

# NRSP

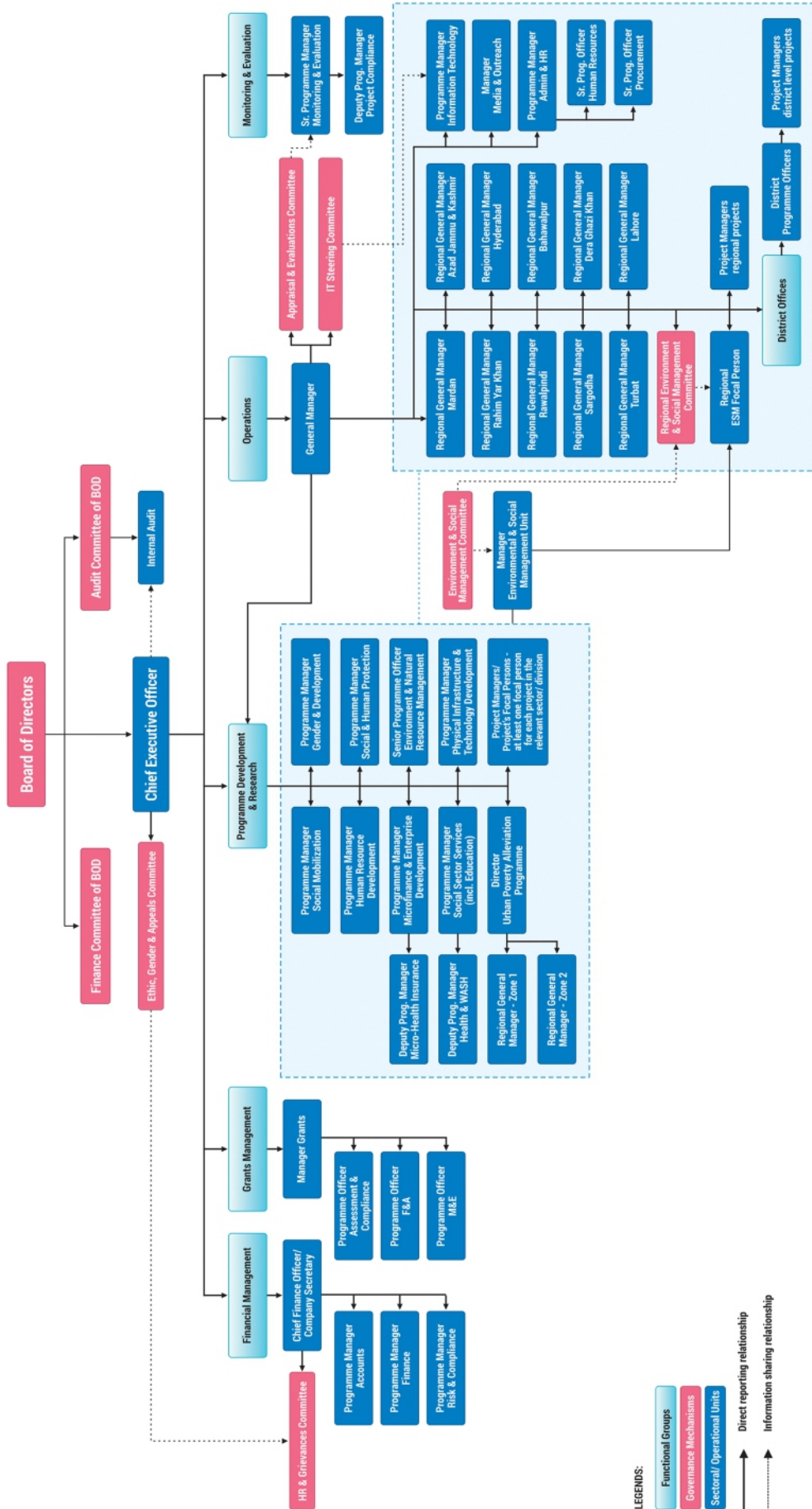
National Rural Support Programme

## Monthly Programme Update

June 2025



harnessing people's potential



**LEGENDS:**

- Functional Groups
- Governance Mechanisms
- Sectoral/ Operational Units

→ Direct reporting relationship

→ Information sharing relationship

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## About NRSP

Established in 1991, NRSP is the largest Rural Support Programme in the country in terms of outreach, staff and development activities. It is a not for profit organization registered under Section 42 of Companies Act 2017 (repealed Companies Ordinance 1984). NRSP's mandate is to alleviate poverty by harnessing people's potential and undertake development activities in Pakistan. It has a presence in 72 Districts in all the four Provinces including Azad Jammu and Kashmir through Regional Offices and Field Offices. NRSP is currently working with more than 3.8 million poor households organized into a network of 254,749 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 June, 2025

|   | Cumulative             | Punjab                 | Sindh                 | KP                   | Balochistan        | AJK                   |
|---|------------------------|------------------------|-----------------------|----------------------|--------------------|-----------------------|
| <b>Community Organizations (COs) Formed</b>             | <b>255,831</b>         | <b>178,691</b>         | <b>29,282</b>         | <b>16,736</b>        | <b>11,770</b>      | <b>19,352</b>         |
| Men   | 94,478                 | 69,438                 | 6,569                 | 9,539                | 3,992              | 4,940                 |
| Women   | 135,435                | 92,812                 | 19,721                | 6,244                | 6,257              | 10,401                |
| Mixed   | 24,446                 | 15,906                 | 2,992                 | 16                   | 1,521              | 4,011                 |
| Water Users' Associations                               | 1,472                  | 535                    | -                     | 937                  | -                  | -                     |
| <b>CO Membership</b>                                    | <b>3,858,664</b>       | <b>2,418,476</b>       | <b>626,538</b>        | <b>281,635</b>       | <b>198,202</b>     | <b>333,813</b>        |
| Men   | 1,557,732              | 923,355                | 247,887               | 184,742              | 77,984             | 123,764               |
| Women   | 2,300,932              | 1,495,121              | 378,651               | 96,893               | 120,218            | 210,049               |
| <b>CO Savings (Rest.)</b>                               | <b>1,544,416,997</b>   | <b>1,391,638,137</b>   | <b>76,236,223</b>     | <b>20,578,828</b>    | <b>18,107,295</b>  | <b>37,856,514</b>     |
| 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            |
| <b>No. of LSOs</b>                                      | <b>928</b>             | <b>415</b>             | <b>170</b>            | <b>63</b>            | <b>121</b>         | <b>159</b>            |
| <b>No. of Vos</b>                                       | <b>8,936</b>           | <b>4,452</b>           | <b>1,714</b>          | <b>433</b>           | <b>1,063</b>       | <b>1,274</b>          |
| <b>Amount Transferred to LSOs (CIF for Credit, Rs.)</b> | <b>1,046,100,842</b>   | <b>303,738,000</b>     | <b>501,320,000</b>    | <b>28,242,842</b>    | <b>190,000,000</b> | <b>22,800,000</b>     |
| <b>Amount Disbursement (Rs)</b>                         | <b>5,346,854,947</b>   | <b>2,454,802,249</b>   | <b>1,582,022,276</b>  | <b>733,248,470</b>   | <b>494,400,500</b> | <b>82,381,452</b>     |
| 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            |
| <b>No. of Loans</b>                                     | <b>239,872</b>         | <b>120,049</b>         | <b>78,850</b>         | <b>22,910</b>        | <b>14,268</b>      | <b>3,795</b>          |
| 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                 |
| <b>Portfolio (Rs.)</b>                                  | <b>526,199,806</b>     | <b>146,442,983</b>     | <b>248,980,517</b>    | <b>22,800,924</b>    | <b>105,144,805</b> | <b>2,830,577</b>      |
| <b>Active Loans</b>                                     | <b>28,097</b>          | <b>9,068</b>           | <b>13,340</b>         | <b>761</b>           | <b>4,743</b>       | <b>185</b>            |
| Active Loans (Men)                                      | 1,767                  | 846                    | -                     | 654                  | 155                | 112                   |
| Active Loans (Women)                                    | 26,330                 | 8,222                  | 13,340                | 107                  | 4,588              | 73                    |
| <b>Credit Disbursed (Rs.)</b>                           | <b>448,559,054,090</b> | <b>390,826,288,986</b> | <b>21,644,945,518</b> | <b>3,459,745,277</b> | <b>225,049,100</b> | <b>32,403,025,209</b> |
| Disbursed to Men  | 141,946,911,179        | 133,885,628,468        | 2,635,172,339         | 2,942,657,327        | 103,369,300        | 2,380,083,745         |
| Disbursed to Women                                      | 306,612,142,911        | 256,940,660,518        | 19,009,773,179        | 517,087,950          | 121,679,800        | 30,022,941,464        |
| <b>No. of Loans</b>                                     | <b>13,147,064</b>      | <b>11,530,309</b>      | <b>796,536</b>        | <b>201,076</b>       | <b>12,045</b>      | <b>607,098</b>        |
| Loans to Men  | 4,460,969              | 4,034,352              | 153,407               | 168,373              | 6,137              | 98,700                |
| Loans to Women  | 8,686,095              | 7,495,957              | 643,129               | 32,703               | 5,908              | 508,398               |
| <b>Portfolio</b>  | <b>98,194,171,510</b>  | <b>90,539,245,225</b>  | <b>4,840,371,695</b>  | <b>269,198,685</b>   | <b>-</b>           | <b>2,545,355,905</b>  |
| <b>Active Loans</b>                                     | <b>708,680</b>         | <b>621,078</b>         | <b>37,411</b>         | <b>4,017</b>         | <b>-</b>           | <b>46,174</b>         |
| Men   | 124,548                | 118,564                | 1,232                 | 3,672                | -                  | 1,080                 |
| Women   | 584,132                | 502,514                | 36,179                | 345                  | -                  | 45,094                |
| <b>Micro Insurance (No. of Insurance Cases)</b>         | <b>8,547,956</b>       | <b>7,238,580</b>       | <b>592,921</b>        | <b>136,267</b>       | <b>7,409</b>       | <b>572,779</b>        |
| Premium Collected (Rs.)                                 | 1,199,893,894          | 970,446,139            | 132,571,402           | 17,272,610           | 1,280,100          | 78,323,643            |
| <b>Community Members Trained</b>                        | <b>5,506,404</b>       | <b>2,557,105</b>       | <b>1,339,124</b>      | <b>403,303</b>       | <b>838,390</b>     | <b>368,482</b>        |
| Men   | 2,095,366              | 996,858                | 450,468               | 210,499              | 222,813            | 214,728               |
| Women   | 3,411,038              | 1,560,247              | 888,656               | 192,804              | 615,577            | 153,754               |
| <b>Staff Members Trained</b>                            | <b>111,157</b>         | <b>82,799</b>          | <b>13,156</b>         | <b>4,812</b>         | <b>4,163</b>       | <b>6,227</b>          |
| Men   | 72,936                 | 51,452                 | 9,380                 | 4,085                | 2,873              | 5,146                 |
| Women   | 38,221                 | 31,347                 | 3,776                 | 727                  | 1,290              | 1,081                 |
| <b>Physical Infrastructure Schemes Completed*</b>       | <b>42,494</b>          | <b>10,975</b>          | <b>7,537</b>          | <b>838</b>           | <b>2,750</b>       | <b>1,289</b>          |
| Households Benefited                                    | 2,053,175              | 801,374                | 481,439               | 126,005              | 152,928            | 75,743                |
| Total Cost (Rs.)  | 17,164,706,609         | 4,313,211,660          | 2,940,167,707         | 1,040,453,946        | 1,774,394,020      | 476,505,028           |
| <b>Community Schools Established</b>                    | <b>545</b>             | <b>282</b>             | <b>82</b>             | <b>-</b>             | <b>117</b>         | <b>64</b>             |
| Current No. of Active Schools                           | 263                    | 137                    | 10                    | -                    | 67                 | 49                    |
| <b>Students Enrolled</b>                                | <b>20,389</b>          | <b>12,618</b>          | <b>1,027</b>          | <b>-</b>             | <b>3,109</b>       | <b>3,635</b>          |
| Boys  | 10,537                 | 6,295                  | 686                   | -                    | 1,699              | 1,857                 |
| Girls   | 9,852                  | 6,323                  | 341                   | -                    | 1,410              | 1,778                 |
| <b>Adult Literacy Movement (No. of Groups)</b>          | <b>1,114</b>           | <b>482</b>             | <b>60</b>             | <b>430</b>           | <b>142</b>         | <b>-</b>              |
| <b>No. of Graduates</b>                                 | <b>25,587</b>          | <b>11,135</b>          | <b>1,318</b>          | <b>10,571</b>        | <b>2,563</b>       | <b>-</b>              |
| 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.

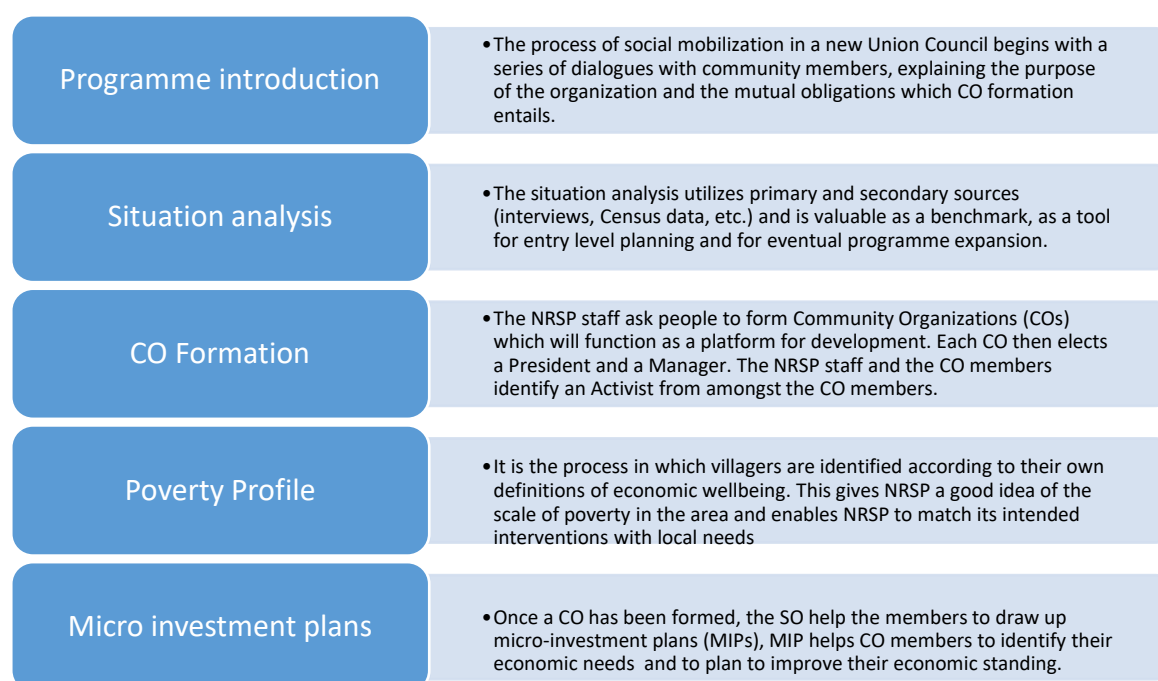


## Social Mobilization: NRSP's Vision for Rural Development

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:



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

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

Table 2: CO Formation as of June, 2025

| Hub Office         | District          | By the end of Mar-25 | During June-25 | As of June- 2025 |                |               |              |                |
|--------------------|-------------------|----------------------|----------------|------------------|----------------|---------------|--------------|----------------|
|                    |                   |                      |                | Men              | Women          | Mix           | WUAs'        | Total          |
| Rawalpindi         | ICT / RWP         | 9,522                | 15             | 2,268            | 6,107          | 1,162         | -            | 9,537          |
|                    | Attock            | 5,516                | 1              | 1,857            | 3,582          | 78            | -            | 5,517          |
|                    | Chakwal           | 4,188                | 5              | 1,502            | 2,359          | 332           | -            | 4,193          |
|                    | Jhelum            | 2,967                | 5              | 827              | 1,968          | 177           | -            | 2,972          |
|                    | Mandi Bahauddin   | 837                  | -              | 40               | 780            | 17            | -            | 837            |
|                    | <b>Sub Total</b>  | <b>23,030</b>        | <b>26</b>      | <b>6,494</b>     | <b>14,796</b>  | <b>1,766</b>  | <b>-</b>     | <b>23,056</b>  |
| Sargodha           | Khushab           | 10,834               | 21             | 2,925            | 5,146          | 2,784         | -            | 10,855         |
|                    | Bhakkar           | 13,596               | 65             | 5,413            | 6,698          | 1,550         | -            | 13,661         |
|                    | Mianwali          | 8,624                | 18             | 1,292            | 3,874          | 3,476         | -            | 8,642          |
|                    | 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            | 2,334                | 48             | 1                | 2,219          | 162           | -            | 2,382          |
|                    | <b>Sub Total</b>  | <b>39,382</b>        | <b>152</b>     | <b>10,884</b>    | <b>20,631</b>  | <b>8,019</b>  | <b>-</b>     | <b>39,534</b>  |
| Bahawalpur**       | Bahawalpur        | 18,112               | 182            | 509              | 15,306         | 2,479         | -            | 18,294         |
|                    | Bahawalnagar      | 11,802               | 44             | 17               | 11,382         | 447           | -            | 11,846         |
|                    | <b>Sub Total</b>  | <b>29,914</b>        | <b>226</b>     | <b>526</b>       | <b>26,688</b>  | <b>2,926</b>  | <b>-</b>     | <b>30,140</b>  |
| Lahore             | Lahore/Okara      | 102                  | -              | -                | 102            | -             | -            | 102            |
|                    | <b>Sub Total</b>  | <b>102</b>           | <b>-</b>       | <b>-</b>         | <b>102</b>     | <b>-</b>      | <b>-</b>     | <b>102</b>     |
| R.Y.Khan*          | R.Y.Khan          | 14,661               | 34             | 10,073           | 3,717          | 781           | 124          | 14,695         |
|                    | <b>Sub Total</b>  | <b>14,661</b>        | <b>34</b>      | <b>10,073</b>    | <b>3,717</b>   | <b>781</b>    | <b>124</b>   | <b>14,695</b>  |
| D.G.Khan           | D.G.Khan          | 16,911               | 434            | 4,475            | 11,831         | 1,004         | 35           | 17,345         |
|                    | Rajanpur          | 13,233               | 16             | 2,641            | 9,654          | 954           | -            | 13,249         |
|                    | <b>Sub Total</b>  | <b>30,144</b>        | <b>450</b>     | <b>7,116</b>     | <b>21,485</b>  | <b>1,958</b>  | <b>35</b>    | <b>30,594</b>  |
| 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            |
|                    | <b>Sub Total</b>  | <b>15,428</b>        | <b>-</b>       | <b>9,422</b>     | <b>5,990</b>   | <b>16</b>     | <b>-</b>     | <b>15,428</b>  |
| 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          |
|                    | <b>Sub Total</b>  | <b>19,352</b>        | <b>-</b>       | <b>4,940</b>     | <b>10,401</b>  | <b>4,011</b>  | <b>-</b>     | <b>19,352</b>  |
| 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          |
|                    | Matari            | 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          |
|                    | <b>Sub Total</b>  | <b>29,136</b>        | <b>-</b>       | <b>6,477</b>     | <b>19,668</b>  | <b>2,991</b>  | <b>-</b>     | <b>29,136</b>  |
| Turbat             | Kech / Turbat     | 4,996                | -              | 1,317            | 2,856          | 823           | -            | 4,996          |
|                    | Gawadar           | 1,318                | 5              | 376              | 858            | 89            | -            | 1,323          |
|                    | Panjgoor          | 1,373                | -              | 490              | 671            | 212           | -            | 1,373          |
|                    | Awaran            | 690                  | -              | 286              | 368            | 36            | -            | 690            |
|                    | Lasbela           | 3,199                | 189            | 1,523            | 1,504          | 361           | -            | 3,388          |
|                    | <b>Sub Total</b>  | <b>11,576</b>        | <b>194</b>     | <b>3,992</b>     | <b>6,257</b>   | <b>1,521</b>  | <b>-</b>     | <b>11,770</b>  |
| 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            |
|                    | <b>Sub Total</b>  | <b>3,799</b>         | <b>-</b>       | <b>1,329</b>     | <b>1,075</b>   | <b>82</b>     | <b>1,313</b> | <b>3,799</b>   |
| <b>Grand Total</b> |                   | <b>254,749</b>       | <b>1,082</b>   | <b>94,478</b>    | <b>135,435</b> | <b>24,446</b> | <b>1,472</b> | <b>255,831</b> |

\*SPEP Project Area

\*\* Bahawalpur figures are separated from Bank from March 1<sup>st</sup>, 2011



Table 3: CO Membership as of June, 2025

| Hub Office         | District           | By the end of Mar-25 | During June-25 | As of June, 2025 |                  |                  |
|--------------------|--------------------|----------------------|----------------|------------------|------------------|------------------|
|                    |                    |                      |                | Men              | Women            | Total            |
| Rawalpindi         | ICT / RWP          | 167,495              | 208            | 50,553           | 117,150          | 167,703          |
|                    | Attock             | 89,590               | 12             | 31,712           | 57,890           | 89,602           |
|                    | Chakwal            | 73,851               | 76             | 31,442           | 42,485           | 73,927           |
|                    | Jhelum             | 56,576               | 66             | 17,932           | 38,710           | 56,642           |
|                    | Mandi Bahauddin    | 8,926                | -              | 669              | 8,257            | 8,926            |
|                    | <b>Sub Total</b>   | <b>396,438</b>       | <b>362</b>     | <b>132,308</b>   | <b>264,492</b>   | <b>396,800</b>   |
| 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             | 20,840               | 184            | 591              | 20,433           | 21,024           |
|                    | <b>Sub Total</b>   | <b>530,344</b>       | <b>184</b>     | <b>208,986</b>   | <b>321,542</b>   | <b>530,528</b>   |
| Bahawalpur**       | Bahawalpur         | 339,481              | 832            | 32,127           | 308,186          | 340,313          |
|                    | Bahawalnagar       | 217,170              | 1,031          | 3,703            | 214,498          | 218,201          |
|                    | <b>Sub Total</b>   | <b>556,651</b>       | <b>1,863</b>   | <b>35,830</b>    | <b>522,684</b>   | <b>558,514</b>   |
| Lahore             | Lahore/Okara       | 1,438                | -              | 12               | 1,426            | 1,438            |
|                    | <b>Sub Total</b>   | <b>1,438</b>         | <b>-</b>       | <b>12</b>        | <b>1,426</b>     | <b>1,438</b>     |
| R.Y.Khan*          | R.Y.Khan           | 125,929              | 97             | 83,157           | 42,869           | 126,026          |
|                    | <b>Sub Total</b>   | <b>125,929</b>       | <b>97</b>      | <b>83,157</b>    | <b>42,869</b>    | <b>126,026</b>   |
| D.G.Khan           | D.G.Khan           | 230,824              | 1,656          | 67,064           | 165,416          | 232,480          |
|                    | Rajanpur           | 153,760              | 10             | 37,213           | 116,557          | 153,770          |
|                    | <b>Sub Total</b>   | <b>384,584</b>       | <b>1,666</b>   | <b>104,277</b>   | <b>281,973</b>   | <b>386,250</b>   |
| 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           |
|                    | <b>Sub Total</b>   | <b>246,554</b>       | <b>-</b>       | <b>154,766</b>   | <b>91,788</b>    | <b>246,554</b>   |
| 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           |
|                    | <b>Sub Total</b>   | <b>333,813</b>       | <b>-</b>       | <b>123,764</b>   | <b>210,049</b>   | <b>333,813</b>   |
| 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          |
|                    | Matari             | 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           |
|                    | <b>Sub Total</b>   | <b>624,302</b>       | <b>-</b>       | <b>246,477</b>   | <b>377,825</b>   | <b>624,302</b>   |
| Turbat             | Kech / Turbat      | 84,085               | -              | 28,853           | 55,232           | 84,085           |
|                    | Gwadar             | 26,348               | 90             | 7,697            | 18,741           | 26,438           |
|                    | Panjgoor           | 22,278               | -              | 9,595            | 12,683           | 22,278           |
|                    | Awaran             | 11,472               | -              | 4,995            | 6,477            | 11,472           |
|                    | Lasbela            | 50,947               | 2,982          | 26,844           | 27,085           | 53,929           |
|                    | <b>Sub Total</b>   | <b>195,130</b>       | <b>3,072</b>   | <b>77,984</b>    | <b>120,218</b>   | <b>198,202</b>   |
| 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            |
|                    | <b>Sub Total</b>   | <b>84,388</b>        | <b>-</b>       | <b>64,642</b>    | <b>19,746</b>    | <b>84,388</b>    |
| <b>Grand Total</b> |                    | <b>3,851,420</b>     | <b>7,244</b>   | <b>1,557,732</b> | <b>2,300,932</b> | <b>3,858,664</b> |

\* SPEG Project Area

\*\* Bahawalpur figures are separated from Bank from March 1<sup>st</sup>, 2011

Table 4: Cumulative Poverty Ranking % of CO Members as of June, 2025

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

\* SPEP Project Area

Table 5: Savings of CO (Rs. Million) as of June, 2025

| Hub Office         | District           | As of June, 2025 |               |                 |
|--------------------|--------------------|------------------|---------------|-----------------|
|                    |                    | 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            |
|                    | <b>Sub Total</b>   | <b>68.67</b>     | <b>64.02</b>  | <b>132.69</b>   |
| 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         | -                | -             | -               |
|                    | <b>Sub Total</b>   | <b>100.26</b>    | <b>36.43</b>  | <b>136.69</b>   |
| Bahawalpur**       | Bahawalpur         | -                | 7.73          | 7.73            |
|                    | Bahawalnagar       | -                | 10.00         | 10.00           |
|                    | <b>Sub Total</b>   | <b>-</b>         | <b>17.73</b>  | <b>17.73</b>    |
| R.Y.Khan*          | R.Y.Khan           | 284.58           | 21.61         | 306.19          |
|                    | <b>Sub Total</b>   | <b>284.58</b>    | <b>21.61</b>  | <b>306.19</b>   |
| D.G.Khan           | D.G.Khan           | 57.06            | 9.75          | 66.82           |
|                    | Rajanpur           | 107.39           | 8.21          | 115.60          |
|                    | <b>Sub Total</b>   | <b>164.46</b>    | <b>17.96</b>  | <b>182.42</b>   |
| 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            |
|                    | <b>Sub Total</b>   | <b>11.14</b>     | <b>5.01</b>   | <b>16.15</b>    |
| 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           |
|                    | <b>Sub Total</b>   | <b>13.67</b>     | <b>24.19</b>  | <b>37.86</b>    |
| Hyderabad          | Badin              | 23.58            | 11.32         | 34.90           |
|                    | Hyderabad          | 3.67             | 2.42          | 6.10            |
|                    | T. Muhammad Khan   | 5.00             | 2.13          | 7.13            |
|                    | Mirpurkhas         | 7.01             | 2.49          | 9.50            |
|                    | Matari             | -                | -             | -               |
|                    | T.Allah Yar        | 0.01             | 0.01          | 0.02            |
|                    | Sujawal            | -                | -             | -               |
|                    | Thatta             | 8.96             | 8.39          | 17.36           |
|                    | <b>Sub Total</b>   | <b>48.23</b>     | <b>26.77</b>  | <b>75.00</b>    |
| 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            |
|                    | <b>Sub Total</b>   | <b>8.34</b>      | <b>9.77</b>   | <b>18.11</b>    |
| NRSP-Bank***       | <b>NRSP –Bank</b>  | <b>584.45</b>    | <b>3.92</b>   | <b>588.37</b>   |
| 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            |
|                    | <b>Sub Total</b>   | <b>24.13</b>     | <b>9.09</b>   | <b>33.22</b>    |
| <b>Grand Total</b> |                    | <b>1,307.91</b>  | <b>236.51</b> | <b>1,544.42</b> |

\* SPEP Project Area

\* \*Bahawalpur figures are separated from Bank from March 1<sup>st</sup>, 2011

\*\*\*Saving withdrawn due to micro credit adjustments.

Table 6: District Wise Local Support Organizations (LSO) update as of June, 2025

| 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                | 121                | 928                  |
| 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           | 376,942            | 13,625           | 2,061        | 202,956           | 164,821           | 296,983           | 340,638            | 94,133             | 1,964,119            |
| %age of Organized H/H District                       | 46%               | 44%               | 65%                | 71%              |              | 69%               | 76%               | 60%               | 56%                | 34%                | 55%                  |
| Number of member organizations in LSO                |                   |                   |                    |                  |              |                   |                   |                   |                    |                    |                      |
| <b>Total</b>   | 10,273            | 20,681            | 20,894             | 860              |              | 13,291            | 10,112            | 17,965            | 15,671             | 6,629              | 116,376              |
| No. of VDOs  | 840               | 620               | 1,719              | 73               | 15           | 1,185             | 433               | 1,274             | 1,714              | 1,063              | 8,936                |
| <b>Total COs</b>                                     | 9,433             | 20,061            | 19,175             | 787              | 104          | 12,106            | 9,679             | 16,691            | 13,957             | 5,566              | 107,559              |
| No. of Male Cos                                      | 2,382             | 5,138             | 189                | 2                | -            | 875               | 5,744             | 4,782             | 504                | 1,729              | 21,345               |
| No. of Women COs                                     | 6,450             | 9,364             | 18,095             | 608              | 104          | 11,050            | 3,924             | 7,974             | 13,018             | 3,076              | 73,663               |
| No. of Mix COs                                       | 601               | 5,559             | 891                | 177              | -            | 181               | 11                | 3,935             | 435                | 761                | 12,551               |
| % Women and Mix COs in LSO                           | 75%               | 74%               | 99%                | 100%             | 100%         | 93%               | 41%               | 71%               | 96%                | 69%                | 80%                  |
| <b>LSO General Body members</b>                      |                   |                   |                    |                  |              |                   |                   |                   |                    |                    |                      |
| <b>Total</b>   | 3,628             | 19,181            | 3,994              | 194              | 28           | 7,722             | 2,484             | 4,756             | 4,279              | 2,704              | 48,970               |
| Men  | 983               | 8,194             | 75                 | 26               | -            | 392               | 1,618             | 2,304             | 1,125              | 1,228              | 15,945               |
| Women  | 2,645             | 10,987            | 3,919              | 168              | 28           | 7,330             | 866               | 2,452             | 3,154              | 1,476              | 33,025               |
| Women membership %age in GB                          | 73%               | 57%               | 98%                | 87%              |              | 95%               | 35%               | 52%               | 74%                | 55%                | 67%                  |
| <b>LSO Executive Body Members</b>                    |                   |                   |                    |                  |              |                   |                   |                   |                    |                    |                      |
| <b>Total</b>   | 1,023             | 1,198             | 860                | 40               | 11           | 147               | 1,033             | 1,975             | 2,540              | 481                | 9,308                |
| Men  | 526               | 486               | 25                 | 5                | 1            | 10                | 780               | 1,078             | 389                | 259                | 3,559                |
| Women  | 497               | 712               | 835                | 35               | 10           | 137               | 253               | 897               | 2,151              | 222                | 5,749                |
| 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                  |
| <b>Governance fund</b>                               |                   |                   |                    |                  |              |                   |                   |                   |                    |                    |                      |
| 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        |
| <b>Use of Governance fund</b>                        |                   |                   |                    |                  |              |                   |                   |                   |                    |                    |                      |
| 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           |
| <b>As CIF for Credit</b>                             | <b>24,568,000</b> | <b>99,120,000</b> | <b>104,600,000</b> | <b>1,000,000</b> | <b>-</b>     | <b>74,450,000</b> | <b>28,242,842</b> | <b>22,800,000</b> | <b>501,320,000</b> | <b>190,000,000</b> | <b>1,046,100,842</b> |
| <i>As Credit Revolving Fund From NRSP (millions)</i> | 24,568,000        | 11,520,000        | 11,600,000         | 1,000,000        | -            | 1,400,000         | 16,217,442        | 3,000,000         | -                  | 6,000,000          | 75,305,442           |
| <i>As Credit Revolving Fund from other Donors</i>    | -                 | 87,600,000        | 93,000,000         | -                | -            | 73,050,000        | 12,025,400        | 19,800,000        | 501,320,000        | 184,000,000        | 970,795,400          |
| <b>Management</b>                                    |                   |                   |                    |                  |              |                   |                   |                   |                    |                    |                      |
| LSO Registration status                              | 69                | 62                | 49                 | -                | -            | 38                | 52                | 122               | 106                | 39                 | 537                  |
| No. of VRPs contracted                               | -                 | 188               | 5                  | -                | -            | 99                | 147               | -                 | 559                | -                  | 998                  |

Table 7: CIF disbursement status as of June, 2025

|   | 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       |
| <b>Portfolio</b>                          |             |             |             |                |            |             |             |            |               |             |               |
| Total Disbursement(Rs.)                   | 184,639,300 | 635,381,164 | 807,402,000 | 27,767,000     | 10,660,000 | 788,952,785 | 733,248,470 | 82,381,452 | 1,582,022,276 | 494,400,500 | 5,346,854,947 |
| Disbursement to Men (Rs.)                 | 19,668,500  | 101,222,000 | 40,943,000  | 44,000         | -          | 18,334,000  | 535,014,470 | 44,751,952 | 40,000        | 36,245,500  | 796,263,422   |
| Disbursement to Women (Rs.)               | 164,970,800 | 534,159,164 | 766,459,000 | 27,723,000     | 10,660,000 | 770,618,785 | 198,234,000 | 37,629,500 | 1,581,982,276 | 458,155,000 | 4,550,591,525 |
| No.of Loans                               | 11,273      | 32,381      | 40,432      | 1,506          | 533        | 33,924      | 22,910      | 3,795      | 78,850        | 14,268      | 239,872       |
| No.of Loans (Men)                         | 1,340       | 4,970       | 1,691       | 4              | -          | 639         | 16,788      | 1,866      | 4             | 1,237       | 28,539        |
| No.of Loans (Women)                       | 9,933       | 27,411      | 38,741      | 1,502          | 533        | 33,285      | 6,122       | 1,929      | 78,846        | 13,031      | 211,333       |
| Current Portfolio (Rs.)                   | 1,402,167   | 63,816,829  | 55,500,882  | 7,700,000      | 341,776    | 17,681,329  | 22,800,924  | 2,830,577  | 248,980,517   | 105,144,805 | 526,199,806   |
| Active Loans                              | 216         | 3,833       | 3,629       | 308            | 83         | 999         | 761         | 185        | 13,340        | 4,743       | 28,097        |
| Active Loans (Men)                        | 50          | 522         | 227         | -              | -          | 47          | 654         | 112        | -             | 155         | 1,767         |
| Active Loans (Women)                      | 166         | 3,311       | 3,402       | 308            | 83         | 952         | 107         | 73         | 13,340        | 4,588       | 26,330        |

## Gender and Development

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

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

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

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

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

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



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

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

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

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

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

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

## Microfinance Enterprise Development Programme

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Table 8: MEDP Progress Overview as of June- 2025

|   |  |                 |           |                           |
|---|--|-----------------|-----------|---------------------------|
| Total Disbursement (Rs.)  |  | 377,608,797,521 |           |                           |
| Agriculture (Rs.)   |  | 104,669,465,721 |           |                           |
| Livestock (Rs.)   |  | 87,850,481,314  |           |                           |
| Enterprise (Rs.)  |  | 167,054,911,271 |           |                           |
| S.I.I.E (Rs.)   |  | 199,015,611     |           |                           |
| Tijarat (Rs.)   |  | 17,834,923,604  |           |                           |
| No. of Loans  |  | Men             | Women     | Total                     |
| Total Loans   |  | 4,460,969       | 6,152,737 | 10,613,706                |
| Agriculture   |  | 3,217,558       | 224,809   | 3,442,367                 |
| Livestock   |  | 573,861         | 2,000,054 | 2,573,915                 |
| Enterprise Development  |  | 658,404         | 3,694,266 | 4,352,670                 |
| Small Infrastructure Individual Enterprise (SIIE)   |  | 5,547           | 1179      | 6,726                     |
| Tijarat   |  | 5,599           | 232429    | 238,028                   |
| Beneficiary COs (including Credit Groups)   |  |                 |           | 1,283,432                 |
| Men   |  |                 |           | 219,703                   |
| Women   |  |                 |           | 1,017,463                 |
| Mixed   |  |                 |           | 46,266                    |
| No. of Active Loans   |  |                 |           | 609,786                   |
| Receivable From COs (Rs.)   |  |                 |           | 30,696,888,598            |
| 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, |  |                 |           | 50<br>(NRSP=38 + Bank=12) |
| (NRSP- Bank Districts: Bahawalnagar, Bahawalpur, Khanewal, Lodhran, Multan, Pak Pattan, Sahiwal, Tando Allah Yar, Toba Tek singh, Vehari, Shaheed Benazirabad & Matiari   |  |                 |           |                           |

Table 9: Active Loans and Receivable from Cos

| Districts           | Active Loans |         |         | Receivable from COs |
|---------------------|--------------|---------|---------|---------------------|
|                     | Men          | Women   | Total   |                     |
| RO-Rawalpindi       | 28,888       | 137,218 | 166,106 | 4,784,488,135       |
| Rawalpindi/ICT      | 28,891       | 35,800  | 64,691  | 1,683,355,540       |
| Attock              | 2,493        | 17,844  | 20,337  | 597,193,032         |
| Chakwal             | 138          | 13,050  | 13,188  | 35,988,908          |
| Gujrat              | 845          | 17,122  | 17,967  | 456,362,086         |
| Haripur             | 111          | 853     | 964     | 35,727,764          |
| Jhelum              | 7,334        | 37,123  | 44,457  | 960,510,864         |
| Mandi Bahaudin      | 447          | 17,282  | 17,729  | 483,122,923         |
| Muzia               | 1,225        | 520     | 1,745   | 52,041,237          |
| Hafizabad-APC       |              |         |         |                     |
| Talagang            | 336          | 5,905   | 6,241   | 145,637,818         |
| RO-Multan           | 1,837        | 10,307  | 12,144  | 346,007,479         |
| Lodhran             | 1,638        | 614     | 2,252   | 105,744,324         |
| Vehari              | 63           | 3,868   | 3,931   | 103,922,348         |
| Multan              | 6            | 2,147   | 2,153   | 44,507,921          |
| Khanewal            | 62           | 3,078   | 3,140   | 85,933,086          |
| RO-Sargodha         | 11,525       | 204,163 | 215,688 | 8,038,794,047       |
| Sargodha            | 1,810        | 35,891  | 37,701  | 1,338,679,835       |
| Khushab             | 742          | 23,625  | 24,367  | 445,338,042         |
| Bhakkar             | 1,122        | 11,056  | 12,178  | 414,208,955         |
| Rawal               |              | 22,738  | 22,738  | 759,038,252         |
| Hafizabad           | 1,823        | 10,087  | 11,910  | 487,725,727         |
| Chiniot             | 1,180        | 14,580  | 15,760  | 720,805,248         |
| Narwal              | 517          | 18,956  | 19,473  | 589,888,125         |
| Panipat             | 763          | 8,466   | 9,229   | 337,105,931         |
| Jhang               | 775          | 9,777   | 10,552  | 377,951,151         |
| Toba Tek Singh      | 854          | 7,115   | 7,969   | 286,721,796         |
| Sialkot             | 856          | 20,531  | 21,387  | 742,437,981         |
| Garnawala           | 922          | 23,231  | 24,153  | 871,045,574         |
| RO-Rahim Yar Khan   | 17,334       | 3,868   | 21,202  | 1,230,113,740       |
| Rahim Yar Khan      | 17,334       | 3,868   | 21,202  | 1,230,113,740       |
| RO-Bahawalpur       | 23,186       | 21,684  | 44,870  | 1,758,497,876       |
| D.G. Khan           | 2,445        | 9,430   | 11,875  | 620,838,246         |
| Muzaffargarh        | 2,478        | 1,383   | 3,861   | 149,402,445         |
| Layyah              | 319          | 2,848   | 3,167   | 87,362,346          |
| Bahawalpur          | 13,050       | 6,940   | 19,990  | 871,934,488         |
| Sahiwal Old         | -            | 534     | 534     | 21,509,341          |
| Bahawalpur Old      | -            | -       | -       | -                   |
| Bahawalnagar        | -            | -       | -       | -                   |
| RO-Lahore           | 6,843        | 18,039  | 24,882  | 878,039,200         |
| Nankana             | 1,405        | 5,791   | 7,196   | 366,744,403         |
| Sahiwal             | 1,768        | 3,473   | 5,241   | 152,072,126         |
| Sheikhupura         | 1,250        | 5,963   | 7,213   | 266,648,346         |
| Kasur               | 410          | 3,012   | 3,422   | 92,844,325          |
| RO-J&K              | 612          | 47,211  | 47,823  | 2,278,172,091       |
| Muzaffarabad        | 38           | 9,926   | 9,964   | 402,647,045         |
| Kotli               | 216          | 10,809  | 11,025  | 579,084,378         |
| Rawalakot           | 99           | 8,917   | 9,016   | 419,220,313         |
| Bhimber             | 32           | 3,754   | 3,786   | 168,769,030         |
| Mirpur              | 8            | 3,841   | 3,849   | 175,772,904         |
| Poonch              | 14           | 3,945   | 3,959   | 161,613,255         |
| Bagh                | 225          | 6,238   | 6,463   | 270,995,168         |
| RO-Mardan           | 1,797        | 135     | 1,932   | 134,671,599         |
| Chenab              | -            | -       | -       | -                   |
| Mardan              | -            | 5       | 5       | 167,138             |
| Mardan Matakand     | 793          | 44      | 837     | 59,636,231          |
| Swabi               | 359          | 50      | 409     | 34,777,825          |
| Swat                | -            | -       | -       | -                   |
| Nowshera            | 559          | 36      | 595     | 39,870,315          |
| Urban-Muzaffarabad  | -            | -       | -       | -                   |
| Muzaffarabad        | -            | -       | -       | -                   |
| Mardan Muzaffarabad | -            | -       | -       | -                   |
| Swabi Muzaffarabad  | -            | -       | -       | -                   |
| RO-Hyderabad        | 1,227        | 32,383  | 33,610  | 971,952,611         |
| Badin               | 155          | 2,479   | 2,634   | 78,874,780          |
| Thatta              | 80           | 3,516   | 3,596   | 88,814,537          |
| Hyderabad           | 430          | 6,361   | 6,791   | 220,863,038         |
| Urban-Hyderabad     | 287          | 9,749   | 10,036  | 297,368,680         |
| Nawabshah           | 46           | 1,086   | 1,132   | 34,722,240          |
| Sacchi              | 43           | 1,751   | 1,794   | 48,241,863          |
| Mirpurkhas          | 159          | 7,441   | 7,599   | 193,088,473         |
| RO-Turbat           | -            | -       | -       | -                   |
| Turbat              | -            | -       | -       | -                   |
| CLOSED              | 2            | 521     | 523     | 22,041,279          |
| Sialkot Old         | -            | -       | -       | -                   |
| Sahiwal Old         | -            | -       | -       | -                   |
| BRDP(BWP)           | 2            | 621     | 623     | 22,041,279          |
| Total               | 164,241      | 475,470 | 639,711 | 20,408,576,289      |

**Table 10: Credit Disbursement by type as of June, 2025**

| Type of Credit         | Amount (Rs.)           |                        |                        | Average Loan Size (Rs.) |
|------------------------|------------------------|------------------------|------------------------|-------------------------|
|                        | Men                    | Women                  | Total                  |                         |
| Agriculture Inputs     | 96,977,011,194         | 7,692,454,527          | 104,669,465,721        | 30,406                  |
| Livestock Development  | 15,727,575,763         | 72,122,905,551         | 87,850,481,314         | 34,131                  |
| Enterprise Development | 28,599,141,401         | 138,455,769,870        | 167,054,911,271        | 38,380                  |
| SIIE                   | 168,438,261            | 30,577,350             | 199,015,611            | 29,589                  |
| Tijarat                | 474,744,560            | 17,360,179,044         | 17,834,923,604         | 74,928                  |
| <b>Total</b>           | <b>141,946,911,179</b> | <b>235,661,886,342</b> | <b>377,608,797,521</b> | <b>35,577</b>           |

**Table 11: No. of Loans by Type as of June, 2025**

| Type of Loans          | Men              | %          | Women            | %          | Total             |
|------------------------|------------------|------------|------------------|------------|-------------------|
| Agriculture Inputs     | 3,217,558        | 30%        | 224,809          | 2%         | 3,442,367         |
| Livestock Development  | 573,861          | 5%         | 2,000,054        | 19%        | 2,573,915         |
| Enterprise Development | 658,404          | 6%         | 3,694,266        | 35%        | 4,352,670         |
| SIIE                   | 5,547            | 0%         | 1,179            | 0%         | 6,726             |
| Tijarat                | 5,599            | 0%         | 232,429          | 2%         | 238,028           |
| <b>Total</b>           | <b>4,460,969</b> | <b>42%</b> | <b>6,152,737</b> | <b>58%</b> | <b>10,613,706</b> |

**Table 12: No. of Active Borrowers by Type as of June, 2025**

| Types of Borrower      | Men            | %          | Women          | %          | Total          |
|------------------------|----------------|------------|----------------|------------|----------------|
| Agriculture Inputs     | 32,108         | 5%         | 6,562          | 1%         | 38,670         |
| Livestock Development  | 22,440         | 4%         | 111,889        | 18%        | 134,329        |
| Enterprise Development | 66,864         | 11%        | 320,887        | 53%        | 387,751        |
| SIIE                   | 1              | 0%         | 6              | 0%         | 7              |
| Tijarat                | 3,135          | 1%         | 45,894         | 8%         | 49,029         |
| <b>Total</b>           | <b>124,548</b> | <b>20%</b> | <b>485,238</b> | <b>80%</b> | <b>609,786</b> |

**Table 13: Portfolio by type as of June, 2025**

|                        | Men                   | %          | Women                 | %          | Total                 |
|------------------------|-----------------------|------------|-----------------------|------------|-----------------------|
| Agriculture Inputs     | 3,366,064,991         | 11%        | 586,380,072           | 2%         | 3,952,445,063         |
| Livestock Development  | 1,057,875,318         | 3%         | 3,534,991,409         | 12%        | 4,592,866,727         |
| Enterprise Development | 8,280,001,289         | 27%        | 11,270,687,919        | 37%        | 19,550,689,208        |
| SIIE                   | 18,618                | 0%         | 150,997               | 0%         | 169,615               |
| Tijarat                | 176,001,378.00        | 1%         | 2,424,716,607         | 8%         | 2,600,717,985         |
| <b>Total</b>           | <b>12,879,961,594</b> | <b>42%</b> | <b>17,816,927,004</b> | <b>58%</b> | <b>30,696,888,598</b> |

Table 14: Credit Disbursement by District as of June, 2025

| Districts         | By the end of March 2025 | During June 25        | Total                  |
|-------------------|--------------------------|-----------------------|------------------------|
| Rawalpindi/ICT    | 26,350,427,315           | 928,510,000           | 27,278,937,315         |
| Attock            | 10,844,210,440           | 294,815,000           | 11,139,025,440         |
| Chakwal           | 5,646,563,232            | 172,527,500           | 5,819,090,732          |
| Gujrat            | 5,469,344,500            | 238,875,000           | 5,708,219,500          |
| Haripur           | 142,425,000              | 6,360,000             | 148,785,000            |
| Jhelum            | 16,636,728,425           | 495,985,000           | 17,132,713,425         |
| Lodhran           | 591,145,908              | 181,820,000           | 772,965,908            |
| Mandi Bahauddin   | 8,092,215,500            | 210,775,000           | 8,302,990,500          |
| Vehari            | 662,214,000              | 258,058,000           | 920,272,000            |
| Murree            | 940,302,260              | 19,855,000            | 960,157,260            |
| Talagang          | 2,912,989,576            | 93,160,000            | 3,006,149,576          |
| Multan            | 254,215,500              | 111,030,000           | 365,245,500            |
| Chiniot           | 9,906,812,100            | 708,285,000           | 10,615,097,100         |
| Faisalabad        | 2,433,749,752            | 560,905,000           | 2,994,654,752          |
| Jhang             | 3,781,828,788            | 410,389,000           | 4,192,217,788          |
| Layya             | 1,468,583,466            | 104,460,000           | 1,573,043,466          |
| Muzaffargarh      | 2,032,425,920            | 103,293,000           | 2,135,718,920          |
| Narowal           | 8,277,277,550            | 457,105,000           | 8,734,382,550          |
| Sahiwal           | 1,147,467,650            | 237,680,000           | 1,385,147,650          |
| Sialkot           | 10,085,648,510           | 531,545,000           | 10,617,193,510         |
| Toba Tek Singh    | 1,803,401,300            | 254,810,000           | 2,058,211,300          |
| Sargodha          | 26,989,970,233           | 1,039,980,000         | 28,029,950,233         |
| Khushab           | 16,062,496,814           | 722,735,000           | 16,785,231,814         |
| Bhakkar           | 12,891,062,533           | 492,580,000           | 13,383,642,533         |
| Mianwali          | 17,077,511,170           | 722,125,000           | 17,799,636,170         |
| Hafizabad         | 9,923,025,300            | 925,650,000           | 10,848,675,300         |
| Okara             | 812,493,750              | 238,720,000           | 1,051,213,750          |
| Pakpattan         | 905,043,810              | 177,610,000           | 1,082,653,810          |
| Gujranwala        | 13,171,709,750           | 749,245,000           | 13,920,954,750         |
| Bahawalpur        | 16,030,472,420           | -                     | 16,030,472,420         |
| Bahawalpur-Do     | 84,542,000               | 43,045,000            | 127,587,000            |
| Bahawalnagar      | 75,764,000               | 14,880,000            | 90,644,000             |
| Khanewal          | 436,513,000              | 100,945,000           | 537,458,000            |
| Sahiwal Old       | 7,314,319,600            | -                     | 7,314,319,600          |
| Rahim Yar Khan    | 24,922,527,168           | 691,591,000           | 25,614,118,168         |
| D.G.Khan          | 16,099,665,830           | 528,294,000           | 16,627,959,830         |
| Rajapur           | 19,405,713,545           | 632,719,000           | 20,038,432,545         |
| Nankana           | 1,288,467,957            | 224,350,000           | 1,512,817,957          |
| Kasur             | 414,720,000              | 81,145,000            | 495,865,000            |
| Sheikhupura       | 2,997,340,545            | 351,230,000           | 3,348,570,545          |
| Shah Kot          | 3,121,958,100            | 281,060,000           | 3,403,018,100          |
| Malakand          | 560,937,900              | 343,000               | 561,280,900            |
| Urban-Malakand    | 278,926,725              | -                     | 278,926,725            |
| Charsadda         | 302,898,730              | -                     | 302,898,730            |
| Nowshera          | 165,663,000              | 24,736,000            | 190,399,000            |
| Mardan-Malakand   | 1,401,501,930            | 27,378,000            | 1,428,879,930          |
| Swabi             | 462,859,500              | 30,973,000            | 493,832,500            |
| Swat              | 137,748,000              | -                     | 137,748,000            |
| Rawalakot         | 5,772,717,135            | 199,135,000           | 5,971,852,135          |
| Kotli             | 9,423,072,100            | 240,975,000           | 9,664,047,100          |
| Bhimber           | 2,609,025,337            | 62,190,000            | 2,671,215,337          |
| Mirpur            | 2,404,046,933            | 80,915,000            | 2,484,961,933          |
| Plandri           | 2,497,598,450            | 82,015,000            | 2,579,613,450          |
| Bagh              | 4,850,147,900            | 174,635,000           | 5,024,782,900          |
| Muzaffarabad      | 3,800,902,354            | 205,650,000           | 4,006,552,354          |
| Badin             | 1,887,348,241            | 43,550,000            | 1,930,898,241          |
| Thatta            | 1,357,910,100            | 36,587,000            | 1,394,497,100          |
| Hyderabad         | 2,986,185,790            | 87,140,000            | 3,073,325,790          |
| ILO-Hyderabad     | 1,005,800                | -                     | 1,005,800              |
| Nawabshah         | 212,316,000              | 13,115,000            | 225,431,000            |
| Sanghar           | 270,785,440              | 23,400,000            | 294,185,440            |
| Urban-Hyderabad   | 6,474,512,790            | 107,780,000           | 6,582,292,790          |
| Matari            | 952,519,000              | -                     | 952,519,000            |
| Mirpurkhas        | 2,908,439,357            | 83,285,000            | 2,991,724,357          |
| Turbat            | 225,049,100              | -                     | 225,049,100            |
| Malakand Murabaha | 3,535,450                | -                     | 3,535,450              |
| Mardan Murabaha   | 14,597,208               | -                     | 14,597,208             |
| Swabi Murabaha    | 30,635,416               | (17,560,000)          | 13,075,416             |
| BRDP(BWP)         | 12,930,500               | -                     | 12,930,500             |
| Mardan            | 34,571,418               | -                     | 34,571,418             |
| Sialkot Old       | 158,727,200              | -                     | 158,727,200            |
| <b>Total</b>      | <b>361,704,409,021</b>   | <b>15,904,388,500</b> | <b>377,608,797,521</b> |



**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<br>July-14 to June-25 | Target<br>as of June 25 | Achievements<br>as of June 25 | Achievements<br>(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

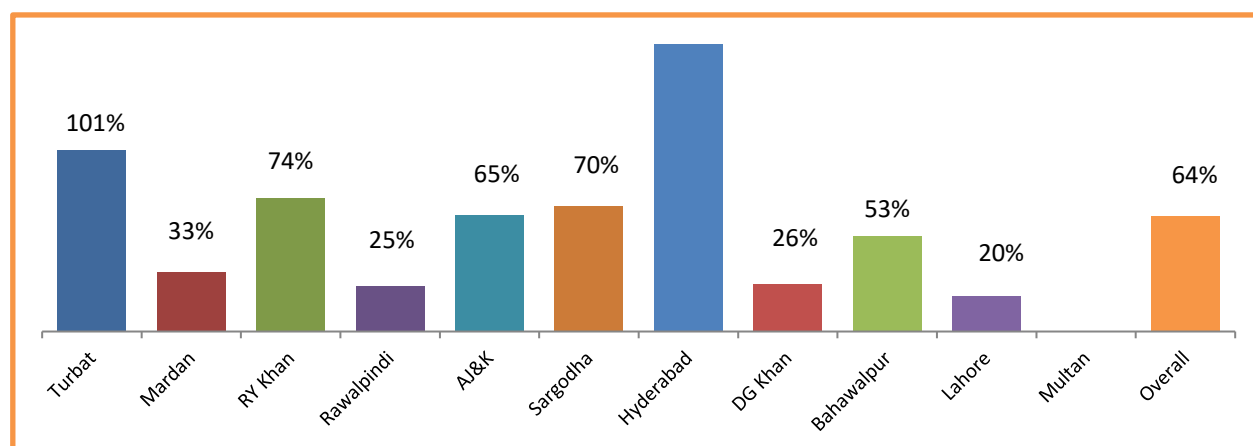
Following are the main achievements of the micro insurance programme

- 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 June 2025**

|   | During the Month  | Cumulative           |
|---|-------------------|----------------------|
| <b>Total # of Person Insured</b>        | <b>115,734</b>    | <b>6,555,016</b>     |
| <b>Total # of Insurance Cases</b>       | <b>147,674</b>    | <b>8,547,956</b>     |
| <b>Total # of Beneficiaries</b>         | <b>308,822</b>    | <b>14,179,903</b>    |
| Men                                     | 165,995           | 7,191,481            |
| Women                                   | 142,827           | 6,988,422            |
| Active Cases                            |                   | 579,208              |
| Active Dependents                       |                   | 500,477              |
| Total Active                            |                   | 1,079,685            |
| <b>Premium Collected (Rs.)</b>          | <b>15,690,361</b> | <b>1,199,893,894</b> |
| <b>Total # of Claims received at HO</b> | <b>377</b>        | <b>71,018</b>        |
| Claims Approved                         | 306               | 56,571               |
| Claims in verification process          |                   | 9,614                |
| Claims Rejected                         |                   | 4,833                |
| Claims Reimbursed to the Clients        | 306               | 56,571               |
| <b>Amount Reimbursed (Rs.)</b>          | <b>6,184,791</b>  | <b>772,942,537</b>   |

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



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

| Region             | Insurance Clients (Dependents Included) |                  |
|--------------------|---|------------------|
|                    | During the Month                        | Cumulative       |
| Turbat             | -                                       | 10,049           |
| Mardan             | 1,435                                   | 126,819          |
| Rahim Yar Khan     | 1,868                                   | 188,648          |
| Rawalpindi         | 28,747                                  | 1,202,850        |
| AJ&K               | 6,418                                   | 479,091          |
| Sargodha           | 46,676                                  | 2,204,550        |
| Hyderabad          | 6,025                                   | 846,527          |
| DG Khan            | 9,579                                   | 373,838          |
| Bahawalpur         | -                                       | 953,894          |
| Lahore             | 9,574                                   | 116,447          |
| Multan             | 5,412                                   | 52,303           |
| <b>Grand Total</b> | <b>115,734</b>                          | <b>6,555,016</b> |

Table 18: Region wise insurance cases and premium collected as of June, 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                   | 112,641          | 23,626           | 136,267          | 17,272,610           | 962              | 4,534            | 141,763             |
| Rahim Yar Khan           | 456,017          | 42,117           | 498,134          | 68,698,620           | 38,098           | 268,633          | 804,865             |
| Rawalpindi               | 433,316          | 1,242,542        | 1,675,858        | 234,863,570          | 684,615          | 133,180          | 2,493,653           |
| Muzaffarabad             | 80,677           | 492,102          | 572,779          | 78,323,643           | 300,232          | 27,494           | 900,505             |
| Sargodha                 | 314,545          | 2,601,836        | 2,916,381        | 396,163,966          | 1,695,402        | 145,764          | 4,757,547           |
| Hyderabad                | 76,425           | 516,496          | 592,921          | 132,571,402          | 625,498          | 198,394          | 1,416,813           |
| DG Khan                  | 584,325          | 189,761          | 774,086          | 97,161,006           | 119,222          | 225,037          | 1,118,345           |
| Bahawalpur               | 1,176,121        | 55,788           | 1,231,909        | 155,989,840          | 370,875          | 695,939          | 2,298,723           |
| Lahore                   | 39,518           | 66,123           | 105,641          | 13,169,624           | 48,541           | 18,562           | 172,744             |
| Multan                   | 2,394            | 34,177           | 36,571           | 4,399,513            | 27,051           | 1,249            | 64,871              |
| <b>Grand Total</b>       | <b>3,278,709</b> | <b>5,269,247</b> | <b>8,547,956</b> | <b>1,199,893,894</b> | <b>3,912,772</b> | <b>1,719,175</b> | <b>14,179,903</b>   |
| <b>During June, 2025</b> |                  |                  |                  |                      |                  |                  |                     |
| Region                   | Insurance Cases  |                  | Total Cases      | Premium collected    | Dependents       |                  | Total Beneficiaries |
|                          | Male             | Female           |                  |                      | Male             | Female           |                     |
| Turbat                   | -                | -                | -                | -                    | -                | -                | -                   |
| Mardan                   | 880              | 63               | 943              | 100,194              | 71               | 1,015            | 2,029               |
| Rahim Yar Khan           | 4,699            | 392              | 5,091            | 540,919              | 505              | 3,453            | 9,049               |
| Rawalpindi               | 9,602            | 32,476           | 42,078           | 4,470,786            | 39,958           | 9,440            | 91,476              |
| Muzaffarabad             | 70               | 10,631           | 10,701           | 1,136,982            | 9,909            | 92               | 20,702              |
| Sargodha                 | 6,312            | 45,377           | 51,689           | 5,491,956            | 56,449           | 6,322            | 114,460             |
| Hyderabad                | 341              | 7,049            | 7,390            | 785,187              | 8,754            | 381              | 16,525              |
| DG Khan                  | 11,777           | 4,948            | 16,725           | 1,263,187            | 5,662            | 9,966            | 32,353              |
| Bahawalpur               | -                | -                | -                | -                    | -                | -                | -                   |
| Lahore                   | 3,436            | 4,528            | 7,964            | 846,175              | 3,857            | 2,092            | 13,913              |
| Multan                   | 835              | 4,258            | 5,093            | 1,054,975            | 2,878            | 344              | 8,315               |
| <b>Grand Total</b>       | <b>37,952</b>    | <b>109,722</b>   | <b>147,674</b>   | <b>15,690,361</b>    | <b>128,043</b>   | <b>33,105</b>    | <b>308,822</b>      |

Table 19: Amount Reimbursed against claims as of June 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                   | 806              | 644              | 150            | 644                   | 5,750,443          |
| Rahim Yar Khan           | 4,033            | 3,601            | 343            | 3,601                 | 50,924,211         |
| Rawalpindi               | 5,254            | 3,384            | 110            | 3,384                 | 59,150,694         |
| Muzaffarabad             | 4,775            | 3,798            | 350            | 3,798                 | 50,704,022         |
| Sargodha                 | 25,124           | 19,305           | 2,895          | 19,305                | 277,685,415        |
| Hyderabad                | 18,846           | 15,200           | 744            | 15,200                | 215,705,062        |
| DG Khan                  | 2,229            | 1,837            | 181            | 1,837                 | 25,487,436         |
| Bahawalpur               | 9,424            | 8,526            | 3              | 8,526                 | 83,247,020         |
| Lahore                   | 280              | 158              | 5              | 158                   | 2,615,261          |
| Multan                   | 95               | 18               | 1              | 18                    | 380,921            |
| <b>Grand Total</b>       | <b>71,018</b>    | <b>56,571</b>    | <b>4,833</b>   | <b>56,571</b>         | <b>772,942,537</b> |
| <b>During June, 2025</b> |                  |                  |                |                       |                    |
| Region                   | Claims Detail    |                  | Claim Rejected | Claim Paid to clients | Amount Reimbursed  |
|                          | Claims Processed | Claim Reimbursed |                |                       |                    |
| Turbat                   | -                | -                | -              | -                     | -                  |
| Mardan                   | -                | -                | -              | -                     | -                  |
| Rahim Yar Khan           | 17               | 13               | -              | 13                    | 265,000            |
| Rawalpindi               | 128              | 119              | -              | 119                   | 2,470,000          |
| Muzaffarabad             | 33               | 47               | -              | 47                    | 935,638            |
| Sargodha                 | 97               | 58               | -              | 58                    | 1,155,637          |
| Hyderabad                | 38               | 32               | -              | 32                    | 621,516            |
| DG Khan                  | 8                | 11               | (1)            | 11                    | 204,079            |
| Bahawalpur               | -                | -                | -              | -                     | -                  |
| Lahore                   | 18               | 15               | -              | 15                    | 292,000            |
| Multan                   | 38               | 11               | 1              | 11                    | 240,921            |
| <b>Grand Total</b>       | <b>377</b>       | <b>306</b>       | <b>-</b>       | <b>306</b>            | <b>6,184,791</b>   |

## 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 June, 2025

## Operational Management Units [Part 1]

|                                | FAISALABAD 1  | FAISALABAD 2  | FAISALABAD 3  | FAISALABAD 4  | FAISALABAD 5  | FAISALABAD 6  | GUJRANWALA    | GUJRANWALA 2  |
|--------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Number of Credit Cases         | 113,577       | 121,436       | 122,673       | 112,880       | 117,799       | 118,076       | 61,616        | 70,715        |
| Amount Disbursed (Rs.)         | 2,924,825,000 | 3,291,638,500 | 3,289,569,000 | 2,884,358,000 | 2,941,194,500 | 3,079,782,000 | 1,954,278,000 | 2,192,244,000 |
| Amount Recovered (Rs.)         | 3,265,671,006 | 3,690,518,065 | 3,691,589,105 | 3,255,267,589 | 3,300,667,164 | 3,469,893,650 | 2,173,941,370 | 2,412,994,160 |
| Principal Recovered (Rs.)      | 2,789,421,448 | 3,163,760,445 | 3,162,598,273 | 2,796,240,648 | 2,825,741,916 | 2,971,957,008 | 1,846,327,529 | 2,059,495,718 |
| Service Charge Recovered (Rs.) | 475,865,145   | 526,404,805   | 528,719,567   | 458,704,117   | 474,558,285   | 497,595,376   | 327,492,122   | 353,313,229   |
| Excess recovered (Rs.)         | 384,413       | 352,815       | 271,265       | 322,824       | 366,963       | 341,266       | 121,719       | 185,213       |
| Principal Balance (Rs.)        | 2,789,421,448 | 3,163,760,445 | 3,162,598,273 | 2,796,240,648 | 2,825,741,916 | 2,971,957,008 | 1,846,327,529 | 2,059,495,718 |
| Current Cases                  | 3,359         | 3,667         | 4,163         | 2,211         | 3,171         | 3,228         | 3,081         | 3,890         |
| Closed Cases                   | 107,976       | 116,451       | 118,068       | 109,394       | 113,326       | 113,974       | 57,802        | 65,922        |
| Expired Cases                  | 48            | 22            | 109           | 63            | 81            | 91            | 184           | -             |
| Cumulative Recovery Rate       | 98.71%        | 99.28%        | 99.71%        | 99.16%        | 99.07%        | 99.43%        | 99.07%        | 99.25%        |
| On time Collection Rate        | 100.00%       | 99.91%        | 99.81%        | 99.92%        | 99.44%        | 100.00%       | 97.45%        | 100.00%       |

## 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         | 51,794        | 120,091       | 114,786       | 85,482        | 88,441        | 69,948        | 66,679        | 80,129        |
| Amount Disbursed (Rs.)         | 1,691,430,000 | 3,089,018,569 | 2,773,139,500 | 2,076,471,000 | 2,272,786,500 | 1,979,940,000 | 1,924,758,000 | 2,383,683,000 |
| Amount Recovered (Rs.)         | 1,890,567,587 | 3,440,792,020 | 3,111,663,701 | 2,337,852,773 | 2,542,243,921 | 2,206,167,333 | 2,119,829,850 | 2,649,060,486 |
| Principal Recovered (Rs.)      | 1,615,311,955 | 2,949,181,891 | 2,666,221,918 | 2,002,110,895 | 2,172,766,976 | 1,893,900,860 | 1,806,523,615 | 2,271,192,277 |
| Service Charge Recovered (Rs.) | 275,106,343   | 491,166,146   | 445,070,878   | 335,495,309   | 369,195,229   | 311,957,450   | 312,989,618   | 377,578,580   |
| Excess recovered (Rs.)         | 149,289       | 443,983       | 370,905       | 246,569       | 281,716       | 309,023       | 316,617       | 289,629       |
| Principal Balance (Rs.)        | 1,615,311,955 | 2,949,181,891 | 2,666,221,918 | 2,002,110,895 | 2,172,766,976 | 1,893,900,860 | 1,806,523,615 | 2,271,192,277 |
| Current Cases                  | 2,620         | 4,567         | 3,394         | 2,302         | 3,084         | 2,181         | 2,590         | 3,200         |
| Closed Cases                   | 48,873        | 115,480       | 111,209       | 83,052        | 85,203        | 66,431        | 62,285        | 76,294        |
| Expired Cases                  | 51            | 2             | 19            | 26            | 75            | 226           | 7             | 90            |
| Cumulative Recovery Rate       | 99.65%        | 99.99%        | 99.92%        | 99.88%        | 99.86%        | 98.92%        | 98.46%        | 99.51%        |
| On time Collection Rate        | 83.51%        | 100.00%       | 100.00%       | 100.00%       | 100.00%       | 99.23%        | 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         | 9,290       | 17,578      | 7,608       | 8,318       | 86,433        | 40,837        | 101,421       | 46,095        | 49,487        | 93,431        | 84,473        |
| Amount Disbursed (Rs.)         | 412,063,000 | 761,106,000 | 333,519,000 | 348,373,000 | 2,507,625,000 | 1,370,574,000 | 2,733,697,000 | 1,357,274,500 | 1,393,586,000 | 2,519,117,000 | 2,344,865,500 |
| Amount Recovered (Rs.)         | 439,244,320 | 801,193,826 | 353,303,813 | 369,858,187 | 2,793,930,403 | 1,522,063,614 | 3,040,989,448 | 1,511,920,420 | 1,560,869,498 | 2,808,952,605 | 2,597,879,832 |
| Principal Recovered (Rs.)      | 372,968,924 | 682,061,754 | 301,239,915 | 315,236,877 | 2,379,814,362 | 1,295,301,572 | 2,592,205,545 | 1,286,876,263 | 1,333,007,216 | 2,396,542,806 | 2,218,555,335 |
| Service Charge Recovered (Rs.) | 66,242,079  | 119,049,833 | 52,012,088  | 54,544,201  | 413,840,458   | 226,646,900   | 448,498,190   | 224,873,238   | 227,660,576   | 412,060,808   | 379,155,995   |
| Excess recovered (Rs.)         | 33,317      | 82,239      | 51,810      | 77,109      | 275,583       | 115,142       | 285,713       | 170,919       | 201,706       | 348,991       | 168,502       |
| Principal Balance (Rs.)        | 372,968,924 | 682,061,754 | 301,239,915 | 315,236,877 | 2,379,814,362 | 1,295,301,572 | 2,592,205,545 | 1,286,876,263 | 1,333,007,216 | 2,396,542,806 | 2,218,555,335 |
| Current Cases                  | 1,185       | 2,233       | 825         | 893         | 3,757         | 2,012         | 4,170         | 1,979         | 1,848         | 3,595         | 3,509         |
| Closed Cases                   | 7,978       | 15,042      | 6,615       | 7,194       | 81,682        | 38,072        | 96,226        | 43,675        | 47,285        | 88,621        | 79,769        |
| Expired Cases                  | 24          | 278         | 69          | 12          | 582           | 66            | 96            | 18            | 156           | 67            | 44            |
| Cumulative Recovery Rate       | 99.36%      | 98.54%      | 98.70%      | 98.80%      | 98.65%        | 98.83%        | 99.32%        | 99.56%        | 99.40%        | 99.36%        | 99.28%        |
| On time Collection Rate        | 99.65%      | 99.39%      | 100.00%     | 98.96%      | 93.40%        | 99.52%        | 100.00%       | 100.00%       | 96.62%        | 99.20%        | 98.95%        |

**Operational Management Units [Part 4]**

|                                | MULTAN 3      | MULTAN 4      | QASOOR      | PATTOKI     | HAFIZABAD   | SHEIKHUPURA | NAROWAL     | KARACHI 1     | KARACHI 2     | Grand Total    |
|--------------------------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|---------------|---------------|----------------|
| Number of Credit Cases         | 106,161       | 146,333       | 10,144      | 8,705       | 15,013      | 20,217      | 12,782      | 74,245        | 78,665        | 2,533,358      |
| Amount Disbursed (Rs.)         | 3,034,117,000 | 4,141,645,000 | 439,288,000 | 363,483,000 | 655,966,000 | 942,536,000 | 561,471,000 | 1,920,623,000 | 2,060,212,000 | 70,950,256,569 |
| Amount Recovered (Rs.)         | 3,361,648,901 | 4,614,774,962 | 460,339,550 | 388,074,709 | 716,839,437 | 992,165,114 | 600,156,764 | 2,165,485,962 | 2,319,643,909 | 78,978,055,054 |
| Principal Recovered (Rs.)      | 2,874,505,090 | 3,944,763,017 | 390,282,538 | 329,601,265 | 605,358,755 | 842,407,673 | 507,891,549 | 1,850,239,679 | 1,985,669,405 | 67,497,282,912 |
| Service Charge Recovered (Rs.) | 486,884,049   | 669,572,005   | 70,024,111  | 58,443,701  | 111,443,180 | 149,701,682 | 92,225,413  | 315,029,601   | 333,692,810   | 11,472,813,117 |
| Excess recovered (Rs.)         | 259,762       | 439,940       | 32,901      | 29,743      | 37,502      | 55,759      | 39,802      | 216,682       | 281,694       | 7,959,025      |
| Principal Balance (Rs.)        | 2,874,505,090 | 3,944,763,017 | 390,282,538 | 329,601,265 | 605,358,755 | 842,407,673 | 507,891,549 | 1,850,239,679 | 1,985,669,405 | 67,497,282,912 |
| Current Cases                  | 3,383         | 5,218         | 1,482       | 875         | 1,923       | 3,051       | 1,863       | 2,034         | 2,351         | 98,894         |
| Closed Cases                   | 99,915        | 138,624       | 8,578       | 7,462       | 12,703      | 16,771      | 10,808      | 71,886        | 76,159        | 2,406,805      |
| Expired Cases                  | 75            | 135           | 4           | 17          | 398         | 170         | 36          | 64            | 58            | 3,463          |
| Cumulative Recovery Rate       | 98.11%        | 98.95%        | 99.70%      | 98.01%      | 97.25%      | 98.92%      | 99.59%      | 99.65%        | 99.82%        | 99.16%         |
| On time Collection Rate        | 100.00%       | 99.82%        | 100.00%     | 87.53%      | 58.48%      | 98.96%      | 100.00%     | 100.00%       | 100.00%       | 97.49%         |

## 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 June 25**

| Programme Activities                                      | Men              | Women            | Total            |
|---|------------------|------------------|------------------|
| Community Management Training Programme (CMTTP)           | 142,430          | 342,774          | 485,204          |
| Natural Resource Management Training Programme (NRMTTP)   | 30,532           | 37,942           | 68,474           |
| Social Sector Training Programme (SSTP)                   | 218,180          | 212,247          | 430,427          |
| Physical Infrastructure and Technology Development (PITD) | 21,201           | 6,304            | 27,505           |
| Enterprise Development Training Programme (EDTP)          | 21,296           | 108,774          | 130,070          |
| Vocational Training Programme (VTP)                       | 43,838           | 65,148           | 108,986          |
| Occupational Training Programme (OTP)                     | 7,300            | 72,086           | 79,386           |
| Refresher Courses   | 25,801           | 20,299           | 46,100           |
| Activist Workshops  | 1,302,426        | 2,330,054        | 3,632,480        |
| Subject Specialist Workshops                              | 219,769          | 174,992          | 394,761          |
| Exposure Visits   | 10,104           | 9,512            | 19,616           |
| World Bank - JSDF Project                                 | 52,489           | 30,906           | 83,395           |
| <b>Grand Total</b>  | <b>2,095,366</b> | <b>3,411,038</b> | <b>5,506,404</b> |

**Table 22: NRSP Programme Level Summary of Staff Trainings as of June, 2025**

| 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   | 3,020 | 998   | 4,018 |
| 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  | 2,491 | 747   | 3,238 |
| 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   | 22,305        | 13,019        | 35,324         |
| 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   | 203           | 138           | 341            |
| 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            |
| <b>Total</b>   | <b>72,936</b> | <b>38,221</b> | <b>111,157</b> |

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

Table 23: Region wise Summary of Community &amp; Staff Training by type as of June, 2025

| Programme Activities         | MZB            | HYD              | RWP            | TBT            | DGK            | RYK            | MRD            | BWP            | SRD            | MTN        | LHR           | Other*        | H/O           | Closed        | Total            |
|------------------------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------|---------------|---------------|---------------|---------------|------------------|
| <b>Managerial Training</b>   | <b>28,559</b>  | <b>98,203</b>    | <b>39,817</b>  | <b>57,595</b>  | <b>56,103</b>  | <b>9,098</b>   | <b>18,445</b>  | <b>124,301</b> | <b>49,855</b>  | -          | <b>81</b>     | <b>46,240</b> | <b>274</b>    | <b>2,733</b>  | <b>531,304</b>   |
| Men                          | 13,689         | 16,723           | 16,248         | 21,850         | 7,060          | 4,209          | 8,899          | 25,368         | 23,143         | -          | -             | 28,750        | 83            | 2,209         | 168,231          |
| Women                        | 14,870         | 81,480           | 23,569         | 35,745         | 49,043         | 4,889          | 9,546          | 98,933         | 26,712         | -          | 81            | 17,490        | 191           | 524           | 363,073          |
| <b>NRM-A Training</b>        | <b>4,845</b>   | <b>28,615</b>    | <b>8,010</b>   | <b>3,050</b>   | <b>3,539</b>   | <b>58</b>      | <b>8,076</b>   | <b>5,365</b>   | <b>5,315</b>   | -          | -             | <b>395</b>    | <b>96</b>     | <b>1,110</b>  | <b>68,474</b>    |
| 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           |
| <b>NRM-B Training</b>        | <b>19,239</b>  | <b>85,967</b>    | <b>33,551</b>  | <b>34,090</b>  | <b>73,655</b>  | <b>16,507</b>  | <b>39,854</b>  | <b>34,660</b>  | <b>49,162</b>  | <b>218</b> | <b>184</b>    | <b>108</b>    | <b>319</b>    | <b>7,247</b>  | <b>394,761</b>   |
| Men                          | 8,769          | 44,192           | 20,130         | 12,959         | 39,010         | 11,934         | 14,454         | 29,078         | 34,866         | 218        | 184           | 64            | 315           | 3,596         | 219,769          |
| Women                        | 10,470         | 41,775           | 13,421         | 21,131         | 34,645         | 4,573          | 25,400         | 5,582          | 14,296         | -          | -             | 44            | 4             | 3,651         | 174,992          |
| <b>NRM Training</b>          | <b>24,084</b>  | <b>114,582</b>   | <b>41,561</b>  | <b>37,140</b>  | <b>77,194</b>  | <b>16,565</b>  | <b>47,930</b>  | <b>40,025</b>  | <b>54,477</b>  | <b>218</b> | <b>184</b>    | <b>503</b>    | <b>415</b>    | <b>8,357</b>  | <b>463,235</b>   |
| Men                          | 11,116         | 53,096           | 22,865         | 15,074         | 41,962         | 11,992         | 17,677         | 33,296         | 38,013         | 218        | 184           | 396           | 379           | 4,033         | 250,301          |
| Women                        | 12,968         | 61,486           | 18,696         | 22,066         | 35,232         | 4,573          | 30,253         | 6,729          | 16,464         | -          | -             | 107           | 36            | 4,324         | 212,934          |
| <b>Vocational-A Training</b> | <b>8,576</b>   | <b>21,657</b>    | <b>11,590</b>  | <b>7,674</b>   | <b>14,406</b>  | <b>2,712</b>   | <b>6,589</b>   | <b>5,718</b>   | <b>13,931</b>  | -          | -             | <b>14,182</b> | <b>271</b>    | <b>1,680</b>  | <b>108,986</b>   |
| Men                          | 4,683          | 5,677            | 2,995          | 2,640          | 4,570          | 1,380          | 3,495          | 3,313          | 5,261          | -          | -             | 9,405         | 131           | 288           | 43,838           |
| Women                        | 3,893          | 15,980           | 8,595          | 5,034          | 9,836          | 1,332          | 3,094          | 2,405          | 8,670          | -          | -             | 4,777         | 140           | 1,392         | 65,148           |
| <b>Vocational-B Training</b> | <b>4,277</b>   | <b>7,581</b>     | <b>24,254</b>  | <b>671</b>     | <b>17,463</b>  | <b>1,704</b>   | <b>3,122</b>   | <b>914</b>     | <b>18,825</b>  | -          | -             | <b>15</b>     | <b>195</b>    | <b>365</b>    | <b>79,386</b>    |
| Men                          | 655            | 1,450            | 634            | 332            | 3,183          | 346            | 329            | 45             | 206            | -          | -             | 11            | 93            | 16            | 7,300            |
| Women                        | 3,622          | 6,131            | 23,620         | 339            | 14,280         | 1,358          | 2,793          | 869            | 18,619         | -          | -             | 4             | 102           | 349           | 72,086           |
| <b>Vocational Training</b>   | <b>12,853</b>  | <b>29,238</b>    | <b>35,844</b>  | <b>8,345</b>   | <b>31,869</b>  | <b>4,416</b>   | <b>9,711</b>   | <b>6,632</b>   | <b>32,756</b>  | -          | -             | <b>14,197</b> | <b>466</b>    | <b>2,045</b>  | <b>188,372</b>   |
| Men                          | 5,338          | 7,127            | 3,629          | 2,972          | 7,753          | 1,726          | 3,824          | 3,358          | 5,467          | -          | -             | 9,416         | 224           | 304           | 51,138           |
| Women                        | 7,515          | 22,111           | 32,215         | 5,373          | 24,116         | 2,690          | 5,887          | 3,274          | 27,289         | -          | -             | 4,781         | 242           | 1,741         | 137,234          |
| <b>SSS Training</b>          | <b>54,276</b>  | <b>26,608</b>    | <b>23,906</b>  | <b>18,046</b>  | <b>27,632</b>  | <b>238,834</b> | <b>3,134</b>   | <b>14,032</b>  | <b>16,880</b>  | <b>249</b> | <b>37</b>     | <b>6,738</b>  | -             | <b>55</b>     | <b>430,427</b>   |
| Men                          | 42,234         | 11,036           | 11,710         | 8,755          | 16,051         | 114,381        | 1,637          | 4,174          | 5,607          | 43         | -             | 2,552         | -             | -             | 218,180          |
| Women                        | 12,042         | 15,572           | 12,196         | 9,291          | 11,581         | 124,453        | 1,497          | 9,858          | 11,273         | 206        | 37            | 4,186         | -             | 55            | 212,247          |
| <b>Activist Workshop</b>     | <b>184,594</b> | <b>985,076</b>   | <b>193,600</b> | <b>677,306</b> | <b>265,013</b> | <b>538,594</b> | <b>303,972</b> | <b>191,961</b> | <b>245,585</b> | <b>464</b> | <b>13,172</b> | <b>28,719</b> | <b>264</b>    | <b>4,160</b>  | <b>3,632,480</b> |
| Men                          | 90,944         | 335,100          | 65,601         | 161,937        | 65,077         | 288,148        | 168,685        | 49,973         | 65,073         | 148        | 6,255         | 1,901         | 69            | 3,515         | 1,302,426        |
| Women                        | 93,650         | 649,976          | 127,999        | 515,369        | 199,936        | 250,446        | 135,287        | 141,988        | 180,512        | 316        | 6,917         | 26,818        | 195           | 645           | 2,330,054        |
| <b>Exposure Visits</b>       | <b>115</b>     | <b>551</b>       | <b>144</b>     | <b>2,279</b>   | <b>6,680</b>   | -              | <b>620</b>     | <b>4,065</b>   | <b>3,901</b>   | -          | <b>18</b>     | <b>1,243</b>  | -             | -             | <b>19,616</b>    |
| 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            |
| <b>CPI Training</b>          | <b>1,587</b>   | <b>7,137</b>     | <b>1,873</b>   | <b>4,368</b>   | <b>4,544</b>   | -              | <b>926</b>     | <b>4,444</b>   | <b>2,612</b>   | -          | -             | <b>14</b>     | -             | -             | <b>27,505</b>    |
| Men                          | 1,384          | 6,614            | 1,538          | 2,749          | 3,006          | -              | 765            | 2,792          | 2,339          | -          | -             | 14            | -             | -             | 21,201           |
| Women                        | 203            | 523              | 335            | 1,619          | 1,538          | -              | 161            | 1,652          | 273            | -          | -             | -             | -             | -             | 6,304            |
| <b>Disaster Management</b>   | <b>50,053</b>  | <b>17,729</b>    | <b>544</b>     | <b>1,985</b>   | <b>1,702</b>   | <b>35</b>      | <b>908</b>     | <b>9,145</b>   | <b>1,294</b>   | -          | -             | -             | -             | -             | <b>83,395</b>    |
| Men                          | 42,554         | 6,784            | 125            | 1,477          | 205            | -              | 410            | 482            | 452            | -          | -             | -             | -             | -             | 52,489           |
| Women                        | 7,499          | 10,945           | 419            | 508            | 1,497          | 35             | 498            | 8,663          | 842            | -          | -             | -             | -             | -             | 30,906           |
| <b>EDTP</b>                  | <b>933</b>     | <b>45,421</b>    | <b>918</b>     | <b>21,481</b>  | <b>9,314</b>   | <b>25</b>      | <b>10,805</b>  | <b>37,350</b>  | <b>3,703</b>   | -          | -             | <b>120</b>    | -             | -             | <b>130,070</b>   |
| Men                          | 477            | 6,738            | 239            | 2,409          | 4,196          | 3              | 4,254          | 1,789          | 1,127          | -          | -             | 64            | -             | -             | 21,296           |
| Women                        | 456            | 38,683           | 679            | 19,072         | 5,118          | 22             | 6,551          | 35,561         | 2,576          | -          | -             | 56            | -             | -             | 108,774          |
| <b>Community Trained</b>     | <b>357,054</b> | <b>1,324,545</b> | <b>338,207</b> | <b>828,545</b> | <b>480,051</b> | <b>807,567</b> | <b>396,451</b> | <b>431,955</b> | <b>411,063</b> | <b>931</b> | <b>13,492</b> | <b>97,774</b> | <b>1,419</b>  | <b>17,350</b> | <b>5,506,404</b> |
| Men                          | 207,833        | 443,616          | 122,049        | 218,516        | 148,033        | 420,459        | 206,753        | 122,262        | 144,078        | 409        | 6,439         | 44,103        | 755           | 10,061        | 2,095,366        |
| Women                        | 149,221        | 880,929          | 216,158        | 610,029        | 332,018        | 387,108        | 189,698        | 309,693        | 266,985        | 522        | 7,053         | 53,671        | 664           | 7,289         | 3,411,038        |
| <b>Staff Trained</b>         | <b>4,505</b>   | <b>10,386</b>    | <b>17,110</b>  | <b>3,587</b>   | <b>2,672</b>   | <b>6,705</b>   | <b>3,160</b>   | <b>7,372</b>   | <b>12,183</b>  | <b>463</b> | <b>1,701</b>  | <b>22,910</b> | <b>17,797</b> | <b>606</b>    | <b>111,157</b>   |
| Men                          | 3,873          | 7,443            | 11,585         | 2,443          | 1,397          | 2,285          | 2,606          | 2,624          | 9,203          | 231        | 1,486         | 14,564        | 12,703        | 493           | 72,936           |
| Women                        | 632            | 2,943            | 5,525          | 1,144          | 1,275          | 4,420          | 554            | 4,748          | 2,980          | 232        | 215           | 8,346         | 5,094         | 113           | 38,221           |

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

## Physical Infrastructure and Technology Development (PITD)

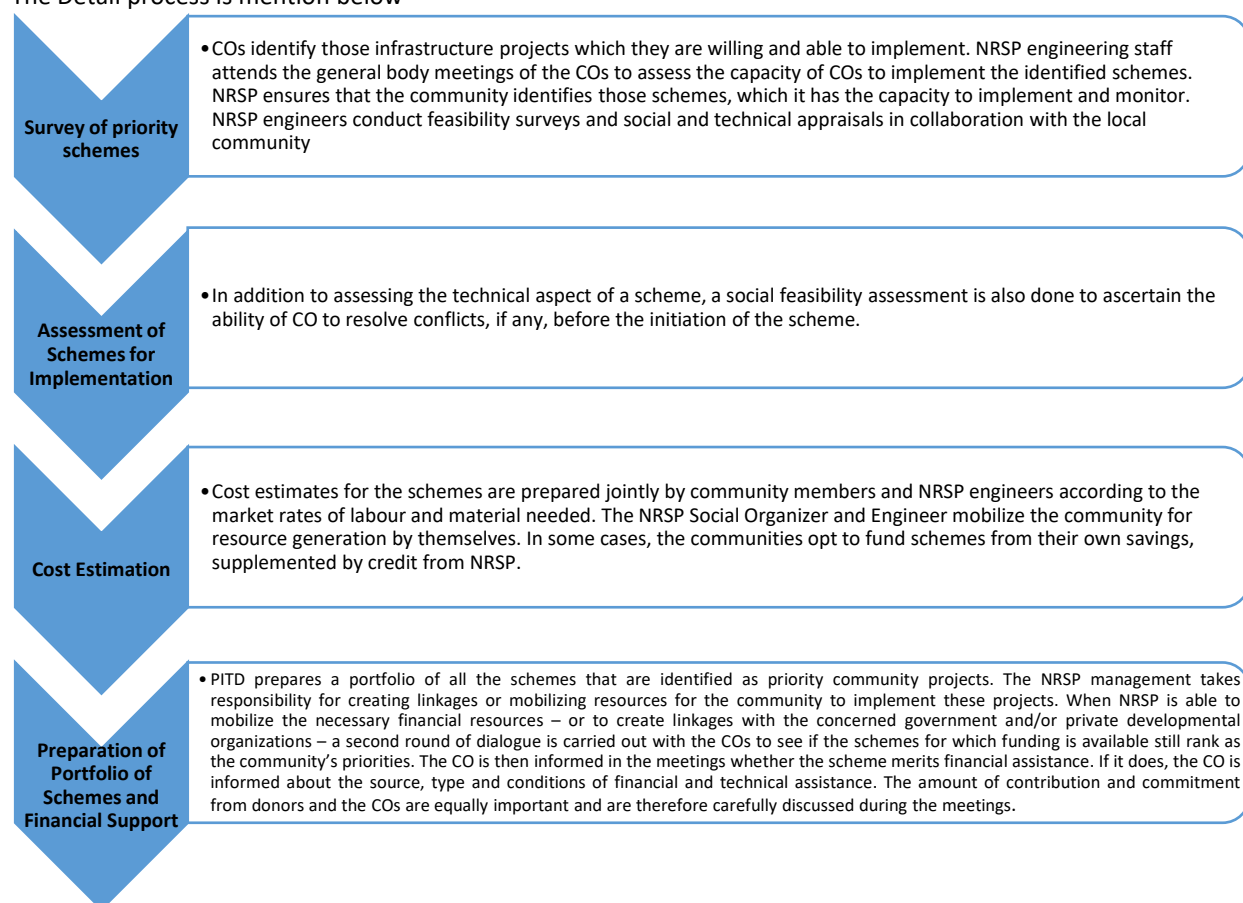
NRSP's Physical Infrastructure and Technology Development (PITD) section became operational by the end of 1993. Its purpose is to offer guidance to the COs in technical and construction related initiatives. NRSP acts as an intermediary and facilitates linkages of the COs with donor agencies, including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

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

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

### PITD Procedures

The Detail process is mention below



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

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



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

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

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

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

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

**Table 26: CPI's Progress Region wise by Direct Input as of June, 2025**

| 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                 |
| 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         | 838                   | 126,005          | 879,849,186          | 911,654,435          | 128,799,511          | 1,040,453,946         | 838                   |
| AJ&K           | 1,289                 | 75,743           | 412,276,684          | 417,679,475          | 58,825,553           | 476,505,028           | 1,289                 |
| Bahawalpur     | 1,790                 | 127,904          | 709,620,193          | 743,083,881          | 162,199,889          | 905,283,770           | 1,790                 |
| D.G.Khan       | 1,354                 | 193,243          | 876,423,399          | 931,938,735          | 41,727,218           | 973,665,953           | 1,342                 |
| Hyderabad      | 7,607                 | 481,439          | 2,656,989,860        | 2,767,060,214        | 173,107,493          | 2,940,167,707         | 7,537                 |
| Rahim Yar 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                 |
| <b>Total</b>   | <b>23,527</b>         | <b>1,671,723</b> | <b>9,073,866,268</b> | <b>9,370,800,008</b> | <b>1,200,816,710</b> | <b>10,571,616,718</b> | <b>23,445</b>         |

**Region wise PITD schemes during June, 2025**

| Region         | No. of CPIs Initiated | BHHs          | Disbursement (Rs.) | Donor Share (Rs.)  | CO Share (Rs.) | Total Cost (Rs.)   | No. of CPIs Completed |
|----------------|-----------------------|---------------|--------------------|--------------------|----------------|--------------------|-----------------------|
| Rawalpindi     | -                     | -             | -                  | -                  | -              | -                  | -                     |
| Sargodha       | -                     | -             | -                  | -                  | -              | -                  | -                     |
| Lahore         | -                     | -             | -                  | -                  | -              | -                  | -                     |
| Mardan         | -                     | -             | -                  | -                  | -              | -                  | -                     |
| AJ&K           | -                     | -             | -                  | -                  | -              | -                  | -                     |
| Bahawalpur     | -                     | -             | -                  | -                  | -              | -                  | -                     |
| D.G.Khan       | 9                     | 2,950         | 77,175,506         | 22,100,421         | -              | 22,100,421         | 50                    |
| Hyderabad      | 75                    | 23,667        | 114,514,279        | 148,512,140        | -              | 148,512,140        | 20                    |
| Rahim Yar Khan | -                     | -             | -                  | -                  | -              | -                  | -                     |
| Turbat         | -                     | -             | -                  | -                  | -              | -                  | -                     |
| <b>Total</b>   | <b>84</b>             | <b>26,617</b> | <b>191,689,785</b> | <b>170,612,561</b> | <b>-</b>       | <b>170,612,561</b> | <b>70</b>             |

Table 27: Physical Infrastructure Schemes Progress as of June, 2025 (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            |
| <b>SCHEMES INITIATED</b> |                        |                |                      |                        |                    |                      |                                 |                  |                      |                       |                    |                      |   |                  |                       |                       |                      |                       |
| 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          | 3,882                           | 520,662          | 1,988,329,871        | 2,144,226,018         | 42,722,155         | 2,186,948,173        | 4,483                                       | 615,370          | 2,434,370,796         | 2,608,350,013         | 76,904,537           | 2,685,254,550         |
| <b>TOTAL</b>             | <b>8,478</b>           | <b>483,399</b> | <b>3,969,877,254</b> | <b>4,047,146,189</b>   | <b>786,839,051</b> | <b>4,833,985,240</b> | <b>15,049</b>                   | <b>1,188,324</b> | <b>5,103,989,014</b> | <b>5,323,653,819</b>  | <b>413,977,659</b> | <b>5,737,631,478</b> | <b>23,527</b>                               | <b>1,671,723</b> | <b>9,073,866,268</b>  | <b>9,370,800,008</b>  | <b>1,200,816,710</b> | <b>10,571,616,718</b> |
| <b>SCHEMES COMPLETED</b> |                        |                |                      |                        |                    |                      |                                 |                  |                      |                       |                    |                      |   |                  |                       |                       |                      |                       |
| 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          | 3,800                           | 500,552          | 1,887,744,597        | 1,980,458,009         | 42,722,155         | 2,023,180,164        | 4,401                                       | 595,260          | 2,333,785,522         | 2,444,582,004         | 76,904,537           | 2,521,486,541         |
| <b>TOTAL</b>             | <b>8,478</b>           | <b>483,399</b> | <b>3,969,877,254</b> | <b>4,047,146,189</b>   | <b>786,839,051</b> | <b>4,833,985,240</b> | <b>14,967</b>                   | <b>1,168,214</b> | <b>5,003,403,740</b> | <b>5,159,885,810</b>  | <b>413,977,659</b> | <b>5,573,863,469</b> | <b>23,445</b>                               | <b>1,651,613</b> | <b>8,973,280,994</b>  | <b>9,207,031,999</b>  | <b>1,200,816,710</b> | <b>10,407,848,709</b> |
|                          | 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            |
| <b>SCHEMES INITIATED</b> |                        |                |                      |                        |                    |                      |                                 |                  |                      |                       |                    |                      |   |                  |                       |                       |                      |                       |
| Drinking Water Supply    | 1,309                  | 52,814         | 814,734,276          | 1,141,472,645          | 150,302,904        | 1,291,775,549        | 42                              | 630              | -                    | -                     | 370,000            | 370,000              | 8,655                                       | 367,871          | 2,535,435,138         | 2,888,325,168         | 355,689,445          | 3,244,014,613         |
| Agriculture              | 1,732                  | 31,301         | 875,823,394          | 1,017,252,708          | 209,473,643        | 1,226,726,351        | 6,370                           | 6,634            | -                    | -                     | 136,377,516        | 136,377,516          | 12,848                                      | 180,046          | 2,492,011,909         | 2,676,247,871         | 815,516,407          | 3,491,764,278         |
| Communication            | 1,034                  | 46,982         | 717,750,662          | 1,157,388,509          | 38,950,770         | 1,196,339,279        | 6                               | 537              | -                    | -                     | 560,000            | 560,000              | 4,369                                       | 297,451          | 1,937,198,029         | 2,389,908,382         | 206,503,172          | 2,596,411,554         |
| Sewerage and Drainage    | 2,129                  | 47,194         | 2,050,294,130        | 2,216,483,994          | 168,242,732        | 2,384,726,726        | 2                               | 2                | -                    | -                     | 40,000             | 40,000               | 5,796                                       | 397,079          | 4,133,452,858         | 4,340,566,430         | 450,520,714          | 4,791,087,144         |
| Others                   | 7,639                  | 277,950        | 2,020,462,746        | 2,483,369,396          | 419,919,901        | 2,903,289,297        | 43                              | 44               | -                    | -                     | 980,000            | 980,000              | 12,165                                      | 893,364          | 4,454,833,542         | 5,091,719,409         | 497,804,438          | 5,589,523,847         |
| <b>TOTAL</b>             | <b>13,843</b>          | <b>456,241</b> | <b>6,479,065,208</b> | <b>8,015,967,252</b>   | <b>986,889,950</b> | <b>9,002,857,202</b> | <b>6,463</b>                    | <b>7,847</b>     | <b>-</b>             | <b>-</b>              | <b>138,327,516</b> | <b>138,327,516</b>   | <b>43,833</b>                               | <b>2,135,811</b> | <b>15,552,931,476</b> | <b>17,386,767,260</b> | <b>2,326,034,176</b> | <b>19,712,801,436</b> |
| <b>SCHEMES COMPLETED</b> |                        |                |                      |                        |                    |                      |                                 |                  |                      |                       |                    |                      |   |                  |                       |                       |                      |                       |
| Drinking Water Supply    | 964                    | 34,445         | 448,239,852          | 472,562,641            | 70,987,598         | 543,550,239          | 42                              | 630              | -                    | -                     | 370,000            | 370,000              | 8,310                                       | 349,502          | 2,168,940,714         | 2,219,415,164         | 276,374,139          | 2,495,789,303         |
| Agriculture              | 1,577                  | 27,371         | 842,849,900          | 899,812,109            | 183,157,008        | 1,082,969,117        | 6,370                           | 6,634            | -                    | -                     | 136,377,516        | 136,377,516          | 12,693                                      | 176,116          | 2,459,038,415         | 2,558,807,272         | 789,199,772          | 3,348,007,044         |
| Communication            | 516                    | 19,066         | 371,938,114          | 392,949,224            | 32,994,492         | 425,943,716          | 6                               | 537              | -                    | -                     | 560,000            | 560,000              | 3,851                                       | 269,535          | 1,591,385,481         | 1,625,469,097         | 200,546,894          | 1,826,015,991         |
| Sewerage and Drainage    | 2,129                  | 47,194         | 2,050,294,130        | 2,216,483,994          | 168,242,732        | 2,384,726,726        | 2                               | 2                | -                    | -                     | 40,000             | 40,000               | 5,796                                       | 397,079          | 4,133,452,858         | 4,340,566,430         | 450,520,714          | 4,791,087,144         |
| Others                   | 7,400                  | 265,639        | 1,791,194,142        | 1,841,412,329          | 339,928,257        | 2,181,340,586        | 43                              | 44               | -                    | -                     | 980,000            | 980,000              | 11,844                                      | 860,943          | 4,124,979,664         | 4,285,994,333         | 417,812,794          | 4,703,807,127         |
| <b>TOTAL</b>             | <b>12,586</b>          | <b>393,715</b> | <b>5,504,516,138</b> | <b>5,823,220,297</b>   | <b>795,310,087</b> | <b>6,618,530,384</b> | <b>6,463</b>                    | <b>7,847</b>     | <b>-</b>             | <b>-</b>              | <b>138,327,516</b> | <b>138,327,516</b>   | <b>42,494</b>                               | <b>2,053,175</b> | <b>14,477,797,132</b> | <b>15,030,252,296</b> | <b>2,134,454,313</b> | <b>17,164,706,609</b> |

Table 28: Status of Disaster Response CPI's as of June, 2025

| Particular                                       | Project Implemented Area  | Hand Pumps Installed |           |                           | Housing Units / Shelters Constructed |           |                           | Toilets Constructed |           |                           |
|--|---|----------------------|-----------|---------------------------|--------------------------------------|-----------|---------------------------|---------------------|-----------|---------------------------|
|  |   | In-progress          | Completed | Total Approved Cost (Rs.) | In-progress                          | Completed | Total Approved Cost (Rs.) | In-progress         | Completed | Total Approved Cost (Rs.) |
| Rotary International Club                        | Charsada  | -                    | -         | -                         | -                                    | 70        | 7,000,000                 | -                   | -         | -                         |
| Bahbood Association                              | Charsada  | -                    | -         | -                         | -                                    | 40        | 4,000,000                 | -                   | -         | -                         |
| KOMAK-DFID                                       | Shaheed Benazir Abad, Thatta, D.G.Khan, Rajan Pur, Mianwali. Khushab, Bhakkar and R.Y.Khan                              | -                    | 561       | 5,600,000                 | -                                    | 256       | 15,220,480                | -                   | 2,135     | 19,600,000                |
| Bahaal-USAID                                     | Thatta, Mianwali, Rajan Pur and D.G.Khan  | -                    | 472       | 3,392,351                 | -                                    | 2,507     | 100,296,000               | -                   | -         | -                         |
| DIAKONIE   | Charsada  | -                    | -         | -                         | -                                    | -         | -                         | -                   | 100       | 2,800,000                 |
| Express Helpline Trust                           | Charsada, Thatta, D.G.Khan and Rajan Pur  | -                    | -         | -                         | -                                    | 250       | 25,000,000                | -                   | -         | -                         |
| ICMC   | Rajan Pur   | -                    | 156       | 3,305,556                 | -                                    | 250       | 23,834,500                | -                   | 250       | 7,291,000                 |
| UNHCR  | Thatta  | -                    | -         | -                         | -                                    | 1,000     | 149,799,485               | -                   | -         | -                         |
| Plan International                               | Thatta  | -                    | -         | -                         | -                                    | -         | -                         | -                   | 216       | 1,425,262                 |
| Plan International                               | Hyderabad   | -                    | -         | -                         | -                                    | -         | -                         | -                   | 128       | 968,066                   |
| Plan International                               | Rawalpindi  | -                    | -         | -                         | -                                    | -         | -                         | -                   | 85        | 682,471                   |
| PPAF R&R AJ&K                                    |   |                      |           |                           |                                      | 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 Garh   | -                    | -         | -                         | -                                    | 1,557     | 814,018,243               | -                   | -         | -                         |
| SPPAP II   | Bhawalnagar, Bhawalpur, Rajan Pur, Muzaffar Garh, Dera Ghazi Khan & Rahim Yar Khan, Khushab, Mianwali, Bhakkar & Layyah | -                    | -         | -                         | -                                    | 6,937     | 5,226,706,584             | -                   | -         | -                         |
| SFERHP   | T M Khan, Tando Allay Yar, Matari, Mirpur Khas, Sujawal, Badin and Sanghar  | -                    | -         | -                         | 194,856                              | 64,451    | 19,335,300,000            | -                   | -         | -                         |
| 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                |
| <b>Grand Total</b>                               |   | -                    | 1,479     | 81,721,945                | 194,856                              | 122,135   | 31,113,745,612            | -                   | 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 March -25**

| Activities  | Total Targets (August 2021 to Feb - 2026) | Targets (As of June-25) | Achievements (As of June-25) | % Achievements (Overall) |
|---|---|-------------------------|------------------------------|--------------------------|
| 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%                     |
| <b>New Phase -II Feb 23, 2023 to Feb 22, 2024</b>   |   |                         |                              |                          |
| <b>A2E Interventions</b>  |   |                         |                              |                          |
| 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%                     |
| <b>Procurement of agriculture residue (1.6 ton) for Cargel Farmers</b>  |   |                         |                              |                          |
| Procurement of residue(1.6 ton)   | 2   | 2                       | 2                            | 100%                     |
| Transportation  | 2   | 2                       | 2                            | 100%                     |
| <b>Logistics Cost</b>   |   |                         |                              |                          |
| Agriculture waste collection  | 12  | 12                      | 12                           | 100%                     |
| Packing Material  | 49  | 48                      | 48                           | 98%                      |
| <b>Biochar Production Cost</b>  |   |                         |                              |                          |
| 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%                       |
| <b>Phase -III Feb 23, 2024 to Feb 22, 2025</b>  |   |                         |                              |                          |
| <b>A2E Interventions</b>  |   |                         |                              |                          |
| 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%                     |

| Activities   | Total Targets<br>(August 2021<br>to Feb - 2026) | Targets (As<br>of June-25) | Achievements<br>(As of June-<br>25) | %<br>Achievements<br>(Overall) |
|--|---|----------------------------|-------------------------------------|--------------------------------|
| 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%                            |
| <b>Phase - IV Feb 23, 2025 to Feb 22, 2026</b>   |   |                            |                                     |                                |
| <b>A2E Interventions</b>   |   |                            |                                     |                                |
| Identification of HHs  | 60  | 50                         | 50                                  | 83%                            |
| Distribute solar powered irrigation kits for vegetable and fruit gardening.  | 40  | -                          | -                                   | 0%                             |
| Identification of HHs  | 3   | 3                          | 3                                   | 100%                           |
| Distribution of Solar Incubation Unit  | 3   | -                          | -                                   | 0%                             |
| Solar Incubation Unit Beneficial Households 600  | 600   | -                          | -                                   | 0%                             |
| Identification of HHs  | 40  | 30                         | 30                                  | 75%                            |
| Provide essential supplies for vegetable and fruit gardening.  | 40  | -                          | -                                   | 0%                             |
| Formation of Farmer Organizations and regular meetings   | 5   | 2                          | 2                                   | 40%                            |
| Conduct workshops for beneficiaries to teach basic gardening techniques, efficient water use, and solar powered irrigation systems.  | 3   | -                          | -                                   | 0%                             |
| 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   | -                          | -                                   | 0%                             |
| Community Meetings: Run and Maintenance of A2E Previous Phases   | 12  | 3                          | 3                                   | 25%                            |
| Monitoring and Field Support Visits (Head Office)  | 3   | -                          | -                                   | 0%                             |

## Social Sector Services

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

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

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

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

- Community Organizations (COs) at the mohalla level;
- Village Organizations (VOs) at the village level; and
- Local Support Organizations (LSOs) at the union council level.

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

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

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

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

## Education

### Adult Literacy Programme

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

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

**Table 31: Adult Literacy Movement Programme**

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

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

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

### Community Schools

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



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

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

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

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

### **Establishing and Managing Community Schools through New School Programme under PEF**

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

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

**Table 32: New School Programme PEF, project progress**

| S No | Indicator                         | Total   | Girls / Women | Boys / Men |
|------|-----------------------------------|---|---------------|------------|
| 1    | Districts                         | Achievement<br>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           | 3,419   | 1,691         | 1,728      |
| 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 | 340  |               |            |
| 3    | Current No of Teachers        | 1,270  | 1,000         | 270        |
| 4    | Children Enrolled             | 38,198   | 18,687        | 19,531     |

| 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 | 267  |               |            |
| 3    | Current No of Teachers        | 602  | 467           | 135        |
| 4    | Children Enrolled             | 13,292   | 6,648         | 6,644      |
| 5    | Teachers Trained              | 100  |               |            |

### "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**

| Activities  | Sindh  | South Punjab | Total  |
|---|--------|--------------|--------|
| Development of school improvement plans in collaboration with district education departments and SMCs/PTAs              | 97     | 375          | 472    |
| Repair of damaged schools and provide missing facilities (WASH, Furniture etc.)   | 71     | 360          | 431    |
| Provision of School-in-a-Box Kit  | 100    | 375          | 475    |
| Teaching Kit  | 256    | 970          | 1,226  |
| Student Learning Kit  | 16,000 | 68,084       | 84,084 |
| Hygiene/dignity Kits (Female)   | 2,442  | 18,625       | 21,067 |
| Enrolment campaign for children (girls and boys) in collaboration with SMCs, PTA, and the district Education Department | 20     | 30           | 50     |
| Conduct focus group discussions with mothers, fathers and community opinion makers                                      | 80     | 375          | 455    |
| Re-activate Village Education Committees  | 110    | 375          | 485    |
| Capacity building of VECs - # of participants   | 500    | 1,875        | 2,375  |
| Conduct teachers training on improving learning outcomes  | 283    | 970          | 1,253  |
| Conduct training session for SMCs/PTAs and Teachers on psychosocial support training module                             | 200    | 750          | 950    |
| New Children Enrolled   | 859    | 6,462        | 7,321  |
| Children Retained in School   | 15,916 | 69,280       | 85,196 |
| Children Brought Back to School   | 16,775 | 70,130       | 86,905 |

### 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 May 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       | 184                              |                             |  |
| 5.1  | Learners who completed package A               | 1,480                            | 1,706                       | 3,186                                  |
| 6    | Learner Currently Enrolled in Package B        | 104                              |                             |  |
| 6.1  | Learners who completed Package B               | 1,059                            | 501                         | 1,560                                  |
| 7    | Current Learners Enrolled Package C            | 218                              |                             | 218                                    |
| 7.1  | Learners who completed package C               | 615                              | 394                         | 1,009                                  |
| 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–April 2026**

The ILMpact project in District Vehari and Rahim Yar Khan is being implemented by NRSP amid key shifts in Pakistan’s educational and policy environment. Project aims to improve the learning outcome for girls in elementary schools with focus on Science, English and Mathematics. Project include multiple technical and downstream implementing partners. Downstream partners include NRSP, SRSP, Muslim Aid, Moajiz Foundation and few others under consideration. Consortium partners like Idara Taleem-o-Agahi (ITA), Pak Alliance for Math and Science (PAMS), Sightsavers, and SDPI will provide technical expertise in curriculum development, teacher training, data collection, and inclusive education strategies.

NRSP is downstream partner in Vehari and Rahim Yar Khan. Project was initially launched for 3 years but had changed plans after review by FCDO due to budget cuts. Now Project aims at enrolment of students, retention and improvement of learning outcomes in government schools only with special focus on children with disabilities and communities which are marginalized such as minorities. Here are three major project outputs under which interventions are being designed.

**Output 1:** - Access and learning -Support to Safe welcoming and inclusive school eco-systems enabling active learning

**Output 2:** Personal Agency- Strengthening student Voice agency, and self-efficacy to proactively plan and act towards future healthy lifestyles

**Output 3:** Prevention and Awareness Raising Strategies-Promotion of Education benefits for Girls Agency and Empowerment.

During the April–June 2025 quarter, ILMpact-GOAL focused on foundational groundwork after a major redesign that temporarily halted core activities. This period was used to revise the Detailed Implementation Plan (DIP) and recalibrate targets. School and Union Council selections were finalized in coordination with District Education Authorities 29 schools each in both Vehari and Rahim Yar Khan were approved. Initial groundwork involved school profiling, data collection, and mobilization sessions with School Management Committees and parents, laying the foundation for future interventions targeting out-of-school children.

Capacity building was prioritized, with staff trained in ECE, remedial learning, safeguarding, and instructional practices, including sessions led by the British Council. Safeguarding remained a core focus through institutional mapping and coordination with government and civil society actors. Despite earlier delays, the quarter ended with renewed energy, positioning the field teams to implement inclusive, quality education initiatives particularly for marginalized and out-of-school children, especially girls in the next phase.

## 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 May 31,2025) |
|------|--|----------------------------------|
| 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  | 155                              |
| 3    | Proportion of health facilities without stock-outs of key commodities during the reporting period  | 1,552                            |
| 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) | 55                               |
| 5    | Monitoring visits from districts to facility level by SR staff (District Coordinator)  | 7,805                            |
| 6    | Quarterly review meeting at district level   | 110                              |
| 7    | Report collection from microscopy centers  | 3,148                            |
| 8    | Report collection from RDT centers   | 16,873                           |
| 9    | Report collection from Private RDT centers   | 4,577                            |
| 10   | Daily OPD at public & private health facilities  | 57,553,712                       |

### **Integrated Community Case Management (iCCM) for human resource for health and community systems strengthening priority (C19 RM)**

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 May 31,2025) |
|------|---|----------------------------------|
| 1    | Identification & mapping of health facilities             | 40                               |
| 2    | Meeting with RMCH coordinators for identification of LHWs | 4                                |

| S No | Activities  | Achievements (As of May 31,2025) |
|------|---|----------------------------------|
| 3    | Identification of CRPs                                | 610                              |
| 4    | Staff orientation                                     | 12                               |
| 4    | Training of trainers                                  | 80                               |
| 6    | Training of LHWs/CRPs                                 | 140                              |
| 7    | Awareness sessions with communities on TB/Malaria/HIV |                                  |
| 8    | Malaria screening with RDTs and referral on HFIs      |                                  |

### School Health Programme:

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 February, 2025**

| Sr. No. | Activities  | Achievements (As of Feb 28,2025) |
|---------|---|----------------------------------|
| 1.      | No of teachers trained  | 152                              |
| 2.      | Students attended Sessions held by Teachers / NRSP Staff          | 2,858                            |
| 3.      | Community members attended Sessions held by Teachers / NRPS staff | 808                              |
| 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                             | 62                               |
| 8.      | People fall at border level of diabetes                           | 86                               |
| 9.      | Banners / Charts placed in schools (No of schools)                | 144                              |

### 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**

| S No | Description  | Unit       | Total Cumulative Achievement since Inception till May 2025 |       |          |       |        |
|------|--|------------|--|-------|----------|-------|--------|
|      |  |            | Men  | Women | Children |       | Total  |
|      |  |            |  |       | Boys     | Girls |        |
| 1    | No. of patients Registered                         | No.        | -  |       |          |       | 10,205 |
| 2    | No. of patients treated                            | Person     | 12,244   | 1,727 | 850      | 459   | 15,280 |
| 2.1  | No of Patients (Above Knee Limbs prosthetic cases) | Unilateral | 3,332  | 381   | 118      | 48    | 3,879  |
|      |  | Bilateral  | 27   | 7     | 3        | 2     | 39     |
| 2.2  | No of Patients (Below Knee Limbs prosthetic cases) | Unilateral | 4,653  | 654   | 176      | 93    | 5,576  |
|      |  | Bilateral  | 177  | 43    | 16       | 17    | 253    |
| 2.3  | No of Patients provided Calipers (Orthotic cases)  | Unilateral | 465  | 128   | 117      | 65    | 775    |
|      |  | Bilateral  | 117  | 43    | 254      | 155   | 569    |
| 2.4  | Upper limb prosthesis- Functional Hand             | Unilateral | 47   | 10    | 7        | 3     | 67     |
|      |  | Bilateral  | -  | -     | -        | -     | -      |
| 2.5  | No of limbs repaired                               | No.        | 3,426  | 461   | 159      | 76    | 4,122  |
| 3    | Patients provided Tricycles/wheelchair             | No.        | 28   | 22    | 1        | 1     | 52     |
| 4    | No. of Patients provided Crutches                  | Pair       | 1,091  | 219   | 71       | 17    | 1,398  |

**Table 43: ENGRO/NRSP LIMBS CENTER (Dharki)**

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.        |                 |       |          |       |           | 1,099 |
| 2 | No. of patients treated                   | Person     | 1,390           | 169   | 235      | 104   | 1,898     | 1,898 |
| 2 | Above Knee Limbs prosthetic cases         | Unilateral | 321             | 29    | 22       | 11    | 383       | 388   |
|   |   | Bilateral  | 5               | -     | -        | -     | 5         |       |
| 2 | Below Knee Limbs prosthetic cases         | Unilateral | 448             | 51    | 41       | 16    | 556       | 576   |
|   |   | Bilateral  | 12              | 2     | 5        | 1     | 20        |       |
| 2 | Patients provided Calipers-Orthotic cases | Unilateral | 51              | 11    | 29       | 14    | 105       | 207   |
|   |   | Bilateral  | 9               | 2     | 58       | 33    | 102       |       |
| 2 | Upper Limb prosthesis                     | unilateral | 5               | 1     | 3        | 1     | 10        | 10    |
|   |   | Bilateral  | -               | -     | -        | -     | -         |       |
| 3 | No of limbs repaired                      | No.        | 539             | 73    | 77       | 28    | 717       | 717   |
| 4 | Tricycles/wheelchair                      | No.        | -               | -     | -        | -     | -         | -     |
| 5 | No. of Patients provided Crutches         | Pair       | 185             | 22    | 11       | 3     | 221       | 221   |

**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**

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        |

### **"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 t 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                               |

| S No | Activities  | Achievements (As of Sep,2024) | Achievements previous phase | Cumulative Achievements all phases |
|------|---|-------------------------------|-----------------------------|------------------------------------|
| 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

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**

| Particulars  | Total Target | Achievements (As of May 31,2025) |
|--|--------------|----------------------------------|
| Number of CRPs trained   | 75           | 75                               |
| Number of Union Councils to be intervened                                  | 11           | 11                               |
| Number of Households Registered  | 54,991       | 54,991                           |
| Number of public water sources tested                                      | -            | -                                |
| Number of HHs accessing drinking water from safe sources/treatment methods | 54,991       | 52,199                           |
| Number of children immunized till PENTA 3                                  | 12,483       | 11,077                           |
| Number of HHs adopting safe methods for solid waste disposal               | 54,991       | 53,454                           |
| Number of out of school children enrolled                                  | 8,628        | 2,000                            |
| No of Camps  | Need Base    | 46                               |
| FP Clients   | Need Base    | 674                              |
| General Clint  | Need Base    | 200                              |
| MI-Care  | Need Base    | 19                               |
| School missing facilities  | 11           | 11                               |
| Tree Plantation  | 1            | 1                                |
| Coordination meeting with EPI department                                   | 12           | 11                               |
| Coordination meeting with Education department                             | 3            | 2                                |
| Coordination meeting with Population department                            | 3            | 1                                |
| Enrollment Campaign  | 11           | 11                               |

### SM Integrated WISE Programme

In June 2019, NRSP Board decided to adopt WISE Programme as core programme, linking with community institutions for strengthening of these structures and increasing the women participation through increased women membership and managerial positions. In July and August, strategy was designed to roll out this plan across Pakistan adopting tehsil model. Currently 17 districts have been selected where 159 union councils will be intervened. Training of CRPs and baseline survey in process with parallel water testing and sanitation campaigns are conducted.

**Table 47: SM Integrated WISE Programme**

| S No | Indicator   | SM integrated WISE Programme |
|------|---|------------------------------|
| 1    | Number of CRPs trained                                  | 1,674                        |
| 2    | Number of Female LSOs                                   | 132                          |
| 3    | Number of drinking water sources tested                 | 6,883                        |
| 4    | Number of sanitation Campaigns conducted                | 2,884                        |
| 5    | Number of villages cleaned                              | 2,553                        |
| 6    | HHs accessing safe sources & adopting treatment methods | 472,106                      |
| 7    | HHs adopting solid waste methods                        | 434,406                      |
| 8    | Children vaccinated till PENTA 3                        | 302,841                      |
| 9    | Out of School Children Enrolled                         | 72,635                       |



## District Tandoo Mohammad Khan (Sindh)

| Particulars  | Total Target | Achievements (As of May 31,2025) |
|--|--------------|----------------------------------|
| Broad Level Project Dissemination Workshop/Days celebrations/Activist workshops                | 12           | 12                               |
| Printing of IEC Material/Registers   | 56           | 84                               |
| Travel /refreshment of CRP for meeting   | 56           | 468                              |
| Meetings /Visits of stakeholders/Visitors  | 12           | 14                               |
| No. of Awareness sessions on WISE  | 773          | 27,255                           |
| Water Source Labelling of Public facilities  | 300          | 1,279                            |
| Water Source Testing of Public Sources including follow-up tests                               | 200          | 1,279                            |
| Jerrycan 30 Liters   | 100          | -                                |
| Jerrycan 15 Liters   | 100          | -                                |
| 16 Liter plastic water cooler fitted with EW POU filter (only one UC Lakhat)                   | 2,500        | -                                |
| Support to Vaccinator (Mobility)   | 7            | 44                               |
| Heavy Machinery Cost for Support as per need/Cleaning campaign                                 | 7            | 34                               |
| Enrollment Campaigns   | 7            | 32                               |
| Missing Facilities including furniture, /washrooms/ drinking water facility/Teaching Aids etc. | 7            | 35                               |
| Honorarium to Sabaq Centre facilitators  | 14           | 20                               |
| Active Sabaq Centers   | 13           | 13                               |
| Enrolment of Sabaq Centers   | 390          | 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 Feb 28,2025) |
|------|--|----------------------------------|
| 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                                |
| 3    | Identification and engagement of Community Institutions Representatives (CIRs)   | 271                              |
| 4    | Training / Orientation of Community Institutions Representatives (CIRs)  | 14                               |

| S No | Activities   | Achievements<br>(As of Feb 28,2025) |
|------|--|-------------------------------------|
| 5    | Identification and engagement of Community Key Influential (KCIs)  | 121                                 |
| 6    | Training of KCIs   | 10                                  |
| 7    | Identification and finalization of hotspots (report as per actual)   | 77                                  |
| 8    | TB Index cases to Covered (report as per actual)   | 1,238                               |
| 9    | TB Index cases HH Contacts (report as per actual)  | 8,850                               |
| 10   | Total TB Index HHs contacts screened through X-Ray (report as per actual)  | 8,267                               |
| 11   | Total TB Index HHs contacts screened through GeneXpert test (report as per actual)   | 1,222                               |
| 12   | Developing Micro plan with the support of Contech. Int   | 27                                  |
| 13   | Advocacy with Key Community Influencers in targeted areas (vulnerable communities, hotspots, and high-risk populations)                    | 121                                 |
| 14   | Advocacy with Leaders of Community Institutions  | 211                                 |
| 15   | Awareness sessions by social mobilizers with male and female communities Address misconceptions about Tuberculosis (TB) in the communities | 103                                 |
| 16   | Awareness sessions, identification, and referrals through Community Institutions and Community Institutions Representatives (CIRs)         | 85                                  |
| 17   | Expected No. of HHs Outreached through Awareness Session/Mobilization Activities   | 4,496                               |

#### **Building Healthy Family Activities (BHFA) project Funded by Pathfinders (October, 01, 2023 to September 30, 2024)**

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      |
| 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    |

| Milestone   | Bahawalpur | Beneficiaries |        |             |            |      |
|---|------------|---------------|--------|-------------|------------|------|
|   |            | Male          | Female | Transgender | Minorities | PWDs |
| 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 May 31,2025) | 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  | 6                                | 15                         | 21                                |
| 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) | 8                                | 30                         | 38                                |
| 7    | Coordination and planning meetings of AACs resource persons (2 meetings per quarter from July 2023) 8 meetings in each district                                 | 31                               | 30                         | 61                                |
| 8    | Formation/activation of district-level alliances/coalitions Quarterly meetings on Aawaz II themes and target groups   | 9                                | 9                          | 18                                |
| 9    | ACAs Identification and Training 75 per district as per plan  | 290                              | 300                        | 590                               |

| S No | Activities   | Achievements<br>(As of May<br>31,2025) | Previous<br>Phase<br>Achievement | Total<br>Achievement<br>Since<br>Inception |
|------|--|--|----------------------------------|--|
| 10   | SAPs Planning (5 Per event in each district)   | 55                                     | 60                               | 115  |
| 11   | SAPs completion (15 per district)  | 33                                     | 60                               | 93   |
| 12   | CCAP Planning (1-Per VF)   | 418                                    | 192                              | 610  |
| 13   | CCAP Implementation  | 288                                    | 192                              | 480  |
| 14   | Organize camps for delivery of services (birth registration, NADRA MRVs etc.) in consultation with Local Government (2 camps per quarter per district)   | 15                                     | 26                               | 41   |
| 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)  | 9                                      | 9                                | 18   |
| 17   | District Level Dialogue - Organize dialogues between communities and duty bearers (1 per district)   | 18                                     | 8                                | 26   |
| 18   | Faith/sect-based visits within the district (Bi-Annual)  | 6                                      | 3                                | 9  |
| 19   | Community discussion on social Accountability and Safeguarding for VF (2 session per AAC per month for 6 months for 14 participants per session)   | 288                                    | 288                              | 576  |
| 20   | Dissemination of referral directories including AACs and EWS/ ERM contacts (10 individuals received RDs (Physical) + 15 Virtual*per AAC*per month) = Since July,2023   | 5,322                                  | 12,379                           | 17,701                                     |
| 21   | Individuals provided referrals (5 individuals provided referrals * per AAC*per month) Since July 2023  | 4,570                                  | 4059                             | 8,629                                      |
| 22   | Individuals accessed services (3 individuals accessed services * per AAC*per month) Since July 2023  | 4,346                                  | 2776                             | 7,122                                      |
| 23   | Individuals raise demands with local duty bearers (2 individuals raised demands with duty bearers * per AAC * per quarter)   | 280                                    | 566                              | 846  |
| 24   | Village / VF community dialogue - Thematic (3 per year in each VF) 96 each quarter for total 3 quarter   | 136                                    | 196                              | 332  |
| 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)   | 301                                    | 354                              | 655  |
| 27   | Early Warning pre-empted (1 conflict pre-empted per AAC per six months)  | 271                                    | 304                              | 575  |
| 28   | PSM Video Screening Sessions (1 Per VF)  | 43                                     | 1609                             | 1,652                                      |
| 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  |
| 32   | Orientation Session on AACs Handbook and safeguarding for PP, DSPs   | 25                                     |                                  | 25   |
| 33   | Identification and orientation of ACA master facilitators district teams on ACAs module (including safeguarding)   | 98                                     |                                  | 98   |
| 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  | 5                                      |                                  | 5  |
| 36   | Refresher sessions for DSPs staff on MIS and data uploading  | 1                                      |                                  | 1  |
| 37   | Knowledge sharing session on Social Accountability for district teams  | 1                                      |                                  | 1  |
| 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 ask focusing on vulnerable groups and Aawaz Thematic Areas  | 1                                      |                                  | 1  |
| 43   | Provincial Learning and Sharing Forum with VF, DF members and Aawaz Change Agents  | -                                      |                                  | -  |
| 44   | Refresher Orientation sessions with DSPs staff on Conflict Pre-emption and Social Cohesion Module (refresher training sessions for both current and new members)   | 3                                      |                                  | 3  |
| 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   | 96                                     |                                  | 96   |
| 48   | Session with AAC RPs on core and thematic issues (including safeguarding)  | 96                                     |                                  | 96   |
| 49   | Orientation for youth (ACAs) on ACA module (including safeguarding)  | 146                                    |                                  | 146  |

| S No | Activities  | Achievements<br>(As of May 31,2025) | Previous<br>Phase<br>Achievement | Total<br>Achievement<br>Since<br>Inception |
|------|---|-------------------------------------|----------------------------------|--|
| 50   | ACA Award Events  | -                                   |                                  | -  |
| 51   | Referral Directories updated biannually and published online and printed  | 2                                   |                                  | 2  |
| 52   | Number of demands raised  | 537                                 |                                  | 537  |
| 53   | Number of demands met   | 387                                 |                                  | 387  |
| 54   | PPs/DSPs staff DF and VF members' and ACAs Provincial Exchange and Exposure visits  | -                                   |                                  | -  |
| 55   | Refresher session on CP & SC module with existing and new focal persons (EWS-ERM),  | 10                                  |                                  | 10   |
| 56   | Village forums and Special VFs/NFs implement monthly workplans  | 790                                 |                                  | 790  |
| 57   | VF/Special Interest Groups (WWDs) (Quarterly Meeting) 1 Per District with 10-12 WWDs with Quarterly meetings  | 7                                   |                                  | 7  |
| 58   | Village Forums take Collective Community Actions as part of their workplans on GSI, GBV, EFM issues, PWDs   | 246                                 |                                  | 246  |
| 59   | Provision of referral and services support to vulnerable communities  | 768                                 |                                  | 768  |
| 60   | DSP organizes visits of DF members to VFs for actions on harmful practices  | 6                                   |                                  | 6  |
| 61   | Village/VF community dialogue - 3 per year in each VF on thematic areas including social cohesion, tolerance and inclusion  | 166                                 |                                  | 166  |
| 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 | 8                                   |                                  | 8  |
| 63   | Village/VF community dialogue - 1 per year in each VF on thematic areas including social cohesion, tolerance and inclusion  | 84                                  |                                  | 84   |
| 64   | Actions taken CCAP - Social Cohesion  | 171                                 |                                  | 171  |
| 65   | # of individual benefitted from CP  | 708                                 |                                  | 708  |

### PYLI (Pakistan Youth Leadership Initiative) - Funded by British Council

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

The project has moved into its second phase in 2025, with the extension of the scope of work in the same districts of KP for NRSP, i.e., Mardan and Swabi.

Table 52: Pakistan Youth Leadership Initiative

| S No | Activities  | Achievements<br>(As of May<br>31,2025) | Previous<br>Phase<br>Achievement | Total<br>Achievement<br>Since<br>Inception |
|------|---|--|----------------------------------|--|
| 1    | PYLI Staff Recruitment  | -                                      | 5                                | 5  |
| 2    | Online orientation workshops for CSO partners   | 1                                      | 1                                | 2  |
| 3    | Preparation youth identification strategy and approval                                      | 1                                      | 1                                | 2  |
| 4    | Identification and selection of Trainers  | 4                                      | 5                                | 9  |
| 5    | Recruit / identify youth leaders for PYLI trainings   | 264                                    | 614                              | 878  |
| 6    | PYLI training workshops for youth (8 trainings in each district)                            | 4                                      | 16                               | 20   |
| 7    | GYM club registrations for students   | 12                                     | 98                               | 110  |
| 8    | Set up Green Youth Movement (GYM) clubs consisting of PYLI trained youth (48 each district) | 22                                     | 98                               | 120  |
| 9    | Provincial exchanges visit with host CSOs   | -                                      | -                                | -  |
| 10   | Launch and support Youth Led Actions (YLAs) (48 each district)                              | 22                                     | 98                               | 120  |
| 11   | YLA implementation by Youth Leaders (48 in each district)                                   | 22                                     | 98                               | 120  |
| 12   | YLA community showcasing event by NRSP for Mardan and Swabi (1 each)                        | -                                      | 2                                | 2  |
| 13   | Online campaigns supported by digital portal (2 for each district)                          | -                                      | 4                                | 4  |
| 14   | National calendar for CSO Facilitators trainings  | 1                                      | -                                | 1  |
| 15   | Monthly monitoring of CSOs training plan for youth leaders' trainings (8 in each district)  | 4                                      | 16                               | 20   |
| 16   | Monitor f2f trainings with groups of 30 youth leaders in both districts                     | 4                                      | 16                               | 20   |
| 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                                | 22                                     | 98                               | 120  |
| 21   | Annual Comms plan   | -                                      | 1                                | 1  |
| 22   | Monthly comms progress reports  | 5                                      | 10                               | 15   |
| 23   | Inception - Communication strategy and plan for the project duration                        | -                                      | 1                                | 1  |
| 24   | Training for youth in GCED - Training calendar with partner CSOs                            | 1                                      | 16                               | 17   |
| 25   | Youth Led Actions on Climate - Monitoring plan for CSO Partners to report on YLA progress   | 22                                     | 1                                | 23   |
| 26   | Monitoring & Evaluation - Communication plan six-monthly reporting                          | -                                      | 2                                | 2  |
| 27   | Digital Media - digital media coverage of project activities                                | -                                      | 2                                | 2  |
| 28   | Print Media - print media coverage of project activities                                    | -                                      | 2                                | 2  |



## 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 spans 15 months, from 07 March 2024 to 06 June 2025, and 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 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 will be installed in both areas to promote water conservation and collect volumetric tariffs. Additionally, KWSSIP will handle bulk water billing, while NRSP train CBOs for household tariff collection specifically in these two urban low-income settlements. NRSP will support CBOs in collecting and depositing water tariffs monthly, contributing to improved water and sewage management in these communities. Here are key achievement of project.

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

| A:       | Activities   | Achievements (As of May 31,2025) |
|----------|--|----------------------------------|
| <b>1</b> | <b>Coordination and stakeholder engagements:</b>   |                                  |
| 1.1      | Coordination meeting with partners and consultants   | 16                               |
| <b>2</b> | <b>Component 1 - Baseline and Database Creation</b>  |                                  |
| 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                                |
| <b>3</b> | <b>Component 2 - Formation and mobilisation of CBOs</b>                                    |                                  |
| 3.1      | WASH Committees formed   | 56                               |
| 3.2      | Meetings of WASH Committees  | 140                              |
| 3.3      | CBOs formed  | 3                                |
| 3.4      | Regular meetings of CBOs   | 11                               |
| <b>4</b> | <b>Component 3: Capacity Building Programme</b>  |                                  |
| 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   | -                                |
| 4.12     | CBO members trained  | -                                |
| <b>5</b> | <b>Component 4: Monthly revenue generation by CBOs</b>                                     |                                  |
| 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   | 60                               |
| 5.4      | Formal complaints addressed/responded  | 53                               |
| <b>6</b> | <b>Component 5: Communication and Advocacy Strategy and Behavior Change Campaign (BCC)</b> |                                  |
| 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                                |



| A:       | Activities  | Achievements (As of May 31,2025) |
|----------|---|----------------------------------|
| 6.5      | Case stories developed  | 4                                |
| <b>7</b> | <b>Component 6: Monitoring, Evaluation and Record keeping</b> |                                  |
| 7.1      | M&E Framework and tools developed                             | 1                                |
| 7.2      | Reports Generated (MPRs & QPRs)                               | 4                                |
| 7.3      | Monitoring visits conducted                                   | 23                               |

### **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.

## 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 March, 2025**

| #  | Activities                                     | Quantity  | Households | COs    |
|----|--|-----------|------------|--------|
| 1  | Amount of improved seed arranged in Kg/Packets | 8,523,196 | 828,244    | 73,178 |
| 2  | Amount of Fertilizer bags arranged             | 5,131,820 | 221,411    | 20,754 |
| 3  | Amount of pesticides arranged in KGs/liters    | 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                 | 9,356,946 | 389,451    | 21,770 |
| 6  | No of fruit saplings arranged                  | 2,051,858 | 93,418     | 14,727 |
| 7  | No of orchard 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                       | 5,164,155 | 1,265,506  | 70,487 |
| 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       | 6,541     | 144,031    | 15,851 |
| 16 | No of workshop/field days in livestock         | 6,447     | 75,560     | 11,171 |
| 17 | No of workshop/field days in poultry           | 1,047     | 35,838     | 2,554  |
| 18 | Breed improvement bulls                        | 673       | 691        | 671    |
| 19 | No of workshop/field days in forestry          | 24,697    | 20,404     | 2,407  |
| 20 | Urea Mineral Molasses Blocks                   | 94,910    | 15,927     | 5,043  |
| 21 | Bucket kit/Abairer kit                         | 2,000     | 1,902      | 305    |
| 22 | Mini Dam Established                           | 397       | 2,004      | 264    |
| 23 | Dug wells                                      | 1,902     | 3,367      | 1,380  |
| 24 | Drip irrigation system                         | 63        | 63         | 38     |
| 25 | Ponds  | 590       | 2,717      | 411    |
| 26 | Deworming a. Large animals                     | 1,426,608 | 133,270    | 32,891 |
|    | b.Small animals                                | 655,304   | 98,047     | 80,057 |
| 27 | Artificial insemination containers arranged    | 2,725     | 1,951      | 322    |

| #  | Activities                         | Quantity | Households | COs |
|----|------------------------------------|----------|------------|-----|
| 28 | Biogas plant installed             | 470      | 437        | 246 |
| 29 | Energy Efficient Stoves            | 1,567    | 1,845      | 377 |
| 30 | E.M Fermenter                      | 2        | 2          | 2   |
| 31 | IPM Pest Control Card Distribution | 30,565   | 1,628      | 494 |
| 32 | Salt Model                         | 28       | 28         | 26  |
| 33 | Solar Geyser                       | 160      | 160        | 57  |
| 34 | Solar LED light units installed    | 3,120    | 3,583      | 348 |

### 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 March-25**

| Activities   | Project Targets<br>Year 2026-25 | Targets (As<br>of Mar-25 ) | Achievements<br>(As of Mar-25) | % Achievements<br>(Overall) |
|--|---------------------------------|----------------------------|--------------------------------|-----------------------------|
| Seed procurement                                       | 46.3                            | 46.3                       | 46.3                           | 100%                        |
| seed production trials ( block)                        | 290                             | 290                        | 290                            | 100%                        |
| ZT (Zero Till) technology on seed<br>production blocks | 10                              | 10                         | 10                             | 100%                        |
| Formation of seed producer groups                      | 29                              | 29                         | 30                             | 100%                        |
| Member of farmer groups                                | 445                             | 445                        | 450                            | 100%                        |
| Farmer training events                                 | 58                              | 58                         | 15                             | 26%                         |
| No of farmers  | 600                             | 600                        | 310                            | 52%                         |
| Staff training events                                  | 2                               | 2                          | 1                              | 50%                         |
| no of staff  | 26                              | 26                         | 20                             | 77%                         |
| Exposure visit   | 8                               | 8                          | 3                              | 38%                         |
| No of farmers n exposure visit                         | 300                             | 300                        | 56                             | 19%                         |
| Monitoring visits                                      | 26                              | 20                         | 38                             | 100%                        |
| QPR  | 4                               | 3                          | 3                              | 100%                        |
| PCR  | 1                               | 0                          | 0                              |                             |
| Seed flow survey                                       | 1                               | 1                          | 1                              | 100%                        |

### 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 March-25**

| Particulars  | Planning for the year 2024-25 | Targets (As of Mar 25) | Achievements (As of Mar 25) | % Achievements (Overall) |
|--|-------------------------------|------------------------|-----------------------------|--------------------------|
| Interventions for Green & Clean environment  |                               |                        |                             |                          |
| Tree plantation through LSO/VO/CO  | 620,000                       | 620,000                | 629,000                     | 100%                     |
| Orchard established  | 100                           | 100                    | 80                          | 80%                      |
| Provision new variety crop seed ( KG)  | 2,000                         | 2,000                  | 46,000                      | 100%                     |
| Demonstration plots  | 40                            | 40                     | 450                         | 100%                     |
| seasonal Vegetable Seed packets for kitchen gardening  | 12,000                        | 12,000                 | 9,550                       | 80%                      |
| off season cultivation intervention  | -                             | -                      |                             |                          |
| Productivity enhancement through resource management   |                               |                        |                             |                          |
| Climate smart interventions ( UC based climate smart interventions for Livelihood Improvement)   | 2                             | 2                      | 2                           | 100%                     |
| Agriculture conservation Water resource management & soil conservation through on farm trials / soil testing   | 200                           | 200                    | 150                         | 75%                      |
| Poultry birds distribution to poor women   | 100                           | 100                    |                             | 0%                       |
| Livestock productivity enhancement through extension services ( vaccination & Deworming)   | 8,000                         | 8,000                  | 4,250                       | 53%                      |
| Renewable Energy   |                               |                        |                             |                          |
| Renewable technology interventions for clean & green environment   | 50                            | 50                     |                             | 0%                       |
| Biogas plants installed  | -                             | -                      |                             |                          |
| Energy Efficient stoves  | -                             | -                      |                             |                          |
| Solar lights project   | -                             | -                      |                             |                          |
| Technical support  |                               |                        |                             |                          |
| Farmers group strengthen for Agriculture innovation programme ( village base seed banking , seed multiplication & linkage with Departments, Market, Research institutions) | 10                            | 10                     | 10                          | 100%                     |
| Provision of Agri inputs & Plantation to NRSP farms  | 5,000                         | 5,000                  | 3,500                       | 70%                      |
| Technology transfer to farmers ( Try and tested by research institutes )   | 5                             | 5                      | 5                           | 100%                     |
| Field Days & Exposure visits   |                               |                        |                             |                          |
| Farmer field day & Exposure visits for Agriculture   | 20                            | 20                     | 31                          | 100%                     |
| Tree plantation workshops  | 50                            | 50                     | 38                          | 76%                      |
| Farmer field days and workshops for Livestock/poultry  | 30                            | 30                     | 18                          | 60%                      |
| staff training regarding ENRM  | 2                             | 2                      | 2                           | 100%                     |
| Monitoring of ENRM activities of all regions ( follow-up/ assessment studies)  | 48                            | 48                     | 47                          | 98%                      |
| Linkage development /MoU   |                               |                        |                             |                          |
| 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                      | 2                           | 100%                     |

## 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 March, 2025**

| S.No | Activities   | Total Targets<br>FY 2024-25<br>(Jul24-Jan25) | Targets<br>(As of<br>Mar,2025) | Achievements<br>(As of<br>Mar,2025) | %<br>Achievements<br>(Overall) |
|------|--|--|--------------------------------|-------------------------------------|--------------------------------|
| 1    | Establishment of Community Organization (CO)                             | 1,500  | 1,500                          | 1,834                               | 100%                           |
| 2    | CO Membership (Household coverage)                                       | 15,000                                       | 15,000                         | 35,405                              | 100%                           |
| 3    | Establishment of Village Organization (VO)                               | -  | -                              | 71                                  |                                |
| 4    | Community Management Skills Training (CMST)                              | 3,000  | 3,000                          | 1,638                               | 55%                            |
| 5    | Community Organization Manager Conference (CMC)                          | 40   | 40                             | -                                   | 0%                             |
| 6    | Assets Need Identification of Small Ruminant (02 goat Package)           | 30,000                                       | 30,000                         | 28,543                              | 95%                            |
| 7    | Identification of Small Land Plot  | 1,150  | 1,150                          | 1,125                               | 98%                            |
| 8    | Identification and Initiation of Construction work as Small Housing Unit | 1,150  | 1,150                          | 926                                 | 81%                            |
| 9    | Need Identification of Community Physical Infrastructure Schemes         | 250  | 250                            | 163                                 | 65%                            |
| 10   | Need Identification of Vocational Training Participants                  | 6,000  | 6,000                          | 7,946                               | 100%                           |
| 11   | Establishment of additional Community Food Bank                          | 7  | 7                              | -                                   | 0%                             |

| S.No | Activities   | Total Targets<br>FY 2024-25<br>(Jul24-Jan25) | Targets<br>(As of<br>Mar,2025) | Achievements<br>(As of<br>Mar,2025) | %<br>Achievements<br>(Overall) |
|------|--|--|--------------------------------|-------------------------------------|--------------------------------|
| 12   | Need Identification for Food Bank Activity (Tentative Target)                        | 15,000                                       | 15,000                         | -                                   | 0%                             |
| 13   | Community Agriculture and Enterprise Revolving Fund (CAERF) - No. of loans disbursed | 6,000  | 6,000                          | 60,237                              | 100%                           |

**Donor:** PPAF

**Duration:** 20-Aug-19 to 31-Dec-23

**Location:** Badin, Sujawal and Thatta

**Total Cost:** 2,844,068,328

**Objectives:** "Outcome 1: Improved livelihoods, living conditions and income-generative capacities for poor households and the youth (with diversified assets for sustainability in moving up the poverty ladder), Outcome 2: Women from ultra-poor and poor households experience higher levels of socio-economic empowerment and their families experience improved nutrition and food security, Outcome 3: Target populations have improved access to financial services and investment opportunities, Outcome 4: Strengthened dialogue and knowledge sharing on pro-poor (and climate resilient) poverty reduction policies, supported with evidence-based research"

**Table 60: National Poverty Graduation Programme Sindh, as of February 2025**

| Activities  | Overall Targets | Targets (As of Feb, 2025) | Achievements (As of Feb-2025) | % Achievement s (Overall) |
|---|-----------------|---------------------------|-------------------------------|---------------------------|
| <b>Asset Transfer</b>   | -               | -                         | -                             | 0%                        |
| Development of LIPs   | -               | -                         | -                             |                           |
| Tangible Asset Transfer   | 34,020          | 34,020                    | 35,045                        | 100%                      |
| Intangible Asset Transfer   | 2,302           | 673                       | 2,466                         | 100%                      |
| PSC Baseline Survey   | 90,189          | 90,189                    | 24,985                        | 28%                       |
| Annual PSC Survey   | 50,758          | 50,758                    | 91,950                        | 100%                      |
| <b>Assets for Joint businesses</b>  | -               | -                         | -                             |                           |
| Pilot Business Model  | -               | -                         | 1                             |                           |
| <b>Trainings</b>  | -               | -                         | -                             |                           |
| Functional Literacy and basic business  | 34,020          | 32,450                    | 1,428                         | 4%                        |
| Basic Enterprise Development training   | 2,302           | 401                       | 426                           | 19%                       |
| Training of Interest Loan Recipients  | 23,043          | 21,143                    | 20,114                        | 87%                       |
| <b>Social Mobilization</b>  | -               | -                         | -                             |                           |
| Revitalization/Formation of Village Organizations                               | -               | -                         | 958                           |                           |
| Revitalization/Formation of CIGs  | -               | -                         | 148                           |                           |
| Monthly Honorarium and Travelling Allowance to CRPs (active CRPs)               | 666             | 513                       | 523                           | 79%                       |
| Identification and training of CRPs   | 740             | 740                       | 725                           | 98%                       |
| <b>Business Mobilization/Business Model Development</b>                         | -               | -                         | -                             |                           |
| Business Planning for Shared Assets   | -               | -                         | 1                             |                           |
| Support in Incorporation/Legal Status for Pilot Business Models                 | -               | -                         | -                             |                           |
| Training/Exposure of members of Shared Asset Business Models                    | -               | -                         | 130                           |                           |
| Professional BRPs/CRPs for Innovative Pilots/Business Models                    | -               | -                         | -                             |                           |
| <b>Activities plan by CIs</b>   | -               | -                         | -                             |                           |
| Campaigns on Health Nutrition/Gender  | 1,757           | 1,354                     | 1,533                         | 87%                       |
| <b>Community Trainings</b>  | -               | -                         | -                             |                           |
| Community trainings on Climate Change resilience/mitigation                     | 292             | 286                       | 8,979                         | 100%                      |
| Sessions with HHs around nutrition  | 10,928          | 8,222                     | 7,450                         | 68%                       |
| Training of Vos around GALS   | 228             | 186                       | 183                           | 80%                       |
| Accreditation /Certification of LSO   | -               | -                         | -                             |                           |
| Youth engagement activities   | 185             | 167                       | 185                           | 100%                      |
| CIGs trainings  | 153             | 133                       | 129                           | 84%                       |
| Linkages development and coordination development                               | -               | -                         | 1                             |                           |
| Development & Maintenance of E-Shop & training of CRPs through TOT, E-Marketing | 200             | 100                       | -                             |                           |
| CIG training by already trained CRPs on e-commerce                              | 200             | 100                       | -                             |                           |
| Procurement of Smartphones with required accessories for E-shop                 | 200             | 100                       | -                             |                           |



## National Poverty Graduation Programme Punjab (NPGP)

**Donor:** PPAF

**Duration:** 20-Aug-19 to 30-June-25

**Location:** Dera Ghazi Khan, Jhang and Layyah

**Total Cost:** 2,709,915,372

**Objectives:** "Outcome 1: Improved livelihoods, living conditions and income-generative capacities for poor households and the youth (with diversified assets for sustainability in moving up the poverty ladder), Outcome 2: Women from ultra-poor and poor households experience higher levels of socio-economic empowerment and their families experience improved nutrition and food security, ' Outcome 3: Target populations have improved access to financial services and investment opportunities, Outcome 4: Strengthened dialogue and knowledge sharing on pro-poor (and climate resilient) poverty reduction policies, supported with evidence-based research"

**Table 61: National Poverty Graduation Programme Punjab, as of February, 2025**

| S.No | Activities  | Total Targets Aug-19 till Dec-23 | Targets (As of Feb, 2025) | Achievements (As of Feb, 2025) | % Achievements (Overall) |
|------|---|----------------------------------|---------------------------|--------------------------------|--------------------------|
| 1    | PSC Baseline Survey by PO for the identified potential beneficiaries.   | 36,259                           | 36,259                    | 83,744                         | 100%                     |
| 3    | <b>Asset Transfer</b>   |                                  |                           |                                |                          |
| 4    | Development of LIPs   | 36,259                           | 31,773                    | 30,165                         | 83%                      |
| 5    | Tangible Asset Transfer   | 32,633                           | 29,395                    | 28,261                         | 87%                      |
| 6    | Intangible Asset Transfer   | 3,626                            | 2,378                     | 121                            | 3%                       |
| 7    | <b>Trainings</b>  |                                  |                           |                                |                          |
| 8    | Functional Literacy and basic business                                  | 32,633                           | 29,395                    | 27,751                         | 85%                      |
| 9    | Basic Enterprise Development training                                   | 3,626                            | 2,378                     | 121                            | 3%                       |
| 10   | Training of Interest Loan Recipients                                    | 32,675                           | 6,002                     | 5,494                          | 17%                      |
| 11   | <b>Social Mobilization</b>  |                                  |                           |                                |                          |
| 13   | Revitalization/Formation of Village Organizations                       | 584                              | 584                       | 370                            | 63%                      |
| 14   | Revitalization/Formation of Common Interest Groups (CIGs)               | 146                              | 146                       | 45                             | 31%                      |
| 15   | Identification and training of CRPs                                     | 730                              | 730                       | 704                            | 96%                      |
| 16   | <b>Activities plan by CIs</b>   |                                  |                           |                                |                          |
| 17   | Campaigns on Health & Nutrition/Gender/Sust. Envir./Peace & Justice/SCR | 1,314                            | 900                       | 734                            | 56%                      |
| 18   | <b>Community Trainings</b>  |                                  |                           |                                |                          |
| 19   | Community trainings on Climate Change resilience/mitigation             | 292                              | 292                       | 233                            | 80%                      |
| 20   | Schools based disaster risk mngt trainings through specialists          | 292                              | 220                       | -                              | 0%                       |
| 21   | Sessions with HHs around nutrition                                      | 10,293                           | 6,626                     | 1,381                          | 13%                      |
| 22   | Training of Vos around GALS   | 584                              | 583                       | -                              | 0%                       |
| 23   | Accreditation /Certification of LSO                                     | 73                               | 73                        | -                              | 0%                       |
| 24   | Youth engagement activities   | 292                              | 220                       | 72                             | 25%                      |
| 25   | CIGs trainings  | 292                              | 220                       | -                              | 0%                       |

## Environment and Social Management Unit (ESMU)

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

### Environmental, social and statutory safeguards policy

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

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

### Environment and Social Management (ESM) Committee

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

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

### **Environmental and social management system**

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

**Table 62: Environment and Social Management as of February-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               | 68                     | 66                              | 2                             |
| Environment and Social Reviews (ESR) carried out for Structural Interventions (CPIs etc.)   | 16,743                 | 16,219                          | 524                           |
| Environment and Social Reviews (ESR) carried out for Non-Structural Interventions (LEP etc) | 127,202                | 113,834                         | 13,368                        |
| Monitoring Visits carried out to ensure ESM compliance                                      | 857                    | 822                             | 35                            |
| Meetings of Appraisal and Evaluation Committees carried out                                 | 80                     | 78                              | 2                             |
| ESM HO Committee meetings organized   | 24                     | 23                              | 1                             |
| RESMC Committee meetings organized  | 217                    | 207                             | 10                            |
| Briefing to the senior level management at head office on ESM                               | 3                      | 3                               | -                             |
| Organization of orientation/ trainings events for staff                                     | 5                      | 5                               | -                             |

**Table 63: List of Ongoing Projects as of June 2025**

| Sr# | Project  | Budget        | Start Date | End Date  | Direct Funding Source            | Region                                | Sector          |
|-----|--|---------------|------------|-----------|----------------------------------|---------------------------------------|-----------------|
| 1   | Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS)   | 4,000,000,000 | 27-Jan-23  | 30-Jun-28 | Bank of Punjab                   |                                       | MEDP            |
| 2   | NRSP Artificial Limbs Rehabilitation Center- Naya Qadam  | 188,822,356   | 1-Jul-11   | 30-Jun-26 | NRSP                             | Azad Jammu Kashmir                    | SSS             |
| 3   | Consolidating Malaria control interventions to reduce incidence in high endemic districts of Pakistan  | 801,717,375   | 1-Jan-24   | 31-Dec-26 | Directorate of Malaria Control   | Turbat & Hyderabad                    | SSS             |
| 4   | Southern Punjab Poverty Alleviation Project (SPPAP)  | 2,863,083,639 | 23-Aug-13  | 31-Mar-28 | Government of Punjab             | Bahawalpur, Rahim Yar Khan & Sargodha | RGM Bahawalpur  |
| 5   | Adolescent and Adult Learning and Training Program (AALTP)   | 95,263,145    | 14-Apr-17  | 30-Mar-27 | SEF                              | Hyderabad                             | SSS             |
| 6   | IT Support to SPPAP  | 7,528,074     | 1-Jan-21   | 31-Mar-28 | Government of Punjab             | Bahawalpur                            | IT              |
| 7   | Sustainable Energy and Economic Development (Technical support to Climate Resourcing Coordination Cell (CRCC-Unit) Planning Commission of Pakistan   | 812,650,048   | 1-Dec-21   | 30-Sep-26 | FCDO                             | Nationwide                            | MER             |
| 8   | Koh-e-Suleman Improvement Project  | 77,695,000    | 20-Jan-22  | 31-Dec-25 | Government of Punjab             | Bahawalpur                            | RGM Bahawalpur  |
| 9   | Gwadar Lasbela Livelihoods Support Project-Phase II (GLLSP-II)   | 498,088,864   | 16-May-22  | 28-Feb-27 | Govt. of Balochistan             | Turbat                                | RGM Turbat      |
| 10  | Sindh People Housing for Flood Affectees (SPHF)  | 3,161,401,250 | 8-Feb-23   | 8-Aug-25  | Government of Sindh              | Hyderabad                             | RGM Hyderabad   |
| 11  | Internet Dost and Internet Zabardast (Phase-II)  | 140,196,123   | 1-Jul-23   | 31-Jul-25 | Tides Foundation                 |                                       | SHPP / HRD      |
| 12  | Bringing children back to school in most flood affected districts of Southern Punjab   | 1,742,178,575 | 1-Jan-23   | 30-Jul-25 | RSPN                             | Bahawalpur                            | SSS             |
| 13  | Agriculture Innovation   | 5,550,001     | 1-Oct-23   | 30-Aug-25 | Cimmyt                           |                                       |                 |
| 14  | 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  | 25-Aug-25 | LUMS                             |                                       | MEDP            |
| 15  | Building Health Families Activity  | 120,685,793   | 1-Oct-23   | 30-Sep-25 | RSPN                             | Hyderabad                             | SSS             |
| 16  | 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) | 62,044,815    | 1-Oct-23   | 30-Aug-25 | Rural Support Programmes Network | Hyderabad                             | MER             |
| 17  | Punjab Human Capital Investment Programme-PHCIP-3  | 6,898,048,166 | 6-Nov-23   | 31-Dec-25 | Institute of Rural Management    | Bahawalpur                            |                 |
| 18  | Pakistan Youth Leadership Initiative (PYLI)  | 9,761,200     | 1-Jan-24   | 31-Dec-25 | British Council                  | Mardan                                | SSS             |
| 19  | Karachi Water and Sewerage Services Improvement Project  | 107,310,450   | 1-Mar-24   | 30-Dec-25 | Government of Sindh              | Hyderabad                             | RGM-Hyderabad   |
| 20  | Improved Cookstove (ICS) project   | 5,250,000     | 18-Apr-23  | 18-Apr-26 | SKP Carbon                       | Bahawalpur                            | MER             |
| 21  | Poverty Alleviation and Inclusive Development Across Rural Sindh (PAIDAR)  | 149,026,572   | 15-Jun-24  | 14-Jun-26 | UNIDO                            | Hyderabad                             | MER             |
| 22  | AAWAZ-II   | 151,815,366   | 1-Jul-24   | 30-Sep-26 | British Council                  | Sargodha & Mardan                     | SSS             |
| 23  | Public School Reorganization Program (PSRP)  | 181,922,740   | 1-Sep-24   | 31-Dec-25 | PEF                              |                                       | SSS             |
| 24  | IFRAP – Integrated Flood Resilience and Adaptation Project LOT 4   | 147,509,784   | 18-Sep-24  | 4-Mar-27  | Govt of Balochistan              | Turbat                                | RGM-Balochistan |
| 25  | Biochar-2024 (Shell Pakistan)  | 1,000,000     | 1-Nov-24   | 30-Nov-27 | Wafi Energy                      |                                       |                 |
| 26  | Integrated community case management (ICCM) for human resource for health and community systems strengthening priority (C19 RM)  | 177,335,490   | 1-Oct-24   | 31-Dec-25 | Directorate of Malaria Control   | Turbat, hyderabad                     | SSS             |
| 27  | GOAL -Girls and out of School Children -Action for learning Program Khilo aur Barho  | 410,005,186   | 1-Nov-24   | 31-Mar-27 | British Council                  | Rahimyar Khan, Bahawalpur             |                 |
| 28  | Sindh Solar Energy Project   | 279,958,888   | 1-Jan-25   | 31-Jul-25 | Government of Sindh              | Hyderabad                             | RGM-Hyd         |
| 29  | IFRAP – Integrated Flood Resilience and Adaptation Project LOT 3   | 333,257,034   | 1-Jan-25   | 30-Jun-27 | Government of Balochistan        | Hyderabad                             | RGM-Hyd         |
| 30  | Eradicating Waterborne Diseases: A Preventive Approach (Every Water)   | 20,820,000    | 1-Jan-25   | 30-Jun-27 | EveryWater                       | Hyderabad                             | RGM-Hyd         |
| 31  | Technical Assistance for Preparing the Sindh Coastal Resilience Sector Project   | 11,296,902    | 27-May-25  | 20-Aug-25 | Groupehuit                       | Hyderabad                             | MER             |
| 32  | Deploying Water Quality Systems For Detection of Contaminations at Selected Districts of South Punjab GSMA   | 6,751,156     | 1-Nov-24   | 30-Apr-26 | RSPN                             |                                       |                 |
| 33  | Research / Training of Farmers and Development of Ginger Farming in Pothohar and Other Areas of Pakistan   | 4,481,175     | 1-Feb-25   | 28-Feb-26 | Nishtar Farms                    |                                       |                 |
| 34  | Dairy Productivity and Emission Reduction Programme project  | 58,803,000    | 15-Feb-25  | 15-Aug-25 | Windward Fund                    |                                       |                 |
| 35  | Apni Chhat Apna Ghar   | 4,000,000,000 | 1-Feb-25   | 1-Feb-28  | Bank of Punjab                   |                                       |                 |
| 36  | LOC-1  | 7,000,000     | 20-Jun-23  | 20-May-26 | State Bank                       |                                       |                 |
| 37  | LOC-2  | 5,000,000     | 7-Jun-23   | 20-May-26 | State Bank                       |                                       |                 |
| 38  | Better Cotton Initiative (BCI), Growth and Innovation Foundation through RSPN, Pakistan  | 35,110,500    | 1-Apr-25   | 31-Mar-26 | RSPN                             | Bahawalpur                            | HRD-SHPP        |
| 39  | Baghbaan   | 25,731,653    | 1-Aug-25   | 30-Aug-27 | Carbon Crafter Ltd               | Sargodha                              |                 |

Table 64: District Wise Programme Coverage

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

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

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



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



| District              | SM | Credit (MEDP+UPAP) | Project Code | Donor                | Project   |
|-----------------------|----|--------------------|--------------|----------------------|---|
| Awaran                | SM | -                  | 518-527      | PPAF                 | Government of Italy's Facility-Programme for Poverty Reduction  |
|                       |    |                    | 202          | DMC                  | Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018  |
|                       |    |                    | 570          | RSPN                 | Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update   |
|                       |    |                    | 593          | NRSP                 | NRSP Bridge fund for PPAF - Gov of Italy Funded four districts  |
| Gwadar                | SM | -                  | 518-527      | PPAF                 | Government of Italy's Facility-Programme for Poverty Reduction  |
|                       |    |                    | 559          | UNICEF               | Improving access to water and sanitation for communities and children in schools, in UCs Gaddor, Kannar, Sakran of Municipal Committee Bela and Uthal District Lasbella, Union Council Surbandar District Gwadar, Balochistan |
|                       |    |                    | 570          | RSPN                 | Cluster 6 (Lower Sindh and Lower Balochistan) Nationwide Rollout of National Socio Economic Registry Update   |
|                       |    |                    | 202          | DMC                  | Expanding Support to Malaria Control Interventions in High Priority Districts of Pakistan 2018  |
| Kech                  | SM | -                  | 593          | NRSP                 | NRSP Bridge fund for PPAF - Gov of Italy Funded four districts  |
|                       |    |                    | 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  |
| Lasbela               | SM | -                  | 582          | NRSP                 | SM Integrated WISE Programme 2019-2020  |
|                       |    |                    | 593          | NRSP                 | NRSP Bridge fund for PPAF - Gov of Italy Funded four districts  |
|                       |    |                    | 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 |
| Panjgoor              | 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   |
|                       |    |                    | 593          | NRSP                 | NRSP Bridge fund for PPAF - Gov of Italy Funded four districts  |
|                       |    |                    | 518-527      | PPAF                 | Government of Italy's Facility-Programme for Poverty Reduction  |
| 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  |
| Hattian Bala          | SM | MEDP               | 400          | NRSP                 | Community Investment Fund   |
|                       |    |                    | 582          | NRSP                 | SM Integrated WISE Programme 2019-2020  |
| Kotli                 | SM | MEDP               | 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

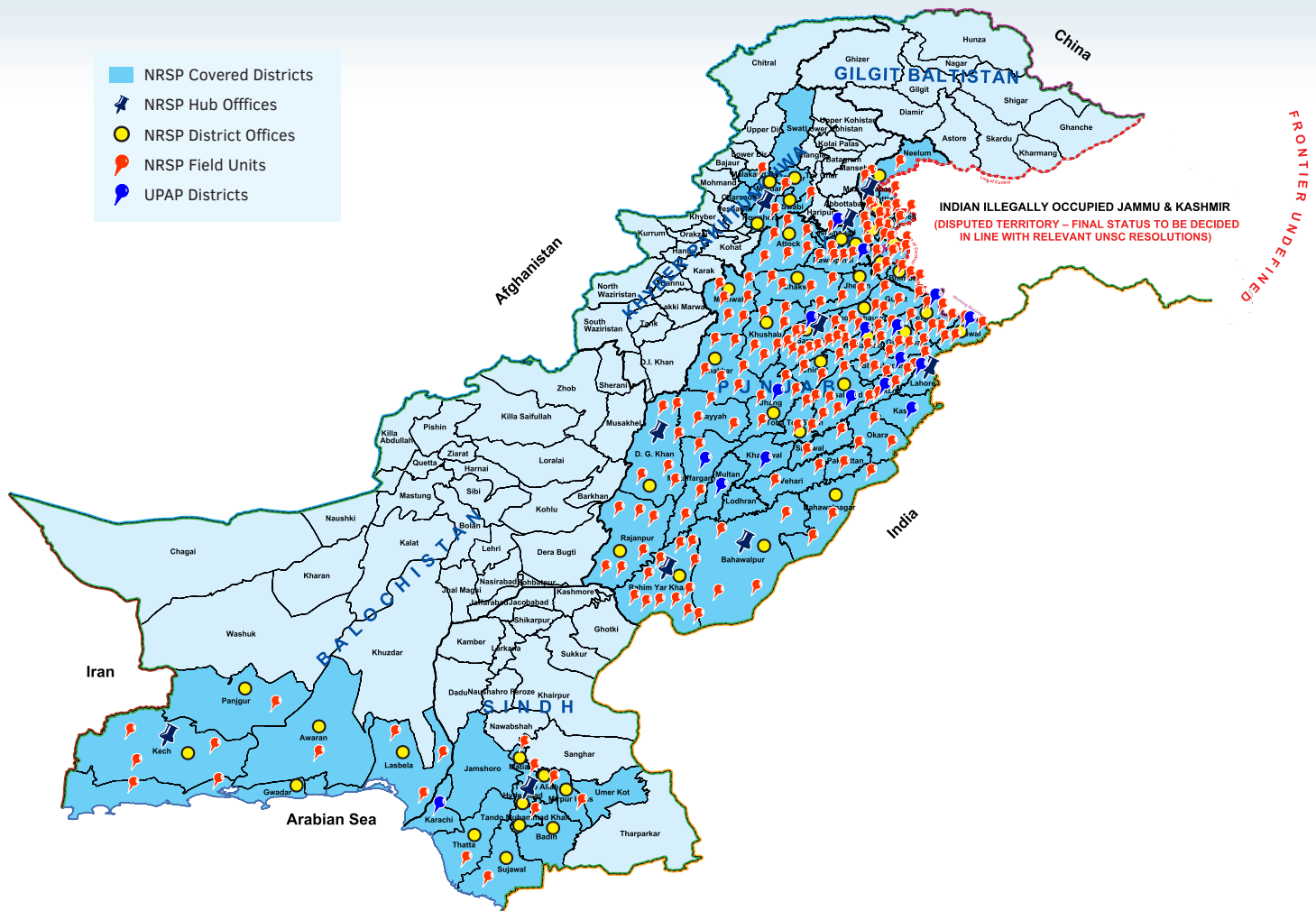
## Ex-Officio Directors

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

### RAHIM YAR KHAN

Bungalow No. 3, JDW Sugar Mills Colony, Tehsil Sadiqabad, Rahim Yar Khan,  
Tel: 068-5672556

### TURBAT

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

### SARGODHA

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

### MULTAN

Alamdar Gillani Street, Near Sydah/ Northern Bypass Chowk Bosan Road, Multan. Tel: 061-2113601

### HYDERABAD

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

### BAHAWALPUR (SM)

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

### KP

G.T. Road, Aza Khel, Near Darwesh Flour Mills, District Nowshera. Tel: 0923-580739-40

### AJK REGION

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

### LAHORE

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

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### NRSP-PSU Islamabad

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

### NRSP-BANK

University Road, Near Baghdad Railway Station, Bahawalpur.  
Tel: 062-2285126, 2281905

### NRSP-IRM

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

### UPAP

House # 36, St 2, Gulshan-e-Jalil, Morghah More, Rawalpindi.  
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### Disaster Management Unit

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