975	13,884	75,490	80,209	**2,588,768**
Amount Disbursed (Rs.)	3,157,592,000	4,321,281,000	498,574,000	372,873,000	698,356,000	1,048,894,000	623,946,000	1,999,947,000	2,156,689,000	**74,308,849,569**
Amount Recovered (Rs.)	3,502,546,958	4,822,988,581	526,612,148	413,324,943	755,090,475	1,114,890,291	672,243,310	2,253,173,807	2,421,246,875	**82,918,971,069**
Principal Recovered (Rs.)	2,991,309,292	4,117,374,482	445,592,265	350,988,200	637,742,011	943,937,849	567,597,394	1,922,700,816	2,069,843,940	**70,760,289,435**
Service Charge Recovered (Rs.)	510,969,175	705,161,413	80,982,760	62,305,369	117,307,484	170,889,119	104,601,425	330,251,232	351,115,095	**12,150,482,493**
Excess recovered (Rs.)	268,491	452,686	37,123	31,374	40,980	63,323	44,491	221,759	287,840	**8,199,141**
Principal Balance (Rs.)	111,031,060	163,517,963	51,855,808	15,646,690	54,207,703	97,629,002	54,244,762	70,727,816	83,323,368	**3,070,041,917**
Current Cases	3,311	5,092	1,496	613	1,661	2,948	1,739	1,944	2,273	**92,988**
Closed Cases	101,990	141,758	9,546	7,871	13,643	18,558	11,998	73,158	77,723	**2,466,162**
Expired Cases	-	81	2	167	777	101	-	-	-	**2,882**
Cumulative Recovery Rate	98.19%	99.00%	99.74%	97.28%	96.42%	99.03%	99.63%	99.66%	99.83%	**99.12%**
On time Collection Rate	100.00%	99.96%	100.00%	71.89%	88.12%	100.00%	100.00%	100.00%	100.00%	**97.26%**

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 January 26

Programme Activities	Men	Women	Total
Community Management Training Programme (CMTP)	142,826	345,131	**487,957**
Natural Resource Management Training Programme (NRMTP)	30,532	37,942	**68,474**
Social Sector Training Programme (SSTP)	218,385	213,715	**432,100**
Physical Infrastructure and Technology Development (PITD)	21,316	6,530	**27,846**
Enterprise Development Training Programme (EDTP)	21,338	111,461	**132,799**
Vocational Training Programme (VTP)	44,743	68,070	**112,813**
Occupational Training Programme (OTP)	7,400	72,592	**79,992**
Refresher Courses	25,801	20,299	**46,100**
Activist Workshops	1,305,983	2,371,857	**3,677,840**
Subject Specialist Workshops	220,484	175,833	**396,317**
Exposure Visits	10,104	9,512	**19,616**
World Bank - JSDF Project	52,491	30,933	**83,424**
Grand Total	**2,101,403**	**3,463,875**	**5,565,278**

Table 22: NRSP Programme Level Summary of Staff Trainings as of January, 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	**76,179**	**39,440**	**115,619**

* 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 January, 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**	**39,817**	**57,835**	**56,103**	**9,124**	**18,998**	**126,152**	**49,915**	**-**	**81**	**46,240**	**274**	**2,733**	**534,057**
Men	13,712	16,723	16,248	21,917	7,060	4,212	9,150	25,369	23,194	-	-	28,750	83	2,209	**168,627**
Women	14,870	81,480	23,569	35,918	49,043	4,912	9,848	100,783	26,721	-	81	17,490	191	524	**365,430**
NRM-A Training	**4,845**	**28,615**	**8,010**	**3,050**	**3,539**	**58**	**8,076**	**5,365**	**5,315**	**-**	**-**	**395**	**96**	**1,110**	**68,474**
Men	2,347	8,904	2,735	2,115	2,952	58	3,223	4,218	3,147	-	-	332	64	437	**30,532**
Women	2,498	19,711	5,275	935	587	-	4,853	1,147	2,168	-	-	63	32	673	**37,942**
NRM-B Training	**19,239**	**85,967**	**34,505**	**34,090**	**73,655**	**16,507**	**39,854**	**35,054**	**49,237**	**218**	**317**	**108**	**319**	**7,247**	**396,317**
Men	8,769	44,192	20,700	12,959	39,010	11,934	14,454	29,078	34,878	218	317	64	315	3,596	**220,484**
Women	10,470	41,775	13,805	21,131	34,645	4,573	25,400	5,976	14,359	-	-	44	4	3,651	**175,833**
NRM Training	**24,084**	**114,582**	**42,515**	**37,140**	**77,194**	**16,565**	**47,930**	**40,419**	**54,552**	**218**	**317**	**503**	**415**	**8,357**	**464,791**
Men	11,116	53,096	23,435	15,074	41,962	11,992	17,677	33,296	38,025	218	317	396	379	4,033	**251,016**
Women	12,968	61,486	19,080	22,066	35,232	4,573	30,253	7,123	16,527	-	-	107	36	4,324	**213,775**
Vocational-A Training	**8,576**	**23,635**	**11,590**	**8,262**	**14,406**	**2,712**	**6,589**	**6,979**	**13,931**	**-**	**-**	**14,182**	**271**	**1,680**	**112,813**
Men	4,683	6,061	2,995	2,710	4,570	1,380	3,495	3,764	5,261	-	-	9,405	131	288	**44,743**
Women	3,893	17,574	8,595	5,552	9,836	1,332	3,094	3,215	8,670	-	-	4,777	140	1,392	**68,070**
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**	**8,933**	**31,869**	**4,416**	**9,711**	**7,881**	**32,756**	**-**	**-**	**14,197**	**466**	**2,045**	**192,805**
Men	5,338	7,611	3,629	3,042	7,753	1,726	3,824	3,809	5,467	-	-	9,416	224	304	**52,143**
Women	7,515	24,177	32,261	5,891	24,116	2,690	5,887	4,072	27,289	-	-	4,781	242	1,741	**140,662**
SSS Training	**54,276**	**26,803**	**23,929**	**18,116**	**27,632**	**238,915**	**3,525**	**14,062**	**16,880**	**1,132**	**37**	**6,738**	**-**	**55**	**432,100**
Men	42,234	11,090	11,733	8,755	16,051	114,430	1,656	4,174	5,607	103	-	2,552	-	-	**218,385**
Women	12,042	15,713	12,196	9,361	11,581	124,485	1,869	9,888	11,273	1,029	37	4,186	-	55	**213,715**
Activist Workshop	**184,571**	**987,005**	**193,885**	**714,684**	**265,013**	**538,513**	**309,349**	**192,461**	**245,525**	**519**	**13,172**	**28,719**	**264**	**4,160**	**3,677,840**
Men	90,921	335,239	65,740	164,608	65,077	288,099	169,389	49,972	65,022	176	6,255	1,901	69	3,515	**1,305,983**
Women	93,650	651,766	128,145	550,076	199,936	250,414	139,960	142,489	180,503	343	6,917	26,818	195	645	**2,371,857**
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**	**4,685**	**4,544**	**-**	**926**	**4,468**	**2,612**	**-**	**-**	**14**	**-**	**-**	**27,846**
Men	1,384	6,614	1,538	2,864	3,006	-	765	2,792	2,339	-	-	14	-	-	**21,316**
Women	203	523	335	1,821	1,538	-	161	1,676	273	-	-	-	-	-	**6,530**
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**	**24,136**	**9,314**	**25**	**10,805**	**37,350**	**3,703**	**-**	**-**	**120**	**-**	**-**	**132,799**
Men	477	6,740	239	2,449	4,196	3	4,254	1,789	1,127	-	-	64	-	-	**21,338**
Women	456	38,755	679	21,687	5,118	22	6,551	35,561	2,576	-	-	56	-	-	**111,461**
Community Trained	**357,054**	**1,329,322**	**339,515**	**869,793**	**480,051**	**807,593**	**402,772**	**436,003**	**411,138**	**1,869**	**13,625**	**97,774**	**1,419**	**17,350**	**5,565,278**
Men	207,833	444,297	122,781	221,479	148,033	420,462	207,727	122,713	144,090	497	6,572	44,103	755	10,061	**2,101,403**
Women	149,221	885,025	216,734	648,314	332,018	387,131	195,045	313,290	267,048	1,372	7,053	53,671	664	7,289	**3,463,875**
Staff Trained	**4,668**	**10,688**	**18,396**	**3,687**	**2,672**	**7,010**	**3,382**	**7,557**	**13,535**	**590**	**1,809**	**22,910**	**18,109**	**606**	**115,619**
Men	4,029	7,682	12,459	2,533	1,397	2,349	2,763	2,762	10,346	281	1,573	14,564	12,948	493	**76,179**
Women	639	3,006	5,937	1,154	1,275	4,661	619	4,795	3,189	309	236	8,346	5,161	113	**39,440**

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

Survey of priority schemes

- COs identify those infrastructure projects which they are willing and able to implement. NRSP engineering staff attends the general body meetings of the COs to assess the capacity of COs to implement the identified schemes. NRSP ensures that the community identifies those schemes, which it has the capacity to implement and monitor. NRSP engineers conduct feasibility surveys and social and technical appraisals in collaboration with the local community

Assessment of Schemes for Implementation

- In addition to assessing the technical aspect of a scheme, a social feasibility assessment is also done to ascertain the ability of CO to resolve conflicts, if any, before the initiation of the scheme.

Cost Estimation

- Cost estimates for the schemes are prepared jointly by community members and NRSP engineers according to the market rates of labour and material needed. The NRSP Social Organizer and Engineer mobilize the community for resource generation by themselves. In some cases, the communities opt to fund schemes from their own savings, supplemented by credit from NRSP.

Preparation of Portfolio of Schemes and Financial Support

- PITD prepares a portfolio of all the schemes that are identified as priority community projects. The NRSP management takes responsibility for creating linkages or mobilizing resources for the community to implement these projects. When NRSP is able to mobilize the necessary financial resources – or to create linkages with the concerned government and/or private developmental organizations – a second round of dialogue is carried out with the COs to see if the schemes for which funding is available still rank as the community's priorities. The CO is then informed in the meetings whether the scheme merits financial assistance. If it does, the CO is informed about the source, type and conditions of financial and technical assistance. The amount of contribution and commitment from donors and the COs are equally important and are therefore carefully discussed during the meetings.

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 January, 2026

Region	No. of CPIs Initiated	BHHs	Disbursement (Rs.)	Donor Share (Rs.)	CO Share (Rs.)	Total Cost (Rs.)	No. of CPIs Completed
Rawalpindi	2,811	251,395	1,008,717,855	1,019,616,508	283,435,499	1,303,052,007	2,811
Multan	52	9,945	40,552,496	65,103,866	-	65,103,866	25
Sargodha	2,320	135,721	618,187,800	636,705,332	175,149,474	811,854,806	2,320
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	1,790	127,904	709,620,193	743,083,881	162,199,889	905,283,770	1,790
D.G.Khan	1,387	193,243	897,201,686	950,935,311	41,727,218	992,662,529	1,387
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	**23,621**	**1,684,994**	**9,185,540,721**	**9,479,997,194**	**1,200,816,710**	**10,680,813,904**	**23,564**

Region wise PITD schemes during January, 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	-	(176)	21,580,534	244,616	-	244,616	21
Muzaffarabad	-	-	-	-	-	-	-
Bhawalpur	-	-	-	-	-	-	-
D.G.Khan	-	-	-	-	-	-	-
Hyderabad	-	-	-	-	-	-	-
R.Y.Khan	-	-	-	-	-	-	-
Turbat	-	-	-	-	-	-	-
Total	**77**	**15,631**	**80,355,822**	**105,136,968**	**-**	**105,136,968**	**50**

Table 27: Physical Infrastructure Schemes Progress as of January, 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	3,992	536,293	2,146,987,152	2,270,405,089	42,722,155	2,313,127,244	4,593	631,001	2,593,028,077	2,734,529,084	76,904,537	2,811,433,621
TOTAL	**8,478**	**483,399**	**3,969,877,254**	**4,047,146,189**	**786,839,051**	**4,833,985,240**	**15,159**	**1,203,955**	**5,262,646,295**	**5,449,832,890**	**413,977,659**	**5,863,810,549**	**23,637**	**1,687,354**	**9,232,523,549**	**9,496,979,079**	**1,200,816,710**	**10,697,795,789**
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	3,965	532,100	2,140,880,002	2,239,757,983	42,722,155	2,282,480,138	4,566	626,808	2,586,920,927	2,703,881,978	76,904,537	2,780,786,515
TOTAL	**8,478**	**483,399**	**3,969,877,254**	**4,047,146,189**	**786,839,051**	**4,833,985,240**	**15,132**	**1,199,762**	**5,256,539,145**	**5,419,185,784**	**413,977,659**	**5,833,163,443**	**23,610**	**1,683,161**	**9,226,416,399**	**9,466,331,973**	**1,200,816,710**	**10,667,148,683**

	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	1,477	87,856	1,037,192,552	1,268,465,213	167,327,936	1,435,793,149	42	630	-	-	370,000	370,000	8,823	402,913	2,757,893,414	3,015,317,736	372,714,477	3,388,032,213
Agriculture	2,164	36,386	1,088,899,430	1,168,842,403	262,427,404	1,431,269,807	6,370	6,634	-	-	136,377,516	136,377,516	13,280	185,131	2,705,087,945	2,827,837,566	868,470,168	3,696,307,734
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	8,689	291,823	2,852,559,298	3,002,257,645	581,632,201	3,583,889,846	43	44	-	-	980,000	980,000	13,325	922,868	5,445,587,375	5,736,786,729	659,516,738	6,396,303,467
TOTAL	**15,532**	**510,921**	**8,079,602,990**	**8,809,148,040**	**1,221,739,754**	**10,030,887,794**	**6,463**	**7,847**	**-**	**-**	**138,327,516**	**138,327,516**	**45,632**	**2,206,122**	**17,312,126,539**	**18,306,127,119**	**2,560,883,980**	**20,867,011,099**
SCHEMES COMPLETED																		
Drinking Water Supply	1,219	59,920	703,696,722	728,957,764	108,001,844	836,959,608	42	630			370,000	370,000	8,565	374,977	2,424,397,584	2,475,810,287	313,388,385	2,789,198,672
Agriculture	2,081	33,320	1,065,838,348	1,123,926,124	254,241,849	1,378,167,973	6,370	6,634			136,377,516	136,377,516	13,197	182,065	2,682,026,863	2,782,921,287	860,284,613	3,643,205,900
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	8,535	281,341	2,520,817,494	2,614,867,694	535,628,899	3,150,496,593	43	44			980,000	980,000	13,144	908,193	5,107,738,421	5,318,749,672	613,513,436	5,932,263,108
TOTAL	**14,896**	**459,293**	**7,352,441,726**	**7,772,333,903**	**1,102,268,527**	**8,874,602,430**	**6,463**	**7,847**	**-**	**-**	**138,327,516**	**138,327,516**	**44,969**	**2,150,301**	**16,578,858,125**	**17,238,665,876**	**2,441,412,753**	**19,680,078,629**

Table 28: Status of Disaster Response CPI's as of January, 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, Bhakkarand 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						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	-	-	-	338	6,937	5,226,706,584	-	-	-
SFERHP	T M Khan, Tando Allay Yar, Matiari, Mirpur Khas, Sujawal, Badin and Sanghar	-	-	-	249,428	85,164	25,549,200,000	-	-	-
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**	**249,766**	**142,848**	**37,327,645,612**	**-**	**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 January -26

Activities	Total Targets (August 2021 to Feb - 2026)	Targets (As of Dec, 2025)	Achievements (As of Dec, 2025)	% 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	-	-	-	#DIV/0!
Support in setting up community fund	-	-	-	#DIV/0!
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				

Activities	Total Targets (August 2021 to Feb - 2026)	Targets (As of Dec, 2025)	Achievements (As of Dec, 2025)	% Achievements (Overall)
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%
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%
Distrbution of Solar Incubation Unit	3	3	3	100%
Solar Incubation Unit Beneficial Households 600	600	300	200	33%
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	2	2	67%
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	4	4	80%
Community Meetings: Run and Maintenance of A2E Previous Phases	12	10	8	67%
Monitoring and Field Support Visits (Head Office)	3	1	1	33%

Better Cotton Initiative (BCI), Growth and Innovation Foundation through RSPN

Duration	Apr2025 to March 2026
Location/ Districts	Dera Ghazi Khan
Primary Beneficiaries	Poor households
Total Budget	PKR: 35,110,500
Funding Agency	Rural Support Programme
Implementation Agency	National Rural Support Programme

Table 30: Abetter Cotton Initiative (BCI), as of December -25

Activities	Total Target	Target As of December, 2025	Achivement as of December, 2025	% Achievement (Overall)
Project Orientation Workshop	23	0	23	100%
Staff TOT Lahore by BCI	3	0	3	100%
Staff TOT at DG Khan by RSPN	23	0	23	100%
Farmers and workers identification and registration	6000	6000	6000	100%
Baseline assessment of farmers	600	600	635	106%
Baseline validation of farmers	600	600	600	100%
600 farmers [480 men, 120 women] provided livelihood enhancement trainings (Meal & Refreshment , perdiem for participants)	600	600	612	102%
LGs formation	200	200	202	101%
LGs meetings	1800	1200	1147	64%
Identification of gender leads	200	200	202	101%
Collection of soil samples	200	200	200	100%
Soil Test	200	200	200	100%
Embroidery stitching training of female farmers for livelihood enhancement and market linkage	120	120	120	100%
Off Farm Income Generating Activity (Business Starter Packs)	60	60	60	100%
Tree plantation	5000	5743	11500	230%
Celebration of World Cotton Day (Refreshment Cost)	1	1	1	100%
Selection of sites for demo plots	20	20	20	100%
Farmer Field Books (Data collection)	6100	1000	934	15%
Mulching Plot (Demo Plots)	5	5	5	100%

Activities	Total Target	Target As of December, 2025	Achivement as of December, 2025	% Achievement (Overall)
Climate Resilient Seed (Demo Plots)	5	5	4	80%
Yellow sticky traps (Demo Plots)	5	5	6	120%
Bio Pesticides (Demo Plots)	5	5	5	100%
Identification of Lead Farmers	200	200	202	101%
Farmers Validation	6000	6000	6047	101%
Practices Adaption Surveys	600	600	646	108%
Land Measurement	202	202	241	119%
Workers Identification	6000	2013	6000	100%
Demonstration of fruit plants				
Practices Adaption Survey Phase 2	764	764	756	99%
Identification of Farmers for Livelihood Enhancement and Livestock Training Sessions	600	600	600	100%
Identification of Farmers for Off Farm Income Generating Activity (Business Starter Packs)	60	60	60	100%
Identification of Female Farmer and Worker for Embroidery Stitching	60	60	60	100%
Staff TOT at DG Multan by RSPN	24	60	24	100%
Establishment of Yellow Sticky Trap Demo Plot Phase 2 (No. of Farmer)	196	196	196	100%
Establishment of Biopesticides Demo Plot Phase 2 (No. of Farmer)	197	197	197	100%
CUSP Baseline Farmer Survey	24	24	24	100%
CUSP Baseline Worker Survey	48	48	48	100%
Educational Drive Data (No of LGs)	20	20	18	90%
CUSP Baseline Field Staff Interview	9	9	9	100%
CUSP Baseline Worker FGDs (minimum 10 participants in each FGD)	2	2	2	100%
Practice Adoption Data Phase 3	765	765	765	100%
High Conservation Value (HCV) Survey (Person)	50	50	50	100%
Water Filteration Kits Distribution	25	25	25	100%

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.

	BRACE				SUCCESS			
Activity	**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	Achievement Khushab, Dera Ghazi Khan, Bahawalnagar		
2	No of Schools Established	33		
3	No of teachers currently employed	127	93	34
4	No of students enrolled	2,592	1,323	1,269
5	Teachers Trained	1,165	806	359

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

NRSP as a key approach has been working for improving the quality of learning opportunities through public sector schools for poor communities in rural areas. Such opportunity was also offered by PEF for its new programme of PSSP. NRSP initially was assigned 100 schools in South Punjab but later this number was increased in various phases of PSSP roll out. Punjab Education Initiative Management Authority (PEIMA) was later established by govt. of Punjab to take over the management of this programme from PEF gradually.

NRSP takes over the schools from SED (School Education Department) and manages the school with the help of VEC it organizes. Campaigns for bringing out of schools in schools are carried out with active engagement of COs / LSOs. School facilities are also improved according to minimum quality guidelines provided by PEF/PEIMA. NRSP also carried out rehabilitation and construction of civil infrastructure in schools. Furniture is added so that no child is without furniture. Similarly best available local female teachers are preferred for the task and their capacities are also built over time. Links with SABAQ projects were established and children would also benefit from learning on tablets specially programmed for clearing concepts at early learning levels.

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	208		
3	Current No of Teachers	9,71		
4	Children Enrolled	37,935	14,476	15,039

S No	Activity	Total	Girls / Women	Boys / Men
5	Teachers Trained	11,347	8,657	2,690

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	268		
3	Current No of Teachers	622		
4	Children Enrolled	13,895	6,829	7,066
5	Teachers Trained	1,153		

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	43		
3	Current No of Teachers	105		
4	Children Enrolled	2,273	950	1,323
5	Teachers Trained	78		

"Bringing Back Children to Schools - Funded by RSPN / FCDO" (On going)

Under this initiative, FCDO is supporting flood-affected schools in the districts of Rajanpur and Dera Ghazi Khan through RSPN. The objective is to bring children back to an improved school environment, which was severely impacted by the floods. Many students had dropped out, and continuing proper education became difficult in the given conditions, with WASH infrastructure completely damaged, and classrooms, furniture, and walls requiring major rehabilitation work.

FCDO increased the number of schools supported from the initial 100 to 375 in South Punjab, and added 100 more in Sindh, along with an extension in the scope of work, duration, and funding. The districts in Sindh include Tando Muhammad Khan, Tando Allahyar, and Mirpur Khas. Schools are also being provided with teaching kits, while students will receive learning kits to motivate them to continue their education. Teacher training is also a major component of the project.

Table 34: Bringing Back Children to Schools

S No	Activities	Sindh	South Punjab	Total
1	Development of school improvement plans in collaboration with district education departments and SMCs/PTAs	110	375	485
2	Repair of damaged schools and provide missing facilities (WASH, Furniture etc.)	110	365	475
3	Provision of School-in-a-Box Kit	110	375	485
4	Teaching Kit	256	970	1,226
5	Student Learning Kit	16,000	68,084	84,084
6	Hygiene/dignity Kits (Female)	2,442	18,625	21,067
7	Enrolment campaign for children (girls and boys) in collaboration with SMCs, PTA, and the district Education Department	25	30	55
8	Conduct focus group discussions with mothers, fathers and community opinion makers	100	375	475
9	Re-activate Village Education Committees	110	375	485

S No	Activities	Sindh	South Punjab	Total
10	Capacity building of VECs - # of participants	550	1,875	2,425
11	Conduct teachers training on improving learning outcomes	330	970	1,300
12	Conduct training session for SMCs/PTAs and Teachers on psychosocial support training module	200	750	950
13	New Children Enrolled	859	6,462	7,321
14	Children Retained in School	16,775	69,280	86,055

Safe Return to Learning – Funded by RSPN / FCDO

Under this initiative, FCDO supported flood-affected schools in the districts of Multan, Khanewal and Swabi through RSPN. The objective was to bring children back to an improved school environment, which was severely impacted by recent floods in 2025. Schools needed major support for infrastructure rehabilitation. Other components of Teacher training, psycho social support for students etc. are also part of project.

FCDO allocated funds for 133 schools. Swabi have target of 25 schools, while Multan has 70 and Khanewal has target of 45 schools to rehabilitate. Currently teams are in process of rehabilitation works. We are hopeful of completing the process by March 31, 2026.

S No	Activities	Achievement
1	Development of school improvement plans in collaboration with district education departments and SMCs/PTAs	99
2	Repair of damaged schools and provide missing facilities (WASH, Furniture etc.)	27
3	Provision of School-in-a-Box Kit	-
4	Teaching Kit	-
5	Student Learning Kit	-
6	Hygiene/dignity Kits (Female)	2,103
7	Enrolment campaign for children (girls and boys) in collaboration with SMCs, PTA, and the district Education Department	-
8	Conduct focus group discussions with mothers, fathers and community opinion makers	-
9	Re-activate Village Education Committees	36
10	Capacity building of VECs - # of participants	
11	Conduct teachers training on improving learning outcomes	50
12	Conduct training session for SMCs/PTAs and Teachers on psychosocial support training module	
13	Student Benefitted	2700

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 Dec 31,2025)	Previous Phase Achievements	Total Achievements Including Old Phase
1	Establishment of learning centers	6	6	12
2	Current functional centers	5		5
3	Current No. Of Teachers	19	16	35
4	Staff /Teacher Orientation	15	45	60
5	Learners currently engaged for package A	309		
5.1	Learners who completed package A	1,480	1,706	3,186
6	Learner Currently Enrolled in Package B			
6.1	Learners who completed Package B	1,163	501	1,664
7	Current Learners Enrolled Package C	218		218
7.1	Learners who completed package C	615	394	1,009

S No	Activities	Achievements (As of Dec 31,2025)	Previous Phase Achievements	Total Achievements Including Old Phase
8	Learner Engaged in Package D	299		299
9	Adult Learners Who Completed Vocational Skills		107	107

ILMpact – GOAL – Funded by British Council / FCDO – Sep 2025-March 2027

The ILMpact project, implemented by NRSP in Vehari and Rahim Yar Khan, aims to improve learning outcomes for girls in government elementary schools, with a focus on Science, English, and Mathematics. The project operates through a consortium model, with technical support from partners such as ITA, PAMS, Sightsavers, and SDPI, and downstream partners including NRSP, SRSP, Muslim Hands, and Moajiz Foundation. Following an FCDO-led review and budget adjustments, the project was realigned to prioritize enrolment, retention, and improved learning, with particular attention to children with disabilities and marginalized communities.

Project interventions are structured around three key outputs: (1) Access and Learning, by creating safe, inclusive, and active learning school environments; (2) Personal Agency, by strengthening students' voice, confidence, and future-oriented decision-making; and (3) Prevention and Awareness, by promoting the value of girls' education, agency, and empowerment. These outputs guide all school- and community-based activities.

During April–June 2025, the project focused on planning and groundwork following a major redesign, including revision of the Detailed Implementation Plan and finalization of 29 schools per district in coordination with education authorities. From July - December 2025, key achievements included training of 29 CLP teachers, 267 RL teachers, 58 head teachers, 58 ECCE teachers, mentors, and SMC/PTC members; implementation of the Catch-Up Learning Program with 1,534 students; registration of 5,463 students in remedial learning program; distribution of learning materials to 6,948 students; completion of accessibility audits; and successful mainstreaming of CLP students. Further activities will continue after the winter break and the start of new year 2026.

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 Dec 2025)
1	Number of upgraded and functioning health facilities (Microscopy & RDT)	1,561
2	Number of districts that produce periodic analytical report(s) as per nationally agreed plan and reporting format during the reporting period	154
3	No of health facilities without stock-outs of key commodities during the reporting period	1,559
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)	125
5	Monitoring visits from districts to facility level by SR staff (District Coordinator)	11,700
6	Quarterly review meeting at district level	154
7	No of suspected malaria cases that receive a parasitological test at public sector health facilities	7,217,638
8	No of suspected malaria cases that receive a parasitological test at private sector sites	1,521,523
9	No of confirmed malaria cases that received first-line antimalarial treatment at public sector health facilities	1,218,736
10	No of confirmed malaria cases that received first-line antimalarial treatment at private sector sites	253,553
11	Daily OPD at public & private health facilities	8,739,161

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 Dec 2025)
1	Meeting with Director VBDs for iCCM project orientation	1
2	Meeting with DHOs for iCCM project orientation	5
3	Identification & mapping of health facilities	52
4	Staff Recruitment	8
5	Meeting with RMCH coordinators for identification of LHWs	7

S No	Activities	Achievements (As of Dec 2025)
6	Identification of CRPs	822
7	Staff orientation	12
8	Training of trainers	99
9	Training of LHWs/CRPs	800
10	Awareness sessions with Hhds (TB/Malaria/HIV)	705,550
11	Malaria screening with RDTs and referral on HFs	307,556

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 December, 2025

Sr. No.	Activities	Achievements (As of Dec 2025)
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 centre's operations, with occasional assistance from other donors, ensuring sustainability of services for persons with physical disabilities.

Table 42: NRSP Artificial Limb Rehabilitation Centre

	Description	Unit	Total Cumulative Achievement since Inception till Dec 2025				
			Men	Women	Children		Total
					Boys	Girls	
1	No. of patients Registered	No.	-				10,480
2	No. of patients treated	Person	12,631	1,798	895	488	15,812
2.1	Above Knee Limbs prosthetic cases	Unilateral	3,401	391	122	48	3,962
		Bilateral	28	7	3	2	40
2.2	Below Knee Limbs prosthetic cases	Unilateral	4,770	675	187	94	5,726
		Bilateral	181	43	16	18	258
2.3	Calipers (Orthotic cases)	Unilateral	479	140	126	67	812
		Bilateral	123	48	267	171	609
2.4	Upper limb prosthesis-Functional Hand	Unilateral	47	10	7	3	67
		Bilateral	-	-	-	-	-
2.5	No of limbs repaired	No.	3,602	484	167	85	4,338
3	Patients provided Tricycles/wheelchair	No.	28	22	1	1	52
4	No. of Patients provided Crutches	Pair	1107	220	73	17	1,417

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	Total
					Boys	Girls		
1	No. of patients Registered	No.						1,214
2	No. of patients treated	Person	1,559	193	262	118	2,132	2,132
2	Above Knee Limbs prosthetic cases	Unilateral	353	33	25	12	423	428
		Bilateral	5	-	-	-	5	
2	Below Knee Limbs prosthetic cases	Unilateral	502	61	48	17	628	649
		Bilateral	13	2	5	1	21	
2	Patients provided Calipers-Orthotic cases	Unilateral	61	11	32	17	121	233
		Bilateral	9	2	64	37	112	
2	Upper Limb prosthesis	unilateral	5	1	3	1	10	10
		Bilateral	-	-	-	-	-	
3	No of limbs repaired	No.	611	83	85	33	812	812
4	Tricycles/wheelchair	No.	-	-	-	-	-	-
5	No. of Patients provided Crutches	Pair	204	23	12	3	242	242

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 would complement our project of WISE in Hasilpur where we already have planned LHV providing services at cost. CRPs would also generate income from this project and we would be able to save project cost of WISE while any deficiencies in budget from donor would also be compensated. We are expecting long term expansion of this approach with funding raised by CRPs through sale and services provision. This would continue presence of FP programme in our programme area and can also be replicated in TMK later.

Particulars	Achievements (As of Dec 2025)
No. of CRPs Workers involved	100
No. of Camps Conducted	468
Total FP Users	4,645
Couple Years of Protection (CYP) by Method	3,576
Total General Services Clients	864
PLWs purchased MMS	1,183
Adolescent and woman purchasing and using sanitary pads	16,303
Zero dose and refusal for routine immunization.	3,220
Institutional deliveries referred	1,175
Amount collected against FP services	659,780

Particulars	Achievements (As of Dec 2025)
Amount collected against BOG	847,408

"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 Achievement 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 Dec 2025)
Number of CRPs trained	100
Number of Union Councils to be intervened	11
Number of Households Registered	54,991
Number of public water sources tested	
Number of HHs accessing drinking water from safe sources/treatment methods	52,261
Number of children immunized till PENTA 3	12,140
Number of HHs adopting safe methods for solid waste disposal	53,537
Number of out of school children enrolled	2,000
No of Camps	468
FP Clients	4,645
General Clint	864
MI-Care	922
School missing facilities	11
Tree Plantation	1
Coordination meeting with EPI department	12
Coordination meeting with Education department	3

Particulars	Achievements (As of Dec 2025)
Coordination meeting with Population department	1
Enrollment Campaign	11
Awareness Campaigns for Safe Drinking Water	3

District Tandoo Mohammad Khan (Sindh)

Particulars	Achievements (As of Dec 2025)
Broad Level Project Dissemination Workshop/Days celebrations/Activist workshops	12
Printing of IEC Material/Registers	84
Travel /refreshment of CRP for meeting	468
Meetings /Visits of stakeholders/Visitors	14
No. of Awareness sessions on WISE	27,255
Water Source Labelling of Public facilities	1,279
Water Source Testing of Public Sources including follow-up tests	1,279
Jerrycan 30 Liters	-
Jerrycan 15 Liters	-
16 Liter plastic water cooler fitted with EW POU filter (only one UC Lakhat)	2,472
Support to Vaccinator (Mobility)	44
Heavy Machinery Cost for Support as per need/Cleaning campaign	34
Enrollment Campaigns	32
Missing Facilities including furniture, /washrooms/ drinking water facility/Teaching Aids etc.	35
Honorarium to Sabaq Centre facilitators	20
Active Sabaq Centers	13
Enrolment of Sabaq Centers	561

Integrated Health System Stretching and Service Delivery (ISDD-DS) funded by JSI-USAID

Community Mobilization, Facilitation, and Demand Creation to Support the Provincial TB Control Program in Sindh, Pakistan. Duration (Oct. 2023 to June.2025)

In collaboration with JSI, Contech International, and RSPN, the National Rural Support Program (NRSP) played a pivotal role in enhancing TB case identification, testing, referrals, and treatment follow-up to ensure treatment adherence in three districts: Tando Allah Yar, Thatta, and Sujawal. By adopting a multifaceted strategy, the IHSS-DS project effectively addressed the critical challenges faced in TB management, including low case detection rates, inadequate treatment completion rates, and the emergence of drug-resistant TB (DR-TB).

Leveraging RSPN's support in facilitating the mobile van, the NRSP team focused on raising community awareness about TB, preventive measures, and encouraging individuals to avail themselves of healthcare services. Communities in the targeted districts were encouraged to undergo TB testing, and suspected or identified cases were referred for treatment as per the guidelines of the Provincial and National TB Programs. The mobilization efforts also aimed to contribute to the overall objective of the TB control program in the targeted areas by achieving three primary outcomes:

1. Advocacy at the district and community levels with key community influencers and community institutions
2. Demand creation, community awareness, identification, referrals, and follow-ups of TB cases in the targeted areas
3. Active case detection: facilitation and support for the mobile van visits (the community component)

The project concluded abruptly due to the suspension of USAID support across the world. The achievements at the end of the project are listed below.

Table 48: Integrated Health System Stretching and Services Delivery

S No	Activities	Achievements (As of Dec 2025)
1	Hold Inception/Introductory meetings with concerned departments and authorities at district level to implement project	6
2	Training of project staff on implementation strategy	6

S No	Activities	Achievements (As of Dec 2025)
3	Identification and engagement of Community Institutions Representatives (CIRs)	510
4	Training / Orientation of Community Institutions Representatives (CIRs)	18
5	Identification and engagement of Community Key Influential (KCIs)	255
6	Training Of KCIs	15
7	Identification and finalization of hotspots **(report as per actual)**	262
8	TB Index cases to Covered (**report as per actual)**	3,739
9	TB Index cases HH Contacts (**report as per actual)**	26,110
10	Total TB Index HHs contacts screened through X-Ray **(report as per actual)**	22,972
11	Total TB Index HHs contacts screened through GeneXpert test **(report as per actual)**	3,719
12	Developing Micro plan with the support of Contech. Int	62
13	Advocacy with Key Community Influencers in targeted areas (vulnerable communities, hotspots, and high-risk populations)	255
14	Advocacy with Leaders of Community Institutions	510
15	Awareness sessions by social mobilizers with male and female communities Address misconceptions about Tuberculosis (TB) in the communities	3,384
16	Awareness sessions, identification, and referrals through Community Institutions and Community Institutions Representatives (CIRs)	1,524
17	Identification, referrals, tracking, testing and treatment of TB cases **(report as per actual)**	1,740
18	Expected No. of HHs Outreached through Awareness Session/Mobilization Activities **(report as per actual)**	54,742

Building Healthy Family Activities (BHFA) project Funded by Pathfinders (October 2023 to Feb 2025)

The Building Healthy Families Activity (BHFA) was a project designed to enhance health outcomes in Pakistan by strengthening primary healthcare systems to promote the uptake of voluntary family planning (FP) and reproductive, maternal, newborn, and child health (RMNCH) services. BHFA collaborated closely with the provincial governments of Sindh and Khyber Pakhtunkhwa, as well as private-sector providers, to support the Government of Pakistan in achieving its FP2030 objectives. NRSP, in partnership with RSPN, Green Star, Chemonics, and RADS, implemented the project across five districts of Sindh Province. NRSP was engaged in community awareness and linking with healthcare providers. The project concluded abruptly due to the USAID closure.

Table 49: Building Healthy Family Activities (BHFA)

S No	Activities	Sindh	KP	Total
1	Finalization of uncovered areas within UCs uncovered (40% or above) - UCs	82	10	92
2	Identification of CBOs	75	10	85
3	Finalization of CBOs	75	10	85
4	Identification of CRPs	225	40	265
5	Finalization and deployment of CRPs	225	40	265
Community mobilization on BHFA focus areas				
6	Training of project staff on project interventions implementation strategy and toolkit (Sehat Ki Dastak)	30	4	34
7	Training of CRPs on project interventions implementation strategy and toolkit (Sehat Ki Dastak)	225		225
8	Community awareness sessions conducted by trained CRPs and SMs (2730/district)	14,352		14,352
9	Community reached with messages through session (session participants)	153,656		153,656
10	Conduct quarterly progress review meeting to discuss results, challenges confronted in implementation	-		-
Community counselling for demand creation through behavior change communication (BCC) counselling toolkit (Sehat Ki Dastak)				
11	Training of Lady Health Supervisors (district level) on Sehat ki Dastak (Master Trainers)	126		126
12	Initiate Sehat Ki Dastak Cascade training for LHW's through master trainer - delivered as part of integrated training for LHWs	1,699	1478	3,177
Enhance skills of CHW/LHWs/CRPs on GBV response, referral and psycho-social counselling				
13	Training of Social Mobilizers as master trainers on GBV response and referral	30		30
14	Cascade training for CRPs, SMs and CBO's representatives at the district level	75		75
15	Awareness session by the CRPs and SMs, in their assigned communities	9,134		9,134
16	Households reached through messages	95,152	1478	96,630
17	identification of coaches for Community learning schools for married man	60		60
18	Establishment of community learning school for married man	60		60

S No	Activities	Sindh	KP	Total
19	Awareness session by the coaches there assigned communities	211		211
20	Referral	-	4073	4,073

Aawaz II

Round I - May 2020 – Dec 2022

NRSP worked in partnership with British Council and its other partners in District Bahawalpur for implementation of Aawaz project during 2019-2022. NRSP worked with COs / LSOs and reached out to women , minorities, PWDs and Transgender communities through social mobilization and organized the communities in various villages forums etc. They were provided services through Agahi Centres for improving their life by accessing services provided by various state institutions and projects. These forums were also linked with District Level Forums where all line agencies are present to review any concerns raised through VFs and also improve the services scenario to the target communities. These forums are still active and performing their tasks. Here are key achievements.

Table 50: *AAWAZ-II Round I*

Milestone	Bahawalpur	Beneficiaries				
		Male	Female	Transgender	Minorities	PWDs
Number of AACs Operational	3					
Number of Aawaz Resource persons	9	3	6			
Number of village forums operational	27					
Village forums Membership	540	270	269	1	28	9
Number of VF/NF Special interest groups	1					
VF/NF Special interest groups Membership	2	10	10	15	20	0
Number of district forums operational	1					
District forums Membership	26	16	8	2	2	3
Outreach Officers	18	9	9			
Birth Certificate	22	11	11			
BISP registration	5	0	0	5	0	0
Citizen State Engagement Meeting	10					
Number of DSPs staff trained on AAC Handbook	27	9	18	0	1	1
Number of DSP staff trained on Core and Thematic	27	9	18	0	1	1
Number of VF members provided training in core and thematic modules	540	270	269	1	28	9
# of CCAPs Implemented	13					
#of SAPs Implemented	10					
Number of Radio Programs Aired	1					
Number of individuals are provided information on services	540	270	269	1	28	9
Number of individuals are provided referrals	682	0	0		0	0
Number of individuals access services	398		0			
Number of Demands Raised	51					
Number of demands met	51					
Number of individuals raise demands with local duty bearers	6	6	0	0	0	0
Number of early warnings received	155			0	0	0
Number of conflicts pre-empted	155					
Number of community members reached through advocacy and awareness campaign	257	142	115	0	41	7
Number of beneficiaries reached through video screening sessions campaign	1,541	470	1070	1	246	20
Number of beneficiaries reached through IEC campaign	850	461	387	2	41	11
Number of Community Dialogues	1					
Number of individuals participated in community dialogues	22	4	18	0	0	0
Number of Interfaith Harmony Exchange Visits	1	19	24	-	27	-

AAWAZ II

Round II – (Feb 2023 – May 2024) / (August 2024-September 2026)

The second phase of Aawaz II commenced in February 2023 and is scheduled to run until March 2024. This round has been completed by June 30, 2024. The extension phase resumed from August 15, 2024, until

September 2026. Building on the project approach initiated in Aawaz I, NRSP assumes the same role as the lead implementing partner across the districts of Nowshera, Malakand, and Sargodha. The project is strategically focused on three core thematic areas: preventing early child marriages, addressing Gender-Based Violence (GBV), and promoting the inclusion of marginalized groups, with a specific focus on Persons with Disabilities (PWD), transgender individuals, and minorities. At the village forum level, the implementation of Cumulative Community Action Projects and social action plans has been completed. Furthermore, awareness sessions are conducted within the community through the production of social marketing audio and videos on the thematic areas of Aawaz II.

Additionally, during the reporting month, District Forum meetings serve as an essential platform for comprehensive discussions and the formulation of solutions related to BISP, NADRA, and PWD certificates, ensuring their seamless integration for the effective execution of the project objectives. Different types of community members are benefiting from this intervention, including religious minorities, persons with disabilities, and other vulnerable individuals related to gender-based violence, early child marriage, etc. Details of the beneficiaries are mentioned in the table below.

Table 51: *AAWAZ-II Round II*

S.No	Activities	Achievements (As of Dec 2025)	Previous Phase Achievement	Total Achievement Since Inception
1	Village Forums		96	96
2	SIG Formation		9	9
3	Aawaz Aagahi Centers setup		48	48
4	District Forum		3	3
5	District Forum Meeting	13	15	28
6	DF follow ups with duty bearers to discuss/follow-up on advocacy actions prioritized in the DF meeting (1 Meeting P/Quarter with duty bearers (5 each district)	12	30	42
7	Coordination and planning meetings of AACs resource persons (2 meetings per quarter from July 2023) 8 meetings in each district	51	30	81
8	Formation/activation of district-level alliances/coalitions Quarterly meetings on Aawaz II themes and target groups	11	9	20
9	ACAs Identification and Training 75 per district as per plan	566	300	866
10	SAPs Planning (5 Per event in each district)	109	60	169
11	SAPs completion (15 per district)	98	60	158
12	CCAP Planning (1-Per VF)	562	192	754
13	CCAP Implementation	466	192	658
14	Organize camps for delivery of services (birth registration, NADRA MRVs etc.) in consultation with Local Government (2 camps per quarter per district)	19	26	45
15	Community-level engagement of all forums with SNG -II specific activities including budgetary awareness	-		-
16	DSP organizes visits of senior key government stakeholders to VFs for actions on harmful practices (1 visit per quarter per district)	11	9	20
17	District Level Dialogue - Organize dialogues between communities and duty bearers (1 per district)	166	8	174
18	Faith/sect-based visits within the district (Bi-Annual)	11	3	14
19	Community discussion on social Accountability and Safeguarding for VF (2 session per AAC per month for 6 months for 14 participants per session)	384	288	672
20	Dissemination of referral directories including AACs and EWS/ ERM contacts	9,125	12,379	21,504
21	Individuals provided referrals	6,787	4059	10,846
22	Individuals accessed services	6,177	2776	8,953
23	Individuals raise demands with local duty bearers	404	566	970
24	Village / VF community dialogue - Thematic (3 per year in each VF) 96 each quarter for total 3 quarter	304	196	500
25	Session on Social Cohesion and Tolerance module with focal persons (EWS-ERM), selected village and district forum sub groups and selected community influencers (2 session per AAC per month for 3 months for 14 participants per session)	92	245	337
26	Early Warning Received (1 early warning per AAC per quarter)	511	354	865
27	Early Warning pre-empted (1 conflict pre-empted per AAC per six months)	446	304	750
28	PSM Video Screening Sessions (1 Per VF)	1,630	1609	3,239
29	Progress Review Meeting with DSPs	6		6
30	Safeguarding Training of DSPs	25		25
31	Update Safeguarding Risks Assessment and Implementation Plan - quarterly	2		2

S.No	Activities	Achievements (As of Dec 2025)	Previous Phase Achievement	Total Achievement Since Inception
32	Orientation Session on AACs Handbook and safeguarding for PP, DSPs	26		26
33	Identification and orientation of ACA master facilitators district teams on ACAs module (including safeguarding)	99		99
34	Knowledge building session on digital literacy skills for behaviour change	6		6
35	Orientation/Refresher session of Aawaz II programme staff, provincial and district teams on MEL system, monitoring approach and MIS	6		6
36	Refresher sessions for DSPs staff on MIS and data uploading	3		3
37	Knowledge sharing session on Social Accountability for district teams	2		2
38	Partners Forum (KP and Punjab DSPs)	19		19
39	Provincial Aawaz II Network	450		450
40	Review, Reflection, and Planning Meeting	1		1
41	Aawaz II Learning and Experience Sharing Forum with partners and civil society representatives	1		1
42	Provincial consultations with stakeholders on advocacy asks focusing on vulnerable groups and Aawaz Thematic Areas	3		3
43	Provincial Learning and Sharing Forum with VF, DF members and Aawaz Change Agents	1		1
44	Refresher Orientation sessions with DSPs staff on Conflict Pre-emption and Social Cohesion Module (refresher training sessions for both current and new members)	5		5
45	Aawaz Aagahi Centers in 3 districts continue to function total 48 AACs	48		48
46	Annual District VF/SIGs Network meeting	3		3
47	Cascade of AAC handbook and safeguarding for RPs	99		99
48	Session with AAC RPs on core and thematic issues (including safeguarding)	99		99
49	Orientation for youth (ACAs) on ACA module (including safeguarding)	153		153
50	ACA Award Events	3		3
51	Referral Directories updated biannually and published online and printed	2		2
52	Number of demands raised	737		737
53	Number of demands met	527		527
54	PPs/DSPs staff DF and VF members' and ACAs Provincial Exchange and Exposure visits	2		2
55	Refresher session on CP & SC module with existing and new focal persons (EWS-ERM),	36		36
56	Village forums and Special VFs/NFs implement monthly workplans	1,356		1,356
57	VF/Special Interest Groups (WWDs) (Quarterly Meeting) 1 Per District with 10-12 WWDs with Quarterly meetings	9		9
58	Village Forums take Collective Community Actions as part of their workplans on GSI, GBV, EFM issues, PWDs	382		382
59	Provision of referral and services support to vulnerable communities	1,440		1,440
60	DSP organizes visits of DF members to VFs for actions on harmful practices	7		7
61	Village/VF community dialogue - 3 per year in each VF on thematic areas including social cohesion, tolerance and inclusion	298		298
62	Women Community Network Meeting of Women VF members at AAC Level (incl. women from VF connected households and active/ engaged community women, civil society, women officials from government departments) with support from PP	12		12
63	Village/VF community dialogue - 1 per year in each VF on thematic areas including social cohesion, tolerance and inclusion	241		241
64	Actions taken CCAP - Social Cohesion	285		285
65	# of individual benefitted from CP	1,360		1,360
66	Muqaami Ittehad Committee Meetings	6		6
67	Thematic consultation EWS FP: Village committee members, (Religious Minority members) meetings with district-level social cohesion duty bearers	-		-
68	Thematic consultation EWS FP: Village committee members, (EWS focal persons) meetings with district-level social cohesion duty bearers	-		-

PYLI (Pakistan Youth Leadership Initiative) – Funded by British Council (Jan2024-Dec2025)

The British Council is implementing the Pakistan Youth Leadership Initiative (PYLI) project in partnership with Education Above All. It is a three-year project led by the British Council Pakistan and will be implemented in collaboration with the Government of Pakistan's Prime Minister's Youth Development Program, Higher Education Commission, UNDP Pakistan, local CSOs, and public universities. The main objective of this intervention is to ensure that young women and men in Pakistan are aware of social and ethical values, respectful of diversity, and take inclusive and responsible actions to influence local, national, and global sustainable development agendas on climate action.

Delivery Model:

The project model will primarily be implemented through partners, including CSOs, academic institutions, digital organizations, and government ministries/departments, such as the PM's Youth Program, Ministry of Climate Change, Higher Education Commission, and provincial education and youth departments. Curriculum development will be supported by British Council's international and local experts and UK partners. The project will play a key role in creating an enabling environment for the equitable inclusion of youth at local, national, and international levels of policy and decision-making on climate action, leading to the implementation of climate mitigation and adaptation approaches.

NRSP is currently implementing this project in the districts of Swabi and Mardan in Khyber Pakhtunkhwa Province. The project focuses on five thematic areas, which are listed below:

1. Tree Plantation and Forestry
2. Water Conservation
3. Solid Waste Management
4. Renewable Energy
5. Climate Education in Higher Secondary Schools and Colleges

Table 52: Pakistan Youth Leadership Initiative

S. No	Activities	Total Achievement Since Inception
1	PYLI Staff Recruitment (PM, MEL Officer, Youth Engagement Leader, District Coordinators)	10
2	Online orientation workshops for CSO partners	2
3	Preparation youth identification strategy and approval	2
4	Identification and selection of Trainers	9
5	Recruit / identify youth leaders for PYLI trainings (Mardan-287 & Swabi 286)	887
6	PYLI training workshops for youth (8 trainings in each district)	24
7	GYM club registrations for students	141
8	Set up Green Youth Movement (GYM) clubs consisting of PYLI trained youth (48 each district)	141
9	Provincial exchanges visit with host CSOs	-
10	Launch and support Youth Led Actions (YLAs) (48 each district)	141
11	YLA implementation by Youth Leaders (48 in each district)	141
12	YLA community showcasing event by NRSP for Mardan and Swabi (1 each)	4
13	Online campaigns supported by digital portal (2 for each district)	6
14	National calendar for CSO Facilitators trainings	1
15	Monthly monitoring of CSOs training plan for youth leaders' trainings (8 in each district)	24
16	Monitor f2f trainings with groups of 30 youth leaders in both districts	24
17	All CSO events are monitored as per MEL framework	-
18	CSO exchange visit report as per MEL framework	-
19	LMS reports to monitor YLA plans, progress and completion reports.	-
20	Mentoring support to youth leaders during YLA implementation	141
21	Annual Comms plan	1
22	Monthly comms progress reports	20
23	Inception - Communication strategy and plan for the project duration	2
24	Training for youth in GCED - Training calendar with partner CSOs	17
25	Youth Led Actions on Climate - Monitoring plan for CSO Partners to report on YLA progress	44
26	Monitoring & Evaluation - Communication plan six-monthly reporting	4
27	Digital Media - digital media coverage of project activities	4
28	Print Media - print media coverage of project activities	4
29	Publications - project publications (mapping report, research reports, project evaluation reports, case studies booklet, training modules and student guides)	-
30	Project Closing - one-time event at the end of the project	-

WASH

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

The Karachi Water & Sewerage Services Improvement Project (KWSSIP), funded by the World Bank, aims to address Karachi's water and sewage challenges through infrastructure investments, policy reforms, and capacity building for the Karachi Water and Sewerage Corporation (KW&SC). The project seeks to enhance service provision, meet long-term goals, and tackle institutional constraints in one of Pakistan's fastest-growing cities. By improving KW&SC's performance, the project aims to ensure reliable water and wastewater services for Karachi's growing population.

NRSP has been engaged by the KWSSIP to implement the "Strengthening of Katchi Abadi Cell and Engagement of Community-based Organizations (CBOs)" initiative. This project is part of KWSSIP's broader "Series of Projects," aimed at enhancing urban infrastructure and services in low-income communities. The project focuses on two geographical areas: Soba Nagar in District Central and Essa Nagri in District East, Karachi. Key activities within this initiative include strengthening and capacity building of the Katchi Abadi Cell to supply bulk water, with NRSP/CBOs managing distribution from bulk meters to households in Soba Nagar and Essa Nagri.

Household meters were to be installed in both areas to promote water conservation and collect volumetric tariffs. Additionally, KWSSIP will handle bulk water billing, while NRSP will train CBOs for household tariff collection specifically in these two urban low-income settlements. NRSP was to support CBOs in collecting and depositing water tariffs monthly, contributing to improved water and sewage management in these communities.

However recently after KWB and World Bank are changing the model of the project with focus on bulk supply and flat rate for water rate etc. Project would be extended and new role of CBOs and KWB will be discussed and implemented. Meanwhile NRSP was able to convince community in Essa Nagri to construct water tank at an undisputed site.

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

S No	Activities	Achievements (As of Dec 2025)
1	**Coordination and stakeholder engagements:**	
1.1	Coordination meeting with partners and consultants	16
2	**Component 1 - Baseline and Database Creation**	
2.1	Development of ToRs	1
2.2	Hiring of consultant	1
2.3	Field Data Collection	1
2.4	Data Analysis	1
2.5	Report writing and submission	1
3	**Component 2 - Formation and mobilisation of CBOs**	
3.1	WASH Committees formed	56
3.2	Meetings of WASH Committees	294
3.3	CBOs formed	3
3.4	Regular meetings of CBOs	38
4	**Component 3: Capacity Building Programme**	
4.1	Hiring of Institutional Assessment consultant	1
4.2	Assessment of Katchi Abadi Cell	1
4.3	Training Needs Assessment of KAC	1
4.4	Development of training materials and modules for KAC	1
4.5	Proposed models of KAC	1
4.6	Prepare manuals, Performa's, questionnaires, and SOPs of KAC	0
4.7	Training Need Assessment of Communities (WASH Committees)	1
4.8	Training of WASH Committees conducted	15
4.9	WASH Committee members trained	332
4.10	Training Need Assessment of CBOs	1
4.11	Training of CBOs conducted	3
4.12	CBO members trained	26
5	**Component 4: Monthly revenue generation by CBOs**	
5.1	Success of the bills collection by CBOs each month/quarter	-
5.2	Revenue submitted to KW&SC by agreed date of each month/quarter by CBOs	
5.3	Formal complaints received through GRM	90
5.4	Formal complaints addressed/responded	90

S No	Activities	Achievements (As of Dec 2025)
6	**Component 5: Communication and Advocacy Strategy and Behavior Change Campaign (BCC)**	
6.1	Communication strategy developed	1
6.2	BCC sessions/events conducted	12
6.3	Media platforms used to disseminate information	3
6.4	Campaigns designed for awareness raising	2
6.5	Case stories developed	6
7	**Component 6: Monitoring, Evaluation and Record keeping**	
7.1	M&E Framework and tools developed	1

Deployment of Water systems for detection of contamination at selected districts of South Punjab

This project is funded by the Global System for Mobile Communications Association (GSMA) through RSPN. The initiative aims to reduce the exposure of underserved communities to contaminated water by engaging water supply organizations, facilitating data logging, and training staff to ensure effective monitoring and response.

Their team has developed a toolkit that can quickly test water quality both biologically and chemically in the field. They have conducted training for our staff and will soon deploy the equipment in the field. Under this project, they will intervene in the districts of DG Khan, Rajan Pur, Muzaffargarh, Lodhran, Multan, and Layyah. Large water supply schemes managed by the community or local government, etc., will be included in the project after discussions with the community and local stakeholders.

Particulars	Achievements (As of Dec 2025)
Arranging Meeting with water supply organizations regarding meet-and-greet/ice breaking session, signing up for project activities	30
Surveying hotspot identification and site selection of product deployment and water samples collection	30
Community engagement and facilitation in hardware deployment and training workshop	8
Community engagement and facilitation in hardware deployment, training workshop and hand over/takeover of the product and website	8
Training of staff	5
Nos of Sample to be analyzed for Physiochemical	43
Nos of Sample to be analyzed for Microbial	20

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 December, 2025

S.No	Activities	Quantity	Households	COs
1	Amount of improved seed arranged in Kg/Packets	8,533,446	835,493	73,400
2	Amount of Fertilizer bags arranged	5,131,820	221,411	20,754
3	Amont of pesticides arranged in kgs/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	9,756,981	407,964	22,155
6	No of fruit saplings arranged	2,051,858	93,418	14,727
7	No of orchared established	14,950	4,187	1,006
8	No of saplings raised	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	5,169,035	1,265,792	70,531
12	No of poultry chicks vaccinated	1,991,718	477,289	8,031
13	No of villages underwent soil testing	3,110	4,710	545
14	Units of agri-machinery supplied	539	2,694	524
15	No of workshop/field days in agriculture	6,556	144,561	15,921
16	No of workshop/field days in livestock	6,461	75,925	11,194
17	No of workshop/field days in poultry	1,047	35,838	2,554
18	Breed improvement bulls	24,766	22,254	2,510
19	No of workshop/field days in forestry	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	Dugwells	1,902	3,367	1,380
24	Drip irrigation system	63	63	38
25	Ponds	590	2,717	411
26	Deworming a.Large animals	1,427,778	133,517	32,959

AIP-CIMMYT Project - Agriculture Innovation Program (AIP) for Pakistan

Duration; October 15, 2014 to Sept 30, 2022
Location/ Districts Sargodha, Rawalpindi, D.G Khan, R Yar Khan, Hyderabad, AJK and Mardan
Total Budget; Rs. 50,382,998
Funding Agency CIMMYT
Implementation Agency; National Rural Support Programme

Objective: 8,000 farmers for improving wheat production, linking with market through 120 seeds and 40 fertilizer trials. Farmer's engagement and training for various aspects of wheat seeds.

Table 57: AIP-CIMMYT Project as of September-25

Activities	*Project Target2024-25*	Targets (As of Sept 25)	Achievements (As of Sept 25)	% Achievements (Overall)
Seed procurement	22.5	22.5	22.5	100%
seed production trials (acres)	450	450	450	100%
Mother trials	10	10	10	100%
Formation of seed producer groups	10	12	12	100%
Member of farmer groups	150	350	350	100%
Farmer training events	10	10	10	100%
No of farmers	400	400	430	100%
Staff training events	1	1	1	100%
no of staff	25	25	30	100%
Exposure visit	5	3	3	100%
No of farmers n exposure visit	200	100	80	80%
Monitoring visits	12	10	14	100%
QPR	1	3	3	100%
PCR	4			-
Seed distribution to flood affected farmers for next year cultivation	500			-

ENRM Planning 2014-2022

Duration; July 1, 2014 to June 30, 2022
Location/ Districts All NRSP's Programme Area
Total Budget; Rs.
Funding Agency National Rural Support Programme
Implementation Agency; National Rural Support Programme

Table 58: ENRM Planning 2014-2022 as of September-25

Particulars	Planning for the year 2024-25	Targets (As of Sept 25)	Achievements (As of Sept25)	% Achievements (Overall)
interventions for Green & Clean environment				
Tree plantation through LSO/VO/CO	620,000	620,000	539,500	87%
Orchard established	170	170	130	76%
Provision new variety crop seed (KG)	3,200	3,200	4,000	100%
Demonstration plots	130	130	120	92%
seasonal Vegetable Seed packets for kitchen gardening	13,100	13,100	9,500	73%
off season cultivation intervention	-	-		#DIV/0!
Productivity enhancement through resource management				#DIV/0!
Climate smart interventions (**UC based climate smart interventions for Livelihood Improvement**)	3	3	1	33%
Agriculture conservation Water resource management & soil conservation through on farm trials / soil testing	300	300	50	17%
Livestock productivity enhancement through extension services (vaccination & Deworming)	15,500	15,500	8,000	52%
Renewable Energy				#DIV/0!
Renewable technology interventions for clean & green environment	-	-		#DIV/0!
Biogas plants installed	-	-		#DIV/0!
Energy Efficient stoves	-	-		#DIV/0!
Solar lights project	-	-		#DIV/0!
Technical support				#DIV/0!
Farmers group strengthen for Agriculture innovation programme (village base seed banking , seed multiplication & linkage with Departments, Market, Research institutions)	12	12	12	100%
Provision of Agri inputs &Plantation to NRSP farms	5,000	5,000	2,000	40%
Technology transfer to farmers (Try and tested by research institutes)	5	5		0%
Field Days & Exposure visits				#DIV/0!
Farmer field day & Exposure visits for Agriculture	35	35	32	91%
Tree plantation workshops	62	62	59	95%
Farmer field days and workshops for Livestock/poultry	33	33	21	64%
staff training regarding ENRM	2	2	2	100%
Monitoring of ENRM activities of all regions (follow-up/ assessment studies)	55	55	59	100%
Linkage development /MoU				#DIV/0!
Linkages for CSA	5	5	3	60%
Linkages with line department	5	5	5	100%
Arid Agriculture university Extension services at door step	2	2	1	50%

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 January, 2026

S.No	Activities	Total Targets FY 2024-25 (Sep25-Jan26)	Targets (As of Jan,26)	Achievements (As of Jan,26)	% Achievements (Overall)
1	Establishment of Community Organization (CO)	1,500	1,500	1,328	89%
2	*CO Membership (Household coverage)	30,000	30,000	29,613	99%
3	Establishment of Village Organization (VO)**	-	-	7	-
4	Community Management Skills Training (CMST)	3,000	3,000	1,590	53%
5	Community Organization Manager Conference (CMC)	40	40	29	73%
6	Need Identification of Small Ruminant	30,000	30,000	25,759	86%
7	Identification of Small Land Plot	1,150	1,150	1,029	89%
8	Need identification of Small Housing Units on approved SLP	1,150	1,150	985	86%
9	Need Identification of Community Physical Infrastructure Schemes	200	200	3	2%
10	Need Identification of Vocational Training Participants	6,000	6,000	4,400	73%
11	Establishment of additional Community Food Bank	8	8	7	88%
12	Need Identification for Food Bank Activity (target not fiexd, seasonal need based activity)	-	-	9,743	-
13	Community Agriculture and Enterprise Revolving Fund (CAERF) No. of loans disbursed	8,000	8,000	5,601	70%

Environment and Social Management Unit (ESMU)

The National Rural Support Programme (NRSP) is one 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 September-25

Following is progress update of ESM activities and compliances:

Description of Activities	Total current Progress	Progress as of Previous Quarter	Progress of Reporting Quarter
Environment and Social Management Screening of New Projects Initiated by NRSP	82	81	1
Environment and Social Reviews (ESR) carried out for Structural Interventions (CPIs etc.)	19,228	18,891	337
Environment and Social Reviews (ESR) carried out for Non-Structural Interventions (LEP etc)	155,763	152,749	3,014
Monitoring Visits carried out to ensure ESM compliance	963	937	26
Meetings of Appraisal and Evaluation Committees carried out	94	93	1
ESM HO Committee meetings organized	27	26	1
RESM Committee meetings organized	247	237	10
Briefing to the senior level management at head office on ESM	4	4	-
Organization of orientation/ trainings events for staff	5	5	-

Table 63: List of Ongoing Projects as of January 2026

Sr#	Project	Budget	Start Date	End Date	District	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-26		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	208,771,367	1-Jul-11	30-Jun-26	Nationwide	National Rural Support Programme	Azad Jammu Kashmir	SSS
5	NRSP Micro Finance	61,262,645,210	1-Jul-11	30-Jun-26	Multan, Lahore, Badin, Gujranwala, Hafizabad,	National Rural Support Programme		MEDP
6	NRSP Farm House Sihala	130,166,692	1-Jul-12	30-Jun-26	Sihala	National Rural Support Programme	AJK	RGM-AJK
7	Consolidating Malaria control interventions to reduce incidence in high endemic districts of Pakistan	801,717,375	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
8	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
9	Prime Minister Interest Free Loan Scheme (IFL-1)	667,336,166	1-Apr-15	30-Jun-26	Dera Ghazi Khan, Jhang, Badin, Sujawal, Thatta, Kasur, Nankana Sahib, Sheikhupura, Shakot, Hyderabad	Pakistan Poverty Alleviation Fund	Bahawalpur, Hyderabad and Sargodha	MEDP
10	SM Maintenance-Rahim Yar Khan	19,605,008	1-Jul-17	30-Jun-26	Rahim Yar Khan	National Rural Support Programme	Rahim Yar Khan	RGM Rahim Yar Khan
11	Adolescent and Adult Learning and Training Program (AALTP)	109,340,464	14-Apr-17	30-Mar-27	Matiari and Tando Allah Yar	Sindh Education Foundation	Hyderabad	SSS
12	New School Programme - PEF (600) NSP	204,461,586	1-Apr-15	30-Jun-26	Bahawalnagar, Dera Ghazi Khan and Khushab	Punjab Education Foundation	Bahawalpur and Sargodha	SSS
13	Livelihood improvement through agriculture and livestock productivity enhancement-ENRM All Region	66,475,000	Jul-14	Jun-26	all regions	National Rural Support Programme		ENRM
14	Engro (Artificial Limbs Rehabilitation Centre)- Naya Qadam	41,194,166	4-Jan-21	30-Aug-26	Rahimyar Khan	Engro Fertilizers Limited	Rahim Yar Khan	SSS
15	IT Support to SPPAP	7,528,074	1-Jan-21	31-Mar-28	Bahawalpur	Government of Punjab	Bahawalpur	IT
16	Implementing the Access to Energy Phase-II 2021 Social Investment Programme in South Punjab	51,155,692	24-Aug-21	28-Feb-26	Muzaffargarh	Shell Pakistan Limited	Bahawalpur	SHPP / HRD
17	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-Sep-26	Nationwide	FCDO	Nationwide	MER
18	RSPN-BEP (Body, Energy & Protein) Pakistan Rural Market Test	93,792,941	1-Jan-22	30-Jun-26	Bahawalpur	Rural Support Programmes Network	Bahawalpur	SHPP / HRD
19	Koh-e-Suleman Improvement Project	77,695,000	20-Jan-22	31-Dec-25	DG Khan and Rajanpur	Government of Punjab	Bahawalpur	RGM Bahawalpur
20	Prime Minister Interest Free Loan Program (PM-IFL-2)	441,710,825	1-Jan-20	30-Jun-26	Minawali, Rahimyar Khan, Rawalakot, Faislabad, Sahiwal, Okara, Hafizabad, Gujranwala	Pakistan Poverty Alleviation Fund	Bahawalpur, Sargodha, Hyderabad	MEDP
21	Gwadar Lasbela Livelihoods Support Project-Phase II (GLLSP-II)	498,088,864	16-May-22	28-Feb-27	Gwadar & Lasbella	Government of Balochistan	Turbat	RGM Turbat
22	WISE-CIF Model Tentative Budget for the Year 22-26 (Hasilpur & Tando Muhammad Khan)	54,795,281	1-Jul-22	30-Jun-26	Badin, Bahawalpur	National Rural Support Programme		Management
23	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
24	Integrated Health System Strengthening and Service Delivery (IHSS-SD) Activity (Community Mobilization, Facilitation, and Demand Creation to Support the Provincial TB Control Program in Sindh, Pakistan)	108,240,806	1-Oct-23	30-Jul-26	Tando Allahyar, Sujawal, Thatta	Rural Support Programmes Network	Hyderabad	MER
25	SM Inactivation for Fostering andStrenthening Community Institutions 2023-26	5,960,988	1-Jul-23	30-Jun-26	Rahimyar Khan	National Rural Support Programme		
26	Punjab Human Capital Invetment Programme-PHCIP-3	6,898,048,166	6-Nov-23	30-Jun-26	Bhakkkar, Mianwali, Layyah, Khushab, Bahawalnagar, Lodhran	Institute of Rural Management	Bahawalpur	

Sr#	Project	Budget	Start Date	End Date	District	Funding Source	Region	Sector
28	Improved Cookstove (ICS) project	5,250,000	18-Apr-23	17-Apr-29	Dera Ghazi Khan, Sargodha, Gujar Khan(Rawalpindi)	SKP Carbon	Bahawalpur	MER
29	Poverty Alleviation and Inclusive Development Across Rural Sindh (PAIDAR)	149,026,572	15-Jun-24	14-Jun-26	Thatta, Sujawal, Badin, Tharparkar, Larkana	UNIDO	Hyderabad	MER
30	NRSP Gender& Development Program	3,210,000	1-Jul-24	30-Jun-26	Head Office	National Rural Support Programme		GAD
31	NRSP IT support 2024-26	490,000,006	1-Jul-24	30-Jun-26	ICT	National Rural Support Programme		
32	AAWAZ-II	151,825,787	1-Aug-24	30-Sep-26	Sargodha, Nowshehra and Malakand	British Council	Sargodha & Mardan	SSS
33	Public School Reorganization Program (PSRP)	629,783,477	1-Sep-24	26-Jun-26	Chakwal, Khushab, Bhakkar, DG Khan, Rahimyarkhan & Rajanpur	Punjab Education Foundation	Sargodha, Bahawalpur, Rahimyar Khan, Rawalpindi	SSS
34	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
35	Biochar-2024 (Shell Pakistan)	1,000,000	1-Nov-24	30-Nov-27	Bhakkar	Shell Pakistan Limited		
37	GOAL -Girls and out of School Children - Action for learning Program Khilo aur Barho	314,159,098	1-Nov-24	31-Mar-27	Rahimyarkhan, Vehari	British Council	Rahimyar Khan, Bahawalpur	
38	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	Hyderabad	RGM-Hyd
39	Eradicating Waterborne Diseases: A Preventive Approach(Every Water)	20,820,000	1-Jan-25	30-Jun-27	Lakhat, Tando Muhammad Khan	EveryWater	Hyderabad	RGM-Hyd
40	Deploying Water Quality Systems For Detection of Conta minations at Selected Districts of South Punjab GSMA	6,751,156	1-Nov-24	30-Apr-26	Layyah, Muzaffargarh, DG Khan, Rajanpur, Lodhran, Multan	Rural Support Programme Network	Multan, Bahawalpur	SSS
41	Research / Training of Farmers and Development of Ginge r Farmingin Pothohar and Other Areas of Pakistan¿s	4,481,175	1-Feb-25	28-Feb-26	ICT	Nishtar Farms		
40	Apni Chat Apna Ghar	4,000,000,000	1-Feb-25	1-Feb-28	All districts of Punjab	Bank of Punjab		
41	LOC-1	7,000,000	20-Jun-23	20-May-26	Badin, Hyderabad, Thatta, Sujawal,Jamshoro,Matiari, Tallah Yar, Tando Muhammad Khan, Shaheed Benazirabad, Sanghar, Mirpurkhas, UmerKot, Naushehroferoze, RajanPur, Deraghazi Khan, Nowshera, Swabi, Mianwali	State Bank		
42	LOC-2	5,000,000	7-Jun-23	20-May-26	Badin, Hyderabad, Thatta, Sujawal,Jamshoro,Matiari, Tallah Yar, Tando Muhammad Khan, Shaheed Benazirabad, Sanghar, Mirpurkhas, UmerKot, Naushehroferoze, RajanPur, Deraghazi Khan, Nowshera, Swabi, Mianwali	State Bank		
43	Better Cotton Initiative (BCI), Growth and Innovation Foun dation through RSPN, Pakistan	35,110,500	1-Apr-25	31-Mar-26	Dera Ghazi Khan	Rural Support Programme Network	Bahawalpur	HRD-SHPP
44	Baghbaan	25,731,653	1-Aug-25	30-Aug-27	Mankera	Carbon Crafter Ltd	Sargodha	
45	Depreciation of Development and MEDP Program	48,791,084	1-May-25	30-Jun-26	Badin	National Rural Support Programme	Hyderabad	MEDP
46	WISE AJK Region	14,112,000	3-Jul-25	30-Jun-26		National Rural Support Programme		SSS
47	Turbat Coordination Office Quetta	9,600,000	4-Jul-25	30-Jun-26		National Rural Support Programme	Turbat	RGM-Balochistan
48	Workshops/training and capacity building of ROs related to CPI and ESM PITD	3,500,000	11-Jul-25	30-Jun-26	Head Office	National Rural Support Programme	Head Office	PITD
49	Public School Reorganization Program (PSRP Phase2) (PEF)	44,894,400	1-Jul-24	30-Jun-26	Dera Ghazi Khan, Jehlum	Punjab Education Foundation	Bahawalpur, Rawalpindi	SSS
50	Sindh Flood Emergency Housing Reconstruction Project-Balochistan	63,000,000	22-Jul-25	30-Jul-26	Jaffarabad (Nasirabad), Sohbatpur	Government of Sindh	Turbat	RGM-Balochistan
51	Safe Return to Learning	276,939,090	1-Sep-25	30-Mar-26	Swabi , Multan, Sindh to be decided	Rural Support Programme Network	Badin, Mardan, Multan	SSS

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)
			567	UNESCO	Support to National Capacity Building to realize Girl's Right to Education in Punjab and Gilgit Baltistan
Bhakkar	SM	MEDP	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)
			582	NRSP	SM Integrated WISE Programme 2019-2020
Chakwal	SM	MEDP	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
			583	State Life Insurance	Sehat Sahulat Program Insurance in RWP
Chiniot	-	MEDP	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
			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
Faisalabad	-	MEDP+UPAP	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	-	-	-
Khushab	SM	MEDP	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	-	-	-
Layyah	SM	MEDP	292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
			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
Mianwali	SM	MEDP	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	-	-	-
Muzaffargarh	SM	MEDP+UPAP	549	RSPN	Implementation of Waseela e Taleem Programme in Punjab, KPK, AJK
			292	Government of Punjab	Southern Punjab Poverty Alleviation Project (SPPAP)
			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
Okara	-	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
			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
Rajanpur	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
Rawalpindi	SM	MEDP+UPAP	358	CIMMYT	Wheat Seed Production Program - Agricultural Innovation Program
			NA	Government of Punjab	E – Agricultural financing to the small landholders
Sahiwal	-	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
			588	WaterAid	Improved Water, Sanitation and Hygiene (WASH Services to reduce WASH borne diseases specifically Diarrhea through integrated programming and achieving ODF environment
Sargodha	SM	MEDP+UPAP	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
			592	NRSP	Conduction of Training on Culinary Arts along with Employment
Sheikhupura	-	MEDP	NA	Government of Punjab	E – Agricultural financing to the small landholders
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
Nowshehra	SM	-	400	NRSP	Community Investment Fund
Swabi	SM	-	538	RSPN	DFID - Delivering Accelerated Family Planning in Pakistan
			400	NRSP	Community Investment Fund
Swat	SM	-	400	NRSP	Community Investment Fund

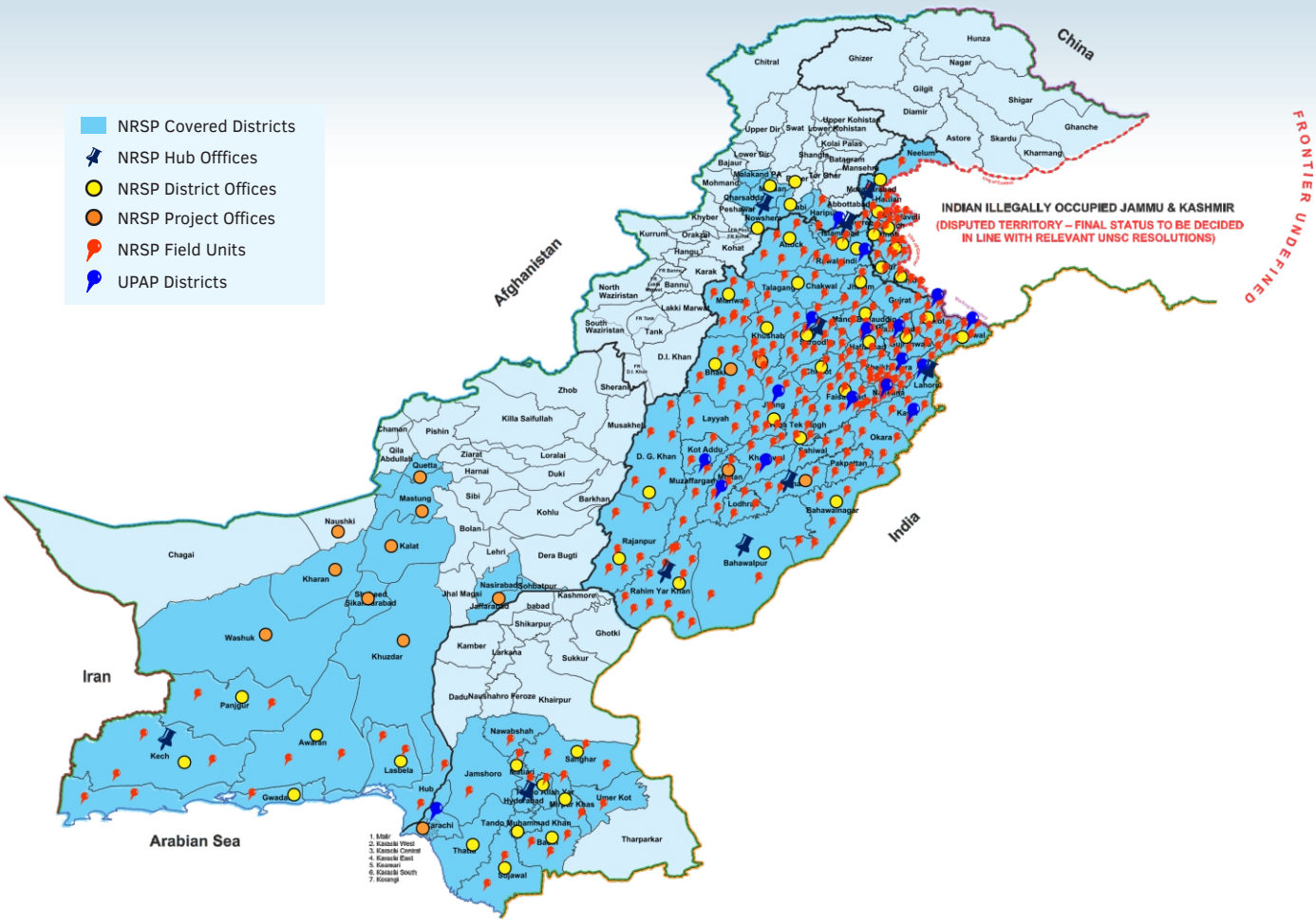
District	SM	Credit (MEDP+UPAP)	Project Code	Donor	Project
Awaran	SM	-	518-527	PPAF	Government of Italy's Facility-Programme for Poverty Reduction
			202	DMC	Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018
			570	RSPN	Cluster 6 (Lower Sindh and Lower Balochistan) 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 Lasbela 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
Forward Kahuta/Haveli	SM	MEDP	581	State Life Insurance	Sehat Sahulat Program Insurance in AJK
			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

Board of Directors

Mr. Shoaib Sultan Khan, Chairman
Ms. Kishwar Naheed
Mr. Muzaffar Uddin
Mr. Arif Ahmed Khan
Dr. Shahida Jaffrey
Mr. Muzzafar Mahmood Qureshi
Mr. Hamed Yaqoob Sheikh

Ex-Officio Directors

Secretary Finance, Government of Pakistan, Islamabad
Secretary Economic Affairs Division, Government of Pakistan, Islamabad
Secretary Ministry of Planning, Development & Special Initiatives, Islamabad
Dr. Rashid Bajwa, CEO



NRSP Regional Offices

RAWALPINDI
NRSP Compound, Near Uswa College, Japan Road, Sihala, Islamabad.
Tel: 051-5159636-37

SARGODHA
House No. 208-B, Aziz Bhatti Town, Sargodha
Tel: 048-3838098, 3838299

BAHAWALPUR (SM)
CB-376, Shabbir Shaheed Road, Model Town-A, Opposite State Bank of Pakistan, Bahawalpur.
Tel: 062-2302192

LAHORE
E-19 (A), Doctors Society, Mauza Niaz Baig, Abdul Sattar Edhi Road, Lahore,
Tel: 042-37498108

RAHIM YAR KHAN
Bunglow No. 3, JDW Sugar Mills Colony, Tehsil Sadiqabad, Rahim Yar Khan,
Tel: 068-5672556

MULTAN
Stadium Road, Street # 2, Opp. Al-Kausar Masjid, College Town, Vehari.
Tel 067-3600610

KP
G.T. Road, Aza Khel, Near Darwesh Flour Mills, District Nowshera. Tel: 0346-8552300

TURBAT
Near Circuit House, DHQ Hospital Road, Turbat
Tel: 0852-412830

HYDERABAD
Hyderabad-Mirpurkhas Dual Carriage Way, Near Gulmohar Restaurant, Rahooki, Hyderabad.
Tel: 0303-7772135

AJK REGION
NRSP Compound, Near Uswa College, Japan Road, Sihala, Islamabad.
Tel: 051-5159636-37

NRSP - HEAD OFFICE
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Email: info@nrsp.org.pk, Web: www.nrsp.org.pk

NRSP-PSU Islamabad
#7, Sunrise Avenue, Park Road, Chak Shahzad, Islamabad.
Tel: 051-8746170-73

NRSP-BANK
Shalimar Avenue, Shalimar Town, Near Motorway Fatehjang Interchange, Fatehjang Road, Islamabad. Tel: 051-2729993

NRSP-IRM
#7, Sunrise Avenue, Main Park Road near COMSATS University, Islamabad, Tel: 051-8742201-5

UPAP
House CB-180, Shaheen Chowk, Line No-7, Gulistan Colony, Rawalpindi. Tel: 051-5488423

Disaster Management Unit
#7, Sunrise Avenue, Park Road, Chak Shahzad, Islamabad.
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