

31st
ANNUAL PROGRESS REPORT
2024-2025



Climate Resilient Housing

*31st Annual
Progress Report
2024-2025*

Climate Resilient Housing

*National Rural Support Programme
Islamabad, Pakistan*

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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 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 78 districts in four provinces and Azad Jammu and Kashmir through regional and field offices. NRSP is currently working with more than 3.85 million poor households organized into a network of 255,831 Community Organizations. With sustained incremental growth, it is emerging as Pakistan's leading engine for poverty reduction and rural development.

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Acronyms

AACs	Aawaz Aagahi Centres
AALTP	Adolescent Learning and Training Program
ACAG	Apni Chhat Apna Ghar
ADB	Asian Development Bank
AIDS	Acquired Immunodeficiency Syndrome
AIP	Agricultural Innovation Program
AJK	Azad Jammu & Kashmir
AML	Anti-Money Laundering
ANC	Antenatal Care
APC	Agriculture Processing Company
ATM	Automated Teller Machine
BCBS	Bringing Children Back to School
BCC	Behavior Change Communication
BEP	Body, Energy, and Protein
BHFA	Building Healthy Families Activity
BISP	Benazir Income Support Programme
C4ED	Centre for Evaluation and Development
CAF	Climate Action Forum
CAPI	Computer Assisted Personal Interviewing
CBOs	Community Based Organizations
CCAPs	Collective Community Action Plan
CFT	Combating the Financing of Terrorism
CIB	Credit Information Bureau
CIF	Community Investment Funds
CIGs	Common Interest Groups
CIM	Community Infrastructure Management
CIMMYT	The International Maize and Wheat Improvement Center
Cis	Community Institutions
CLF	Community Livelihood Funds
CO	Community Organization
COC	Certificate of Competence
CPIs	Community Physical Infrastructure
CRCC	Climate Resourcing Coordination Center
CRPs	Community Resource Persons
CSV	Comma Separated Values
CYP	Couple Years of Protection
DAFFPAK	Delivering Accelerated Family Planning in Pakistan
DAI	Development Alternatives Incorporated
DR-TB	Drug Resistant Tuberculosis
DWEE	Driving Women's Economic Empowerment
DWSS	Drinking Water Supply Schemes
ENRM	Environment and Natural Resource Management
ERP	Enterprise Resource Planning
ESM	Environment and Social Management
ESMC	Environment and Social Management Committee
ESMU	Environment and Social Management Unit
ESR	Environmental Social Reviews
EVAW	Ending Violence Against Women
F&A	Finance & Accounts
FAO	Food and Agriculture Organization
FCDO	Foreign, Commonwealth & Development Office
FP	Family Planning
GAD	Gender and Development
GBTI	Ghazi Barotha Taraqiati Idara
GBV	Gender Based Violence
GCISC	Global Climate Change Impact Studies Centre
GDP	Gross Domestic Product
GFATM	The Global Fund to Fight AIDS, Tuberculosis and Malaria
GHG	Greenhouse Gas
GL	General Ledger
GLEAM-i	Global Livestock Environmental Assessment Model-Interactive
GLLSP	Gwadar-Lasbela Livelihoods Support Project
GMH	Global Methane Hub
GOP	Government of Pakistan
GPS	Global Positioning System
HANDS	Health And Nutrition Development Society
HBL	Habib Bank Limited
HDIs	Human Development Indicators
HHs	Households
HIV	Human Immunodeficiency Virus
HO	Head Office
HRD	Human Resource Development
HRM	Human Resource Management
IBT	Integrated Business Technology
ICCM	Integrated Community Case Management
ICT	Islamabad Capital Territory
IDPs	Internally Displaced Persons
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IFRAP	Integrated Flood Resilience and Adaptation Project
IGGs	Income Generating Grants
INGOs	International Non-Governmental Organization
IPCC	Intergovernmental Panel on Climate Change
IRM	Institute of Rural Management
IT	Information Technology
KAs	Katchi Abadis
KP	Khyber Pakhtunkhwa
KWSSIP	Karachi Water and Sewerage Services Improvement Project
LLIN	Long-Lasting Insecticidal Net

LSO	Local Support Organization
LTA	Long-Term Agreement
LUMS	Lahore University of Management Sciences
MEDP	Microfinance and Enterprise Development Programme
MER	Monitoring, Evaluation and Research
MFB	Microfinance Bank
MFBL	Microfinance Bank Limited
MFIs	Microfinance Institutions
MHI	Micro Health Insurance
MIS	Management Information Systems
MIT	Massachusetts Institute of Technology
MSME	Micro, Small and Medium Enterprises
NADRA	National Database and Registration Authority
NAP	National Adaptation Plan
NARC	National Agricultural Research Center
NDC	Nationally Determined Contributions
NDMA	National Disaster Management Authority
NGOs	Non-Governmental Organizations
NHA	National Highway Authority
NPGP	National Poverty Graduation Program
NPSC	National Poverty Scorecard
NRM	Natural Resource Management
NRSP	National Rural Support Programme
ODF	Open Defecation Free
OPD	Outpatient Department
OPP	Orangi Pilot Project
PARC	Pakistan Agricultural Research Centre
PCM	Project Compliance and Monitoring
PCRWR	Pakistan Council of Research in Water Resources
PEF	Punjab Education Foundation
PHCIP	Punjab Human Capital Investment Project
PIMS	Pakistan Institute of Medical Sciences
PITB	Punjab Information Technology Board
PITD	Physical Infrastructure and Technology Development
PKR	Pakistani Rupees
PMIFL	Prime Minister Interest Free Loan
PPAF	Pakistan Poverty Alleviation Fund
PROPARCO	Societe De Promotion Et De Participation Pour La Cooperation Economique
PSC	Poverty Scorecard
PSI	Population Services International
PSPA	Punjab Social Protection Authority
PVS	Participatory Varietal Selection
PWDs	Persons with Disabilities
RDT	Rapid Diagnostic Tests
RE	Renewable Energy
RH	Reproductive Health
RSPN	Rural Support Programmes Network
RSPs	Rural Support Programmes
SAPs	Social Action Projects
SCRIP	Sindh Coastal Resilience Sector
SCs	School Councils
SECP	Securities and Exchange Commission of Pakistan
SEF	Sindh Education Foundation
SFEHRP	Sindh Flood Emergency Housing Reconstruction Project
SHIP	Social and Human Protection
SIIE	Small Infrastructure as Individual Enterprise
SMCs	School Management Committees
SMEDA	Small and Medium Enterprises Development Authority
SMEs	Small and Medium Enterprises
SPPAP	Southern Punjab Poverty Alleviation Project
SPS	Stock and Processing Solution
SRSO	Sindh Rural Support Organization
SUCCESS	Sindh Union Council and Community Economic Strengthening Support TB
TRDP	Thardeep Rural Development Programme
TVST	Technical and Vocational Skills Training
UCBPRP	Union Council Based Poverty Reduction Programme
UCs	Union Councils
UCT	Unconditional Cash Transfer
UN	United Nations
UNDP	United Nations Development Programme
UNEP	UN Environment Programme
UNFCCC	United Nations Framework Convention on Climate Change
UNICEF	United Nations International Children's Emergency Fund
UPAP	Urban Poverty Alleviation Programme
USA	United States of America
USAID	United States Agency for International Development
USD	United States Dollar
VEC	Village Education Committee
VO	Village Organization
WASH	Water, Sanitation, and Hygiene
WISE	Water, Immunization, Sanitation and Education
WRC	Women Resource Center
YLA	Youth Led Action

Foreword



It gives me great pleasure to present NRSP's 31st Annual Report for fiscal year 2024-25 - a milestone that reflects 3 decades of sustained commitment to poverty reduction & inclusive rural development. At the heart of NRSP's impact lies strong community mobilization and outreach, through which millions of rural HHs have organized themselves into vibrant, self-managed CIs. These institutions are no longer dependent structures; they demonstrate leadership, asset ownership and collective decision-making. NRSP's institutional strength - anchored in robust financial management systems, transparent governance and advanced IT platforms aligned with international standards - has enabled us to deliver development interventions with credibility, efficiency and accountability. As a result, tangible improvements can be seen in HH incomes, farm productivity, enterprise growth and the emergence of climate and disaster resilient communities. Moreover, under the World Bank funded Sindh/Balochistan housing projects, over 56,364 disaster resilient housing units were constructed for 2022 flood affectees.

NRSP's microfinance and large scale development portfolio continues to be a central driver of economic empowerment and social protection. During the year, 21,019 HHs were mobilized, adding to a nationwide network of 3.85 million rural households organized into 255,831 COs. CIF, now exceeding 1.106 billion, is being managed by LSOs, enabling access to small loans for the poorest and most vulnerable. Alongside this, NRSP is implementing major multi-sectoral projects in collaboration with federal and provincial governments and development partners - covering livelihoods, health, education, digital inclusion and infrastructure. Flagship initiatives such as digital literacy programs for rural women and climate-resilient housing and flood recovery projects

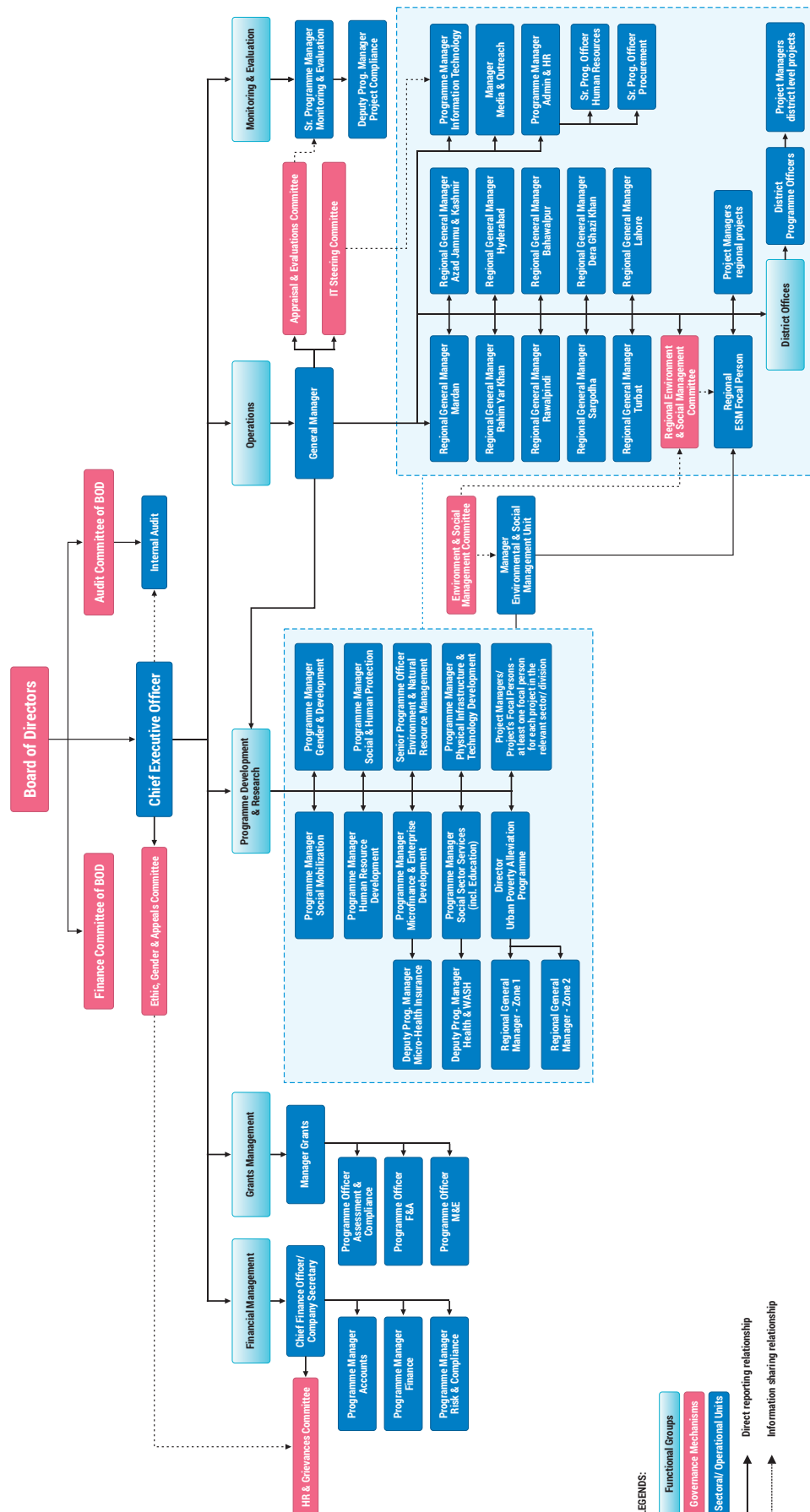
illustrate NRSP's ability to operate at scale while remaining deeply rooted in community priorities. In the reporting year, 23 new projects were launched with total funding of approximately 6.2 billion.

NRSP's impact is further strengthened through its subsidiary and affiliated organizations, which extend organization's reach and specialization. IRM continues to build human and institutional capacity through high-quality training for communities, development professionals and public-sector partners. The NRSP APC supports smallholder farmers, particularly rice growers, by providing warehousing, value-chain development and market access services that enhance incomes and reduce post-harvest losses. NRSP's MF outreach is reinforced through NRSP MF Bank, enabling responsible financial inclusion at scale. Portfolio of NRSP Bank stood at PKR 34.9 billion. During the year, NRSP also expanded into green development through the establishment of NRSP Green, reflecting our strategic focus on climate mitigation, adaptation and sustainable growth.

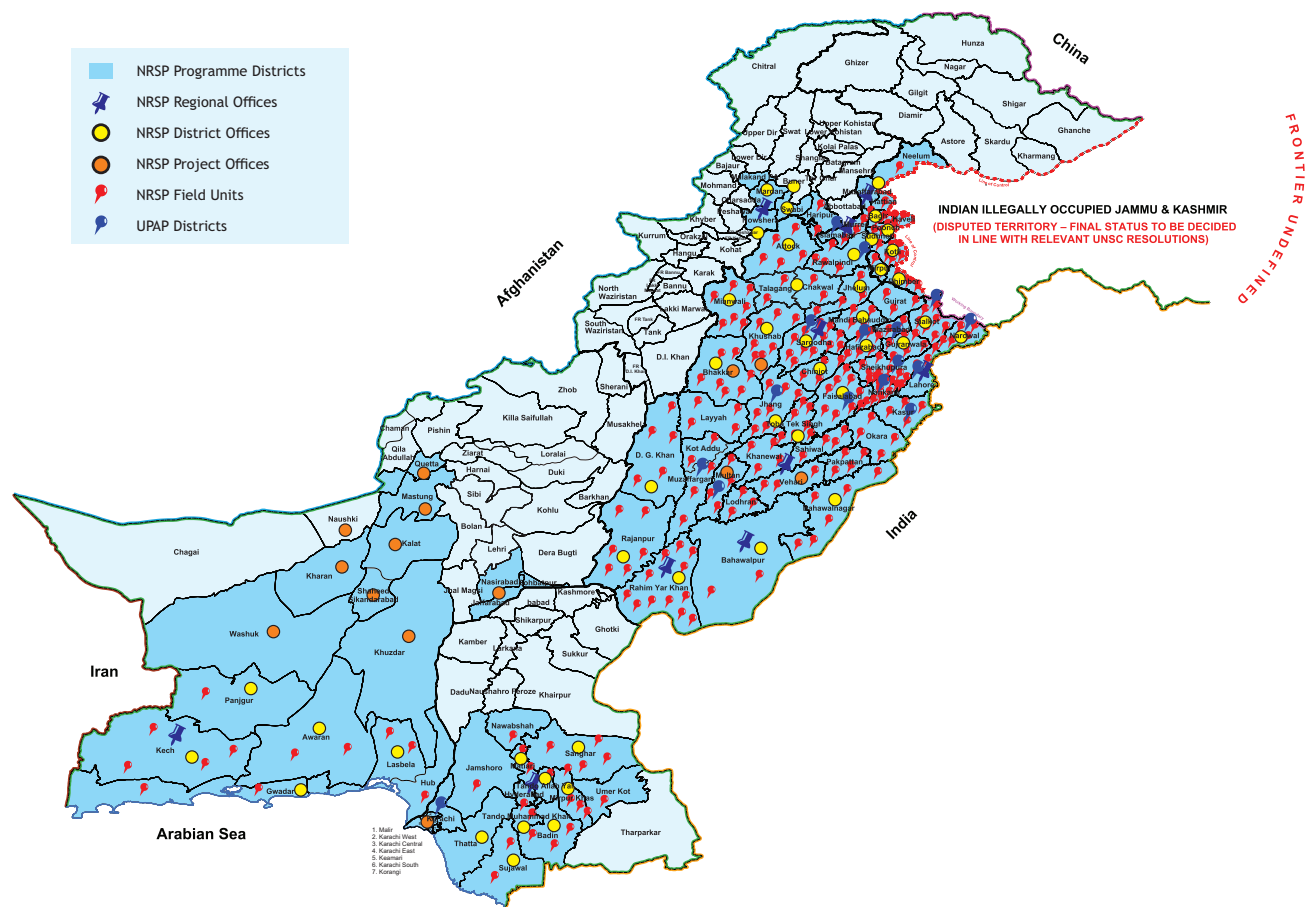
I would like to express my sincere gratitude to our development partners and donors including the EU, World Bank, IFAD, PPAF, Govt. of Pakistan, FCDO, UN Agencies, GFATM, WaterAid etc; whose trust and collaboration made this work possible. I am equally thankful to the Chairman and members of the NRSP Board for their strategic guidance and unwavering support. My deepest appreciation goes to NRSP's dedicated staff, regional teams and community resource persons, who work tirelessly in often challenging environments. Above all, I salute the communities we serve, especially women leaders and activists, whose resilience, initiative and collective action remain the true foundation of NRSP's success. Together, we look forward to building on this legacy with renewed purpose and confidence in the years ahead.

Dr. Rashid Bajwa
Chief Executive Officer

NRSP's Organizational Structure



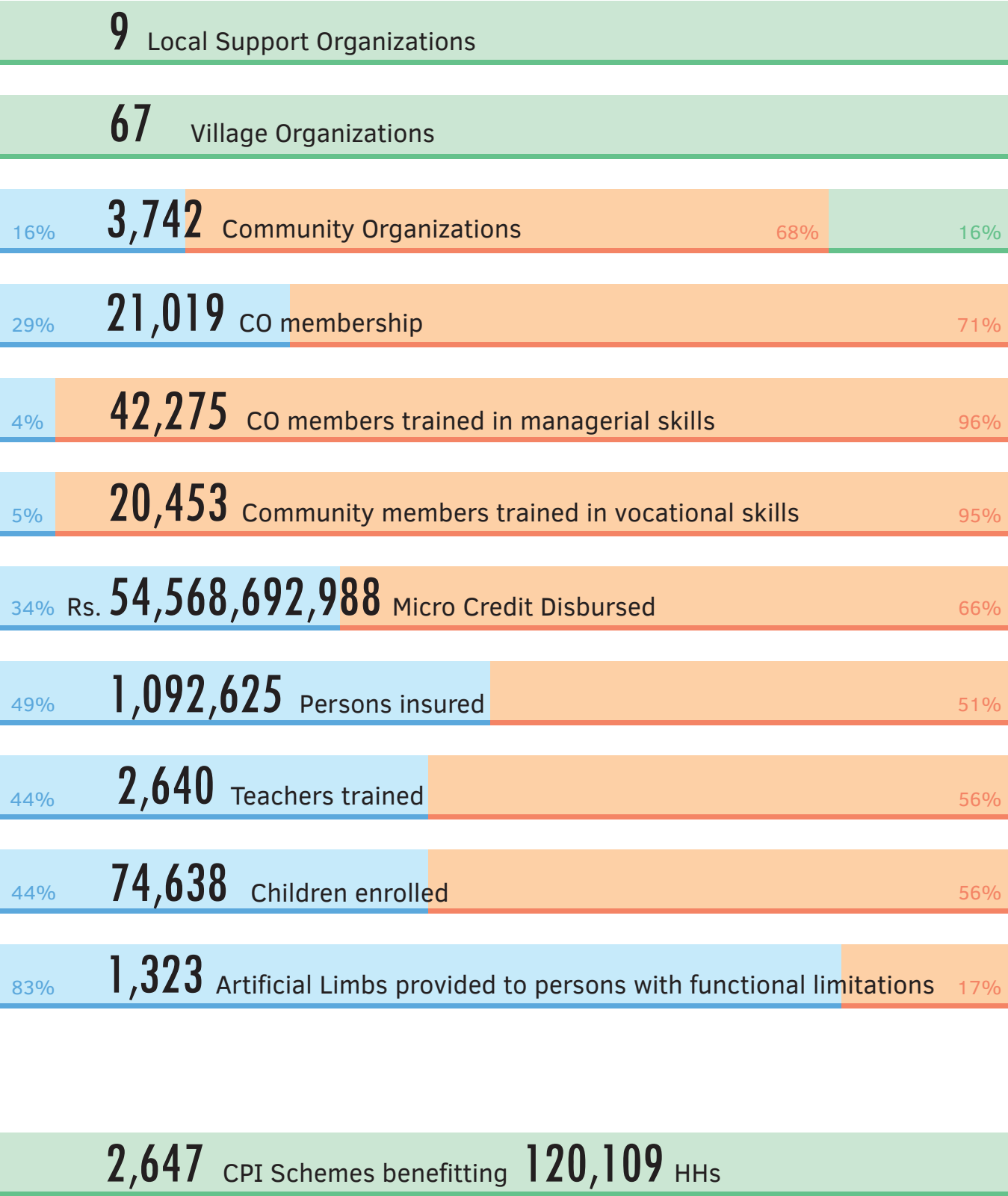
NRSP's Outreach



Office Name	Offices		Staff		
	District Offices	Field Units	Men	Women	Total
Head Office (Islamabad)	-	-	120	27	147
AJ&K	7	23	295	10	305
Rawalpindi	5	31	530	205	735
Sargodha	15	93	1,122	198	1,320
Bahawalpur	5	27	632	131	763
Rahim Yar Khan	1	11	139	15	154
Lahore	-	16	199	54	253
Multan	3	14	99	44	143
Mardan	4	-	91	8	99
Hyderabad	9	19	770	140	910
Turbat	13	10	131	22	153
UPAP	18	36	984	391	1,375
Total	80	280	5,112	1,245	6,357

NRSP at a Glance

During the year 2024-25



Male Female Mixed/ Both

Cumulative as of June 2025

928 Local Support Organizations

10,648 Village Organizations

38% **255,831** Community Organizations 53% 9%

40% **3,858,664** CO membership 60%

32% **531,677** CO members trained in managerial skills 68%

23% **325,020** Community members trained in vocational skills 77%

32% Rs. **448,559,054,090** Micro Credit Disbursed 68%

51% **14,179,903** Persons insured 49%

43% **84,626** Teachers trained 57%

51% **1,685,735** Children enrolled 49%

85% **20,954** Artificial Limbs provided to persons with functional limitations 15%

2,044,627 Long-lasting Insecticidal Nets distributed

44,422 CPI Schemes benefitting **2,089,284** HHs

Rs. **1,106,628,456** Transferred to LSOs as CIF

Male

Female

Mixed/ Both

Social Mobilization and Livelihoods

3,858,664 households mobilized across Pakistan

Local Support Organization (LSO)

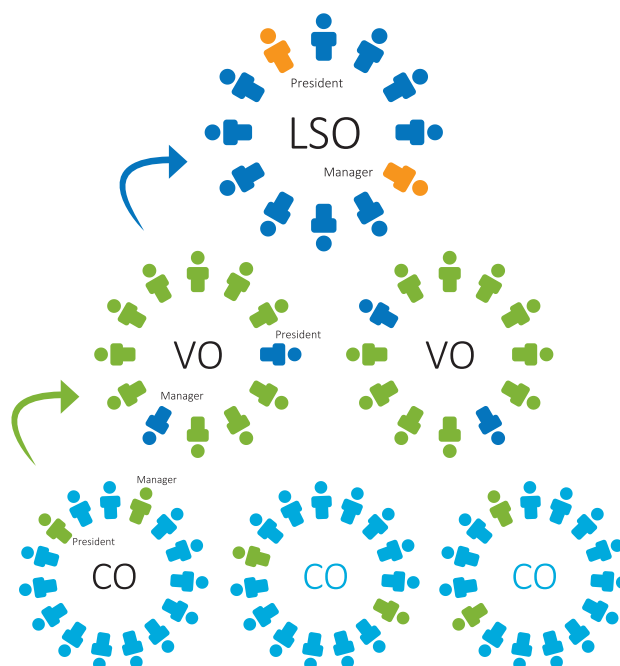
- > Federation of Village Organizations at UC level
- > LSO Leaders, Executive Committee and General Body
- > Exec Committee: all VO leaders; General Body: All CO leaders
- > All villages represented in LSO

Village Organization (VO)

- > Federation of Community Organizations
- > Leaders and General Body (all CO Presidents and Managers)
- > All mohallas/settlements represented in VO
- > 100% inclusion of poorest households through COs

Community Organizations (COs)

- > Participatory body (Leaders and Members)
- > Separate COs for Men and Women (if required)
- > Each CO to have 15-25 members



Social Mobilization is the core of NRSP's philosophy, based on a time-honored tradition established at the Aga Khan Rural Support Programme in the 1980s by the Shoaib Sultan Khan, followed by all RSPs across Pakistan. This model is built on two key assumptions; (a) people have the potential to meet their needs and (b) they have a willingness to work for unleashing their potential. This approach involves creating three levels of community-based organizations: organize households into local Community Organizations (COs) at the neighborhood level, which federate into Village Organizations (VOs) at the village level and ultimately Local Support Organizations (LSOs) at the Union Council level. The LSOs utilize the services of both men and women leaders from the COs, VOs who function as Community Activists, Community Resource Persons (CRPs), Community Service Providers, Community Extension Workers and Community Specialist or as local Social Organizers within the target communities, depending on the needs and on their expertise. CRPs help catalyze mobilization and services: they form new COs, lead livelihood and skills trainings (e.g. livestock management or tailoring), provide basic community services (e.g. maternal health outreach) and assist the poorest households in accessing support. Wherever NRSP works, whether expanding its regular core programme, implementing donor-funded projects or responding to disasters, the principles and practices of social mobilization remain the same and provide the foundation for inclusive, community-driven development. By the end of the reporting year 3.85 million rural households (60% women) were organized into 255,831 COs, 10,648 VOs and 928 LSOs, working towards development of their areas.

Synopsis of the Year

During the year 2024-25, NRSP was able to organize 21,019 rural households (71% women) into 3,742 new Community Organizations (COs), taking the total number of COs to 255,831. In addition to that, 67 Village Organizations and 9 Local Support Organizations were also established during the year; making a valuable addition to the vast network of community institutions spread across the

country. CRPs have played a very crucial role for training, mentoring and identification of beneficiaries under various projects/programmes implemented during the year.

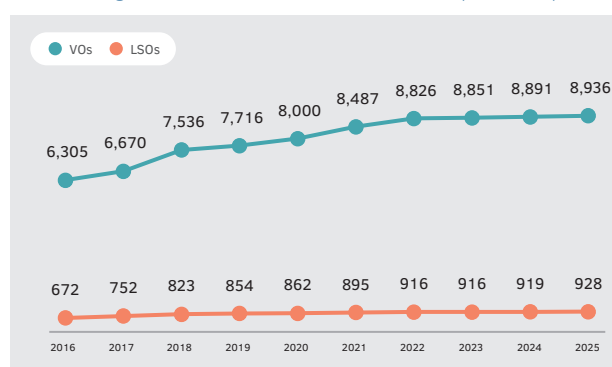
Poverty Targeting

Poverty targeting is another area in which NRSP took a lead role (among other players) by testing and finalizing the Poverty Scorecard (PSC) in Pakistan. Using this method each household receives a score on a scale of 0 to 100 which distinguishes ultra-poor, vulnerable and other categories, ensuring that the very poorest are identified for tailored support as well as their inclusion in COs, VOs and LSOs. The PSC strengthens the social mobilization approach by embedding equity and inclusion into the very structure of community institutions. Once communities are organized with this inclusivity in place, the outcomes are both immediate and long-term: ultra-poor households benefit from Income Generating Grants and Asset Transfers, while communities as a whole access Community Investment/Livelihood Funds (CIF/CLF), pool resources for collective purchasing and marketing and strengthen their links to public services. By aligning poverty targeting with mobilization, NRSP creates a pathway that not only improves livelihoods and social equity but also builds community capacities that enhance resilience to economic and climate-related shocks.

Pathway to Climate Resilience

During the reporting year, NRSP continued to implement various projects designed

Figure 1: LSOs and VOs under LSOs Trend (Cumulative)



to reverse the damages of the climate related disasters, with the emphasis of rebuilding in a more climate resilient manner to ensure that future flooding or climate related disasters do not disrupt livelihoods. In this regard, the efforts from Community Catalysts/ CRPs have been crucial where they continued to guide members of the communities and beneficiaries on preventive measures, access to information and services. Sindh Flood Emergency Housing Reconstruction Project (SFEHRP) and Integrated Flood Resilience and Adaptation Project (IFRAP), Balochistan etc are some of the climate resilient projects implemented during the year; which focus on resilient housing/ livelihoods.

Key Social Mobilization and Livelihood Support Projects

Southern Punjab Poverty Alleviation Project (SPPAP):

Initiated by Punjab Government/ IFAD, project is being implemented by NRSP since 2013. This initiative aimed at eradicating poverty in the poorest districts of southern Punjab. This phase of project aims to reduce poverty for 80,000 poor households, with a focus on ensuring that 60% of the beneficiaries are women. Using the NPSC, SPPAP identifies and supporting households within the 0-23 poverty band. NRSP's primary responsibilities include community mobilization capacity building, asset transfer and assisting communities in planning and executing physical infrastructure schemes. So far 2,000 Community Organizations have been formed and strengthened, 8,000 individuals took part in vocational skills trainings and productive assets/ livestock have been transferred among 30,000 beneficiaries. Additionally, construction of small houses is also a major component of this project which benefited 1,153 poor households. By the end of reporting year, 75% of the asset transfer HHs upgraded to non-poor category, housing unit beneficiaries reported 21% reduction in poverty, communities reported improved access to services including roads, drinking water, irrigation and agri-finance.

Gwadar-Lasbela Livelihoods Support Project Phase-II (GLLSP-II):

This IFAD/GoP funded project encompasses the two coastal districts of Gwadar and Lasbela in Balochistan, where over 60% of the population lives in poverty with households relying mainly on agriculture, livestock and fisheries. The project primarily targets poor rural households with PSC range of 0-40 in 382 villages including small-scale landowners, landless tenants, small-scale fishermen, and women. To date, apart from organizing households into CIs; 6,730 HHs (93% women) benefited from transfer of productive assets (along with trainings on assets management), five women resource centers have been established which are being utilized for women trainings on enterprise development and as hub for women entrepreneurs to plan and rollout enterprise development activities. According to evaluation findings of this project, 84% of the trained women reported increase in their monthly income, 58% women linked their businesses with local markets and 63% women reported that their children began going to schools etc.

Punjab Human Capital Investment Project (PHCIP):

This GoP/ World Bank funded project is designed to empower and uplift rural communities in 6 districts of South Punjab. NRSP is supporting PSPA for the implementation through identification and linking beneficiaries. The project is currently in its third phase, which focuses on supporting vulnerable communities in flood-affected areas. By the end of June, 2025; 36,000 poor households received productive assets along with specialized assets management trainings. The project is being implemented by closely engaging COs and CRPs. According to a recent evaluation done by NRSP; 98% of beneficiary households, previously reported as chronic/ ultra-poor, moved towards higher poverty bands and 17% attained PSC above 40 score, which indicate their transition towards out of poverty.

National Poverty Graduation Program (NPGP):

Been implemented in 8 districts of Sindh, Balochistan and Punjab, NPGP is a

livelihood improvement project with a significant aspect of social mobilization. The main goal of this PPAF/IFAD funded 5 years project was to assist the poor in graduating out of poverty on a sustainable basis while simultaneously improving their overall nutritional status, food security and resilience to climate change. In doing so, the project aimed to enable the poor and especially women to realize their development potential and attain a higher level of social and economic wellbeing. By the end of this project in June 2025, over 6,208 COs and CIGs have been established/ revitalized and strengthened, 5,413 poor HHs have benefited from trainings on vocational/ enterprise development, functional literacy, basic business skills and 75,968 HHs given access to productive assets. Social mobilization was a cornerstone of NPGP's strategy for driving transformational change by enabling communities to prioritize their development at individual, household and communal levels. Project evaluation findings revealed that 85% of the beneficiaries have moved out of PSC range 0-18; reducing their reliance on BISP UCT.

Case Study: Signs of improvement in the quality of life of Sammi

Sammi, wife of Wahid Baksh, lives in village Hari Beller Shumali ward Union Council Hari Beller District Gwadar. Her household depended solely on her husband's income from fishing, earning approximately PKR 19,000 per month, which was insufficient to meet basic household needs. The family possessed no productive assets or alternative income sources, leaving them economically vulnerable. As an active member of the local CO, Sammi participated in awareness sessions where NRSP staff explained GLLSP-II objectives, eligibility criteria and available livelihood support options. Through the project's transparent targeting process, including validation through the BISP Poverty Scorecard, Sammi was identified as poor and eligible for productive asset support. Based on participatory livelihood planning and her prior experience in animal rearing, Sammi opted for livestock support. The project facilitated the provision of goats, complemented by training and regular



follow-up on livestock management practices. With the addition of goats to their household, Sammi's family experienced a significant improvement in their living standards. The goats provide a source of income through milk production, which Sammi strategically save 200 Rupees per day by not purchasing milk for their home and also earn 500 Rupees per day by selling milk. This additional income has reduced their financial strain and enabled them to meet their household expenses more comfortably. Furthermore, in a year goats doubled which expanded their asset base, enhancing their prospects for future income generation. This highlights the effectiveness of targeted interventions for alleviating poverty and fostering sustainable livelihoods within rural communities.

Future Plans

Next year, NRSP plans to strengthen its social mobilization approach by organizing and empowering communities around enterprise development and climate resilience.

Gender and Development

251,609 women trained in employment skills



Women play a pivotal role in shaping resilient and progressive societies. When provided with equal opportunities and resources, they not only strengthen their own households but also drive sustainable social and economic transformation at the community level. Investing in women's empowerment is therefore not just a matter of equity, but a strategic pathway to achieving inclusive development and long-lasting impact. Accordingly, NRSP prioritizes holistic women's development across all its projects, enhancing their health, education, skills, leadership and economic participation. Women are now serving as Presidents, Managers and Activists of Community, Village and Local Support Organizations; taking lead roles in local development operations, often working a step ahead of men in their areas. NRSP's social mobilization ensures women's inclusion through dedicated COs and leadership quotas in VO and LSOs. Guided by its comprehensive Gender Mainstreaming Policy, the Gender and Development sector reviews every initiative through a gender lens to ensure meaningful engagement, equity and lasting impact. NRSP fosters a conducive environment for women staff through the implementation of the Protection against Harassment at Workplace Law, provision of essential facilities, staff capacity building and gender-sensitive HR practices. NRSP actively contributes to national and international gender networks such as the EVAW Alliance, White Ribbon, Mehrgarh, RSPN's Gender Resource Group and the Gender Task Force co-chaired by NDMA and UN Women. With support from various national and international partners, NRSP implements gender-focused initiatives, while all projects and programmes are systematically reviewed through a gender lens to ensure accountability, inclusivity and lasting impact.

Synopsis of the year

NRSP has strengthened its social mobilization approach to be more women-focused, ensuring women occupy decision-making roles in identifying community needs, accessing services, receiving asset grants and acquiring vocational and technical skills. 2,558

new women community organizations were formed which is 68.4% of total COs formed during the year, while 16% were mixed COs (organizing 14,966 additional women into new community institutions). These increased number of women are now actively working for the development of their areas. Besides, this year 202,568 women were also trained in various disciplines including community management, vocational and technical skills; making them a productive part of the societies they belong to. Through various educational initiatives funded by government and other development organizations, NRSP was able to enroll 41,705 girls into formal schools. These continued efforts of NRSP are contributing towards empowerment of rural women in Pakistan.

Women's Participation Across Programmes

NRSP's commitment to gender and development is evident across all its projects, with women actively engaged in decision-making and implementation. In initiatives such as PHCIP and NPGP, women were the primary beneficiaries; with interventions focused on improving livelihoods, enhancing empowerment and strengthening household decision-making. Under SFEHRP, which emphasizes climate-resilient infrastructure; village reconstruction committees included 59% women, who contributed in supervision of construction works, material sourcing and financial management. Their active involvement fostered a strong sense of ownership and pride, with women personalizing their new homes and making them a reflection of their family's identity. In addition to physical engagement, NRSP promotes financial empowerment by facilitating the opening of bank accounts in the names of women household heads. This initiative enhanced financial literacy, provided women with greater control over household finances and strengthened their autonomy. The MEDP Programme further supports women through financial inclusion and enterprise development. Using individual and solidarity group loans, it enabled women to establish and expand businesses, engage in livelihood activities and manage household enterprises. As of

June 2025, over 8.6 million loans have been disbursed to women including 593,284 loans during the reporting year.

Aawaz II Programme: Advancing Gender Equality and Social Inclusion

Under the Aawaz II programme, NRSP continued to play a leading role in strengthening community voices and promoting gender equality through social mobilization, awareness raising and collective action. Implemented across Nowshera, Malakand and Sargodha; the project focused on three key themes: preventing early child marriages, addressing gender-based violence (GBV) and promoting inclusion of marginalized groups such as women, persons with disabilities (PWDs), minorities and transgender individuals. By June 2025, 96 Village Forums, 48 Aawaz Aagahi Centres (AACs) and 3 District Forums were established, which became vibrant platforms for dialogue, referrals and citizen-state engagements. 10,866 individuals were provided with referrals for essential services, while 147 successfully accessed services ranging from birth registration to social protection schemes. Women's community networks at AAC levels provided safe spaces for women leaders to voice concerns, influence decision-making and build solidarity. The project demonstrated how inclusive community platforms can drive behavior change, empower women and protect vulnerable

groups. Project is continued to benefit additional communities, until September 2026.

Gender Sensitization Trainings

During the reporting period, NRSP conducted comprehensive trainings to strengthen staff capacity on gender sensitivity, inclusivity and safeguarding. These trainings focused on raising awareness of workplace sexual harassment laws, promoting gender-responsive practices and developing actionable gender plans. Total 109 staff members were trained, facilitated by experienced gender experts and senior NRSP management. These trainings emphasized practical strategies for mainstreaming gender across programmes, fostering inclusive workplace environments and ensuring compliance with organizational policies. Through interactive methods such as discussions, group exercises and action planning; participants were equipped to implement gender-inclusive practices in their respective areas. These capacity-building efforts have significantly enhanced staff understanding and commitment to gender equality, safeguarding and the creation of a respectful, inclusive and accountable organizational culture. Trained staff members are then made responsible for carrying out the same trainings for the field teams. Trainings on these topics are regular part of NRSP Programme, so far 2,082 staff members have been trained on the subject.

Figure 2: Gender wise breakup of CO membership as of June 2025

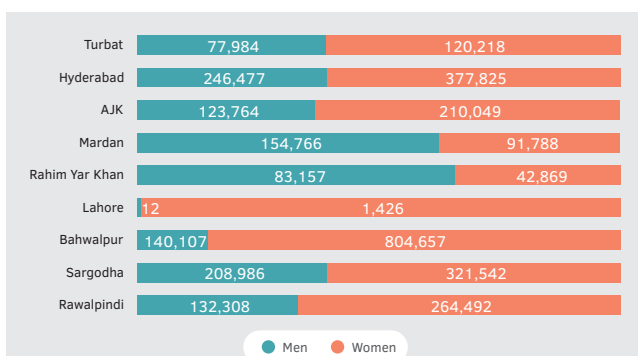
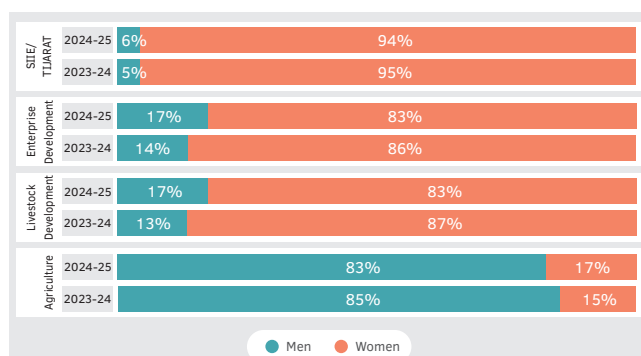


Figure 3: Last Two Years Comparison of MEDP Clients Category wise



Rikshaw Loan Project for Women Entrepreneurs

Under a strategic partnership with LUMS, NRSP successfully implemented an initiative to enhance female participation in Pakistan's transportation sector, targeting the economic empowerment of women in marginalized communities. Building on LUMS' prior international research collaborations with MIT and the University of Oxford, NRSP operationalized the project by providing end-to-end support, including social and technical appraisals, procurement, vehicle registration, route permit processing, documentation, and formal disbursement under interest-free Islamic financing principles. Five women beneficiaries in Lahore, shortlisted by LUMS based on predefined eligibility criteria, were provided with a New Asia brand auto-rickshaw valued at Rs. 398,020, of which Rs. 150,000 was extended as an interest-free loan repayable in 24 monthly instalments, with the remaining amount covered by LUMS as a subsidy. NRSP ensured all necessary verifications, social guarantees and compliance requirements were fully met, while LUMS facilitated professional driving training in coordination with the Traffic Police Lahore, issued official driving licenses and supported registration with Careem Networks to provide access to income opportunities. The rickshaws were successfully distributed in March 2024, equipping beneficiaries with both assets and market-ready skills. This collaborative effort has enabled these women to generate sustainable livelihoods, significantly contributing to the inclusion of women in a traditionally male-dominated sector and provides measurable evidence of impact through asset ownership, financial independence, skill acquisition, and market engagement.

Case Study: From Artisan to Entrepreneur

Sharik, a 49-year-old artisan from Union Council Kappar in Gwadar, is a powerful example of how NRSP's efforts under the GLLSP project have transformed lives through skills, collaboration and digital empowerment. Once working



under others' names and dependent on middlemen, Sharik had little control over pricing and sales despite her exceptional embroidery skills. After joining the Women Resource Center (WRC), she became part of a group of ten women artisans, where structured teamwork and enterprise training helped her produce and sell high-value embroidered dresses worth up to PKR 170,000 each. With guidance from NRSP, she also embraced digital tools, using Facebook and WhatsApp to market her work and directly sell products online, significantly expanding her customer base and earnings. Today, Sharik stands as an independent entrepreneur and mentor, having sold multiple high-value suits and smaller embroidered items. Her journey reflects how NRSP's support has transformed traditional artisans into confident businesswomen who now lead with dignity, self-reliance and digital readiness in communities once defined by limited opportunities.

Future Plans

Incorporation of climate and disaster resilience for women in future programmes, will be one of the main focuses of NRSP in coming years.

Microfinance and Enterprise Development Programme

Rs. 448,559,054,090 disbursed under NRSP Microfinance



Pakistan, being a developing country where a significant proportion of the population remains excluded from the formal financial system, requires access to affordable financial services for sustainable development. To address this, since 1992, NRSP's Microfinance and Enterprise Development Programme has been providing a broad range of financial services, i.e., micro-credit, savings and micro-insurance; complemented by community-managed financial services, to low-income communities who would otherwise rely on informal and costly sources of finance. NRSP ensures inclusivity, efficiency and sustainability in its microfinance operations through its core values, i.e., transparency for accountability, minimal transaction and operational costs and community participation and monitoring. Its conventional loans portfolio includes Agri-Input, Livestock Development, Enterprise Development, Small Infrastructure Individual Enterprise, Tijarat and Renewable Energy solutions; which are among the most demanded loan products in rural and peri-urban areas. The establishment of NRSP Microfinance Bank in 2011 further strengthened and diversified the NRSP's institutional capacity, outreach and services. Through its flexible terms and conditions, diversified and innovative financial product range and efficient delivery system, NRSP has become one of the largest microfinance service providers and a strong competitor among MFIs operating in Pakistan. By the end of June 2025, NRSP's portfolio stood at PKR 98 billion with 708,680 million active clients.

Synopsis of the year

During the reporting year, NRSP has disbursed over PKR 54.57 billion through 741,045 loans which include 80% women clients. Loan allocations comprised 60% for micro enterprises, 22% for Livestock Development, 11% for Agricultural Inputs and 7% for SIIE/Tijarat. The overall recovery rate was 98%.

Liaison with Microfinance Industry

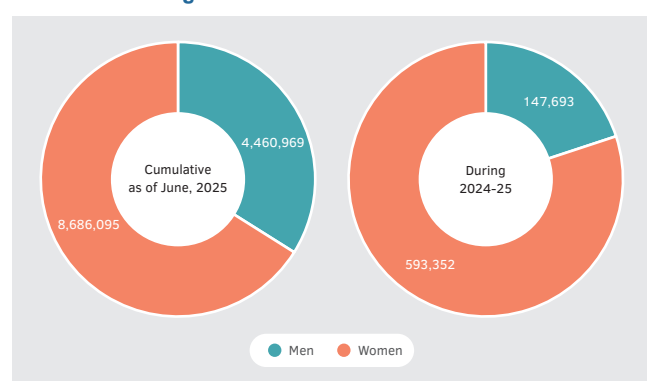
NRSP maintains close liaison with other players in the Microfinance industry and is an active member of the Pakistan

Microfinance Network. It also actively shares its annual data with MIX Market, a global web-based platform aimed at increasing the flow of information and facilitating communication within the sector, which is essential for the growth of inclusive markets and to support informed thinking on the future of financial services.

Loan Requisition Process

NRSP is fully compliant with SECP regulations and analyzes loan applications through a standard vetting process comprising social appraisal, in which all necessary information about the applicant's residence, behaviour, reputation, income, expenses, liabilities and living conditions is collected, followed by technical appraisal, which verifies the social appraisal and projects the profitability of the proposed income-generating activity. Borrowers' repayment behaviour for all past loans is verified from NRSP's records as well as from the Credit Bureau; for the determination of the client's indebtedness level. Community Organizations endorsed all the applications through a resolution signed by at least 75% members, which then serves as a social collateral in the absence of material guarantees. Before disbursing loans, NRSP ensures the verification of applicants and the guarantors' information through AML/CFT perspective and minimizes risks further by ensuring the availability of all relevant documents. Credit ceilings are set to balance outreach and risk, with Rs. 25,000 for first-time borrowers and up to Rs. 75,000 for repeat borrowers. The entire process is completed within 7 days. This

Figure 4: Gender Wise Number of Loans



procedure has made credit both safe and accessible, safeguarded clients' trust and fostered inclusive economic growth.

Micro Health Insurance for Clients

NRSP provides micro-insurance coverage for health, disability, maternity and accidental death to its Micro-Credit clients through accredited insurance companies. To date, this initiative has benefited over 14.2 million households. During the year 2024–25, NRSP processed 580,539 insurance cases (including for 80% women clients). This insurance coverage not only protects families against unexpected health and life shocks but also provides dignity, security and peace of mind to millions, especially women.

Community Managed Financial Services

Community Investment Fund (CIF), a financial grant, is being provided by NRSP to Community Institutions (CIs); which then lend it to the deserving households within the PSC range from 0 to 23. These CIs are entrusted with defining the terms and conditions for the loan, i.e., markup rate, loan size, duration of loan etc. To date, NRSP has successfully built sufficient capacity of CIs to manage loan disbursements and recovery; and continues to provide technical support. As of June 2025, NRSP has provided CIF grants of PKR 1.106 billion to 578 CIs who have received this grant to disburse 239,457 loans of PKR 5.36 billion in 442 rural UCs of Pakistan.

Urban Poverty Alleviation Programme (UPAP)

NRSP initiated UPAP in 2001 with the support of UNDP in 1996 to alleviate urban and peri-urban poverty through microcredit and savings services. The programme currently operates in 18 districts of Punjab and Sindh and offers credit for family enterprises through solidarity groups, ensuring recovery

through family-based credit use, regular audits and Oracle-based MIS. Micro Credit Rating International rated UPAP as Alpha-minus in 2004 for its performance and sustainability. As of June 2025, PKR 70.95 billion has been disbursed under UPAP through 2.53 million loans with a 100% recovery rate, of which 99.99% of clients are women. In the year 2024-25 alone, PKR 5.73 billion was disbursed through 100,192 loans. UPAP also provides life and credit insurance at 0.9% of the loan amount for clients and their spouses (in case of the client's death); which benefited 2.5 million clients by June 2025. Detailed progress and financial reports are also produced separately, documenting its policies, procedures, achievements and lessons learnt. Beyond financial services, the programme has contributed to empowering women, strengthening household resilience and demonstrated how inclusive microfinance can drive transformative change in the livelihoods.

PM Interest Free Loans

NRSP has been implementing the PMIFL scheme since 2014, following its launch by the GoP with PPAF as the Implementing Partner. The scheme seeks to foster self-reliance beyond social safety nets for the most disadvantaged individuals and to integrate them into broader economic development and financial inclusion. This is achieved by supporting productive microenterprise activities through the provision of IFLs of PKR 25,000 to low-income households (PSC 0-40) with viable business ideas. As of June 2025, PKR 6.1 million has been disbursed to 169,061 households with 93% recovery rate. Similar scheme on youth business and agriculture loans was also initiated in 2023, in which larger loans of PKR 500,000 were offered to youth; under which PKR 11 billion have been disbursed to 58,500 youth borrowers (19% women). By enabling marginalized communities to transform viable ideas into sustainable livelihoods, both programmes have strengthened resilience and promoted inclusive development.

Apni Chhat Apna Ghar

This programme aims to benefit low income segments of the society who are currently residing in informal settings; by supporting 500,000 HHs to have their own homes, reducing the numbers of housing deficits in the province. Supported by the Government of Punjab, project is initiated in 2025 and providing PKR 1.5 million per households (in 2 tranches) as interest free loan for constructing houses. By the end of the reporting year, PKR 7.3 billion has been disbursed and 2,367 houses have been completed. Programme is serving as a coping strategy against poverty and natural disasters, empowering families and contributing to socio-economic uplift, environmental sustainability and community resilience. Project is to continue until 2028.

Case Study: Sonia's own home

Sonia Iqbal, who was living in a rented house for several years, always aspired to build a secure space where her family of five: her husband, two daughters and a son could grow with comfort and pride. Her husband runs a small karyana (grocery) store in the local market, which has been the family's sole source of income. To support him and give her children a better life, Sonia also started a tuition center. Despite their hard work and commitment to saving, the dream of owning a house remained distant due to financial limitations. Sonia's hardships took a transformative turn when she learned about the 'Apni Chhat Apna Ghar' programme, which proved to be a turning point in her life." She applied for a loan for housing and after a few months, received a call from the NRSP office, confirming her eligibility. With the support of this initiative, she received financial assistance. In February 2025, Sonia was granted a housing loan of Rs. 1,000,000. With proper planning, dedication and support from her husband family began construction right after receiving the loan. By May 2025, their dream has turned into reality: a modest but beautiful house providing safety, dignity and comfort. Sonia expressed deep gratitude for the initiative, saying that this program gave her family a home, peace of mind and



a bright future for her children. The new house included a separate study room for her daughters, a small play area for her son and a peaceful environment where the family could thrive. Today, Sonia stands as an inspiration to many women, proving that with the right support and strong will, dreams can be turned into reality. "Now, my children have a place they can truly call home," says Sonia with a smile, standing at the door of her newly built house. Her journey is a source of inspiration for many families across Pakistan.

Future plans

NRSP plans to transition its microfinance portfolio into Islamic Banking system, to align with Shariah principles.

Human Resource Development

325,020 community members trained for income generation



NRSP HRD strives to increase the people's knowledge, awareness and skills; acting as a catalyst by making on-going and multi-faceted contributions to increase the overall wealth of the nation. NRSP has witnessed that skills enhancement, particularly for less illiterate individuals, can significantly improve the socio-economic outcomes of families and for the entire villages. NRSP is specialized in designing, conducting and managing the capacity building initiatives for communities and professional staff. For technical and vocational skills trainings, government's accredited technical and vocational training institutes are taken on board as partners to conduct these trainings. These trainings aim to enhance the capacities of rural men and women to manage their own development needs, to gain access to useful technical information and to participate in productive work on better terms. This, ultimately contributes to the overarching purpose of NRSP to reduce poverty. Under the community training programme, NRSP enables CIs to ensure that the community organisations function effectively and responsibly. To-date NRSP trained 5.5 million individuals (62% female) under its community training programme on various disciplines, whereas 111,157 staff (34% female) are also trained on various professional trainings.

Synopsis of the Reporting Year

During the year 2024-25, NRSP HRD organized 11,447 training events in which 223,941 persons participated as community and staff members. Community trainings covered topics including community management skills, leadership skills, agriculture productivity enhancement, enterprise development, basic accounting, digital skills etc; whereas staff trainings include project management, monitoring, research etc. IFAD, Government of Pakistan, Google and various UN agencies supported NRSP for the organization of these trainings.

Community Trainings

Community Management Training

The objective of the community management training portfolio is to

strengthen the capabilities of leaders in Community Institutions (CIs) and the Community Resource Persons (CRPs). This programme equips them with essential skills to mobilize communities, effectively manage community institutions, provide leadership, oversee community investment funds, promote gender equality, foster entrepreneurship, monitor progress, build networks and implement community initiatives. During the reporting year, 33,508 individuals (97% women) participated in these type of trainings; aggregating it to 467,254 individuals trained by NRSP so far.

Gender Sensitization

NRSP acknowledges the crucial role of women in sustainable development, hence the organization implements a gender mainstreaming policy and adheres to the AASHA code of conduct. The primary goal of gender sensitization is to advance gender equity and equality, increase women's participation in socio-economic development, educate communities on women's rights and legal protections. NRSP actively supports women in exerting influence and decision-making authority in development initiatives. During the reporting period, 8,767 community members (93% women) participated in gender sensitization events; aggregating it to 18,323 individuals trained by NRSP so far.

Technical and Vocational Skills Training Programme

The TVST programme is aimed at uplifting low-income households to higher income brackets. NRSP coordinates vocational and technical training in collaboration with various public and private training institutes. Embroidery, mobile repair, motor mechanic, paper making, beautician, art/handicraft, driving, jewelry designing, rug making, cooking, plumbing, electrician, welding, shoe making, digital skills etc are few types of TVSTs. During the year, 4,180 individuals (95% women) were trained in TVST; with so far achievements of 177,030 individuals trained by NRSP. As per findings of various internal and external evaluations, NRSP trainings have 70% success rate in terms of access to sustainable employment.

Environment and Natural Resource Management Training Programme

Environment and natural resource management training sessions cover a range of areas such as environment, agriculture, livestock, poultry, fisheries and technologies aimed at mitigating the negative effects of climate change and boosting productivity. NRSP organize these trainings by engaging experts from the relevant sectors and organizations like NARC/ PARC. During the year, 10,619 individuals (93% women) were trained under this training programme, with so far achievement of 463,235 trained individuals.

Social Sector Training Programme

This training program covers major social protection areas like health and education. It is about training community representatives, CRPs, teachers, health workers, government officials on various subjects like Adult Literacy Numeracy Skills Training (Learners), BCC (Behaviour Change of Community) Campaign, Child Friendly School Training, Community Health Worker Training, Early Child Education; with a major objective of improved public services in the rural areas. During the year 3,154 individuals (73% women) were trained in these subjects. As of June, 2025 this number reached to 430,508 trained individuals.

Training in CIF Management

The CIF management training programme aims to enhance the capacities of Community Institutions (CIs) in business planning, banking, microfinancing, information technology utilization,

transparency and bookkeeping. This empowers CIs to effectively and efficiently utilize and manage CIF for the long-term benefit of communities. During the reporting year, 210 community members participated in CIF trainings.

Physical Infrastructure, Disaster, Relief and Rehabilitation

During the reporting year, 4,221 community members were trained to ensure the sustainability, protection, efficacy and efficiency of operation of community infrastructures. In addition, Community Infrastructure Management-CIM, PITD/ Water Purification/Pipe Fitting, Strength Development in operation and maintenance for infrastructure schemes, Open Defecation Free Environment are also few important training topics covered under this training programme. As of June 2025, total number of persons trained stood at 27,529 (23% female).

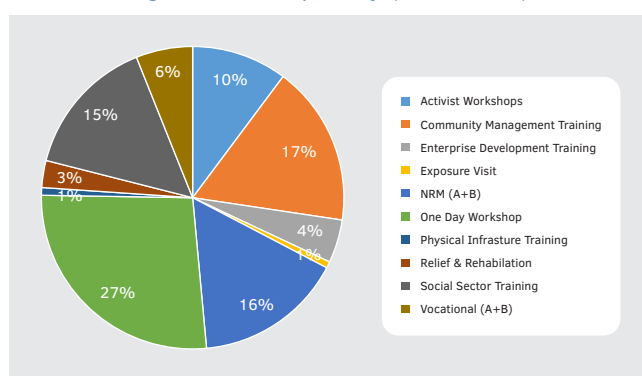
Workshops (Activists, Subject Specialist, WISE, Social Protection)

NRSP endeavors to educate and raise awareness within communities about the significance of social mobilization, good health, education, access to sanitation, clean water, child protection, human rights, women's empowerment and climate change through workshops. These workshops are designed to improve community education, awareness, sensitization, foster connections, promote best practices, advocate for change in behavior and facilitate sharing of experiences on these critical issues. As of June, 2025 3.6 million people participated in these workshops including men, women, youth and children.

Staff Training Programme

The principal regular capacity building activities for NRSP employees include three training programmes: (a) Gender Sensitization Training, (b) Training on Management of Microcredit Programme and (c) Training on Environment and Social Management Compliance. NRSP also provides project-specific training in social mobilization as well as other programme and support areas. NRSP has formed various collaborations with the national and international universities and organizations

Figure 5: Community Trainings (as of June 2025)



(including Asian Institute of Technology in Thailand, Centre for Evaluation and Development (C4ED), a German research center etc) to provide customized training to NRSP staff on MF, Research, Project Design, Management and Monitoring. In addition to the above training topics, staff/professionals have also been trained on Credit Appraisal and Recovery Techniques, Training on Android Based Social and Technical Appraisal etc. 4,904 staff members were trained during 2024-25, bringing the total to 111,157 (34% female).

Orientation and training of government officials

NRSP regularly organizes training events for government officials including a diverse range of personnel such as teachers, doctors and project management teams. Over the past year, NRSP provided high-quality trainings to 298 government employees from various departments and district administrations. As of June 2025, NRSP has trained 6,717 government officers and staff on project design, management, monitoring, evaluation, research, project reporting, baselines/assessments, effective teaching skills, digital skills, technical trainings on health etc. As part of its commitment, NRSP supports the capacity building of government officials through the development of training materials and the organization, coordination and facilitation of various events, workshops, seminars, round tables, consultative sessions and national events.

Case Study: Leveraging Digital Literacy for Women's Economic Empowerment

Aliza Batool, a young woman from the remote village of Sukheil in Ahmedpur Sharqia, District Bahawalpur, faced significant barriers to continuing her education after completing intermediate studies. Financial constraints and prevailing social norms limited her opportunities, despite her skills in embroidery and stitching. Her circumstances changed when NRSP introduced the Internet Dost Internet Zabardast initiative in her community. Through the programme, Aliza received hands-on training in the productive use of mobile technology for



business. Leveraging digital skills gained through the project, she began using online platforms, particularly YouTube to refine her embroidery techniques and improve product quality. In parallel, the training enhanced her understanding of market dynamics and pricing, enabling her to recognize that the work of home-based women artisans is often undervalued. With increased confidence and digital know-how, Aliza began marketing her products at fair prices and soon expanded her efforts by organizing a group of local women artisans. Using WhatsApp as a coordination and order-management tool, she distributed work, collected orders and ensured timely deliveries. Today, the women-led group collectively fulfills between 100 and 200 orders per month, generating monthly earnings of up to PKR 50,000 per member. This increased income is leading household towards economic stability. Moreover, with the help of this income Aliza has resumed her education; she is now enrolled in a Bachelor's programme in Zoology and is also supporting her sister's schooling. Aliza attributes her personal and professional transformation to NRSP's Internet Dost Internet Zabardast initiative, which demonstrates how targeted digital skills training can unlock women's potential, foster entrepreneurship, and create sustainable livelihood opportunities in underserved communities.

Future plans

NRSP plans to divert the focus of its HRD programme towards digital skills trainings, specially for women.

Physical Infrastructure and Technology Development

96,304 disaster resilient housing unit constructed, 42,494 CPIs completed with total investment of Rs. 17,164 million, Community Organizations contributed Rs. 2,134 million and are also successfully Operating and Managing these schemes



NRSP PITD plays a catalytic role by providing social and technical guidance to CIs for the implementation of small-scale engineering projects, known as Community Physical Infrastructures (CPIs). These infrastructure schemes include drinking water supply schemes, irrigation/ agriculture initiatives, communications (primarily link roads/ small bridges), sewerage/ drainage and housing projects; to-date, 42,494 such schemes have been completed which benefited 2 million rural households across Pakistan. NRSP engineers work with social organizers and community resource persons/activists for the need identification, preparation of CPI design, cost estimation, physical implementation, operation and maintenance; this inclusive participation built the ownership and contributes towards sustainability. Staff conducts monitoring visits during and after completion of the schemes to provide necessary guidance to the communities. These visits help evaluate the impact of the schemes in terms of their utilization. Additionally, the sector ensures that every scheme must benefit a wide range of recipients, be cost-effective and sustainable; have no adverse environmental impacts. Apart from that, climate resilient infrastructure development is one of the core elements adopted by NRSP; in order to respond to the increased frequency of disasters (floods/ earthquakes) in Pakistan. NRSP also facilitates the linkages between communities and donor agencies, including Government departments and other development organizations, for improved access to resources and public services in the shape of rural infrastructures.

Synopsis of the year

In the fiscal year 2024-25, the PITD programme competed 719 new schemes across same number of villages in Pakistan, with a total value of PKR 1.5 billion. Community members contributed PKR 88 million as their share, while the remaining was funded by donors including PPAF, World Bank, Asian Development Bank, Government of Sindh, Government of Punjab, IFAD and NRSP. A major highlight of the year was the reconstruction of flood-damaged houses under the SPHF/IFRAP projects in Sindh/ Balochistan, under which until now 56,364 disaster resilient housing units were constructed. Next step is to solarize these houses. Other completed projects included drinking water supply schemes (DWSS), various other housing initiatives, link roads, culverts, lining of watercourses in canal-irrigated areas, lift irrigation, water conservation (rainwater harvesting ponds) and karez extension and rehabilitation in Balochistan.

Access to Safe Drinking Water

NRSP is working to ensure reliable access to drinking water for remote rural communities throughout Pakistan. In the reporting year, NRSP completed 145 water supply schemes, including hand pumps, water reservoirs, water wells, hand-operated water filtration units and supply pipelines. The total cost for these projects was PKR 319 million, with PKR 33 million contributed by local communities, benefiting 6,517 rural households. This also includes drinking water supply schemes constructed or rehabilitated in areas affected by the

Table 1: Types of schemes completed during the year 2024-25

Type	# of COs Benefitted	HHs Benefitted	# of Schemes	Cost (PKR M)
Agriculture and Irrigation (land preparation, mini dams, karez)	14	168	14	17.79
Drinking water (water wells, hand pumps, piped water supply etc)	145	6,517	145	319.47
Communication (link roads, small bridges, footpath etc)	22	930	22	63.01
Sewerage and sanitation	215	6,343	215	497.26
Renewable infrastructure (hydropower, HH level solar systems, solar grids) Schemes	70	2,129	70	196.10
Solar system installed at Individual Household Level	1,150	1,150	1,125	82.89
Others (Protection works, School construction/rehabilitation etc.)	253	67,913	253	431.08
Housing (SPHF & SPPAP)	43,990	43,990	43,990	14,576.34
Total	45,859	129,140	45,834	16,184.93

floods across Pakistan. During the year, Pakistan Council of Research in Water Resources funded a project to restore hand operated water filtration units in Sindh, PPAF funded clean drinking water project for Gujar Khan and for Quetta a project on policies and legal framework for water management were implemented. To date, NRSP has completed 8,310 water supply schemes with a total value of PKR 2.5 billion, which benefiting 349,502 households across Pakistan. These initiatives were funded by PPAF, PCRWR, WaterAid, the Government of Pakistan (federal/ provincial governments), the European Union, UNICEF and IFAD. These schemes have significantly improved rural health and saved considerable time for women and families who previously had to travel long distances to collect water from wells, springs and canals.

Agriculture and Irrigation

Irrigation is a crucial factor in agricultural production. Over the past three decades, NRSP has focused on providing rural communities and small farmers with essential irrigation infrastructures including canals, karezes, mini dams, pipe irrigation systems, sprinklers and lift irrigation systems. In the reporting year, 14 agricultural projects valued at PKR 17 million were completed, benefiting 168 Households/ farmers. To date, NRSP has completed 12,693 agricultural schemes with a total value of PKR 3.3 billion which benefited 176,116 households across Pakistan. These initiatives were funded by European Union, the Government of Pakistan (federal/ provincial governments),

IFAD, ADB etc. Sustainable access of irrigation water for small farmers, increase in irrigation area across Pakistan and enhanced agriculture production were reported as immediate impacts of these schemes implemented by NRSP; contributing significantly into the rural and Pakistan economy.

Construction of Communication Infrastructure

Reliable communication infrastructure, such as rural roads, link roads, culverts and small bridges, is crucial for maintaining local mobility and supporting economic and social activities in rural communities across Pakistan. Recognizing this importance, NRSP and local communities prioritize the construction and rehabilitation of such infrastructure. This year, 22 communication infrastructure projects, valued at PKR 63 million, were completed, benefiting 930 households, including repairs work of related infrastructures damaged by the floods. To date, NRSP has completed 3,851 communication infrastructure projects with a total value of PKR 1.8 billion which benefited 269,535 households across Pakistan. These initiatives were funded by IFAD, the European Union, FCDO, Karandaaz and the Governments of Pakistan (federal/ provincial governments), UNICEF, ADB etc. Significant positive impacts have been reported by the communities; which includes reconnection of villages via roads/ bridges which were damaged during flooding and continuation of economic/ business/ social/ political activities in the rural areas.

Figure 6: Schemes Completed as of June 2025

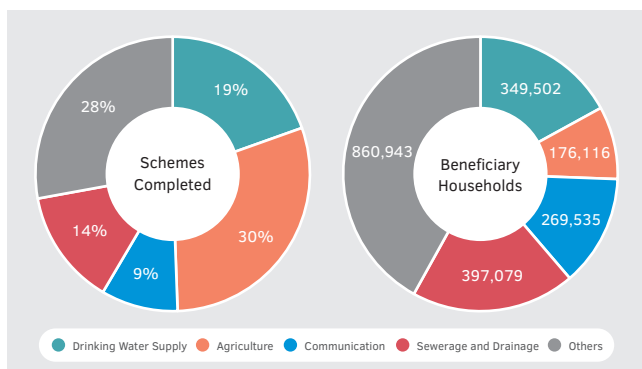
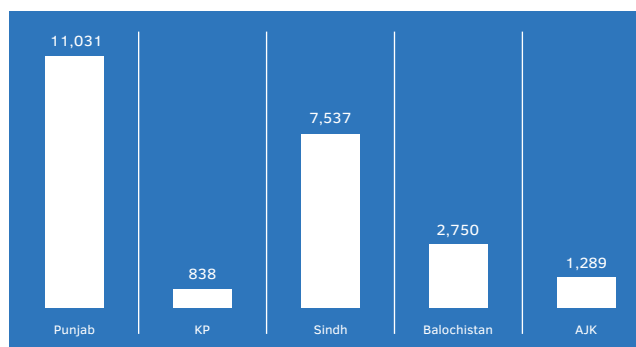


Figure 7: Province wise distribution of completed schemes (by direct input) as of June 2025



Sewerage and Sanitation

NRSP has been collaborating with rural communities to enhance sewerage and sanitation systems throughout Pakistan. Improving these systems is crucial for safeguarding public health, preventing the spread of waterborne diseases and ensuring cleaner living environments. In the reporting year, 215 sewerage and sanitation infrastructure projects, including street pavement, sewerage and drainage were completed with a total value of PKR 497 million. These schemes benefited 6,343 households. NRSP is currently implementing Karachi Water and Sewerage Services Improvement Project (KWSSIP) that is funded by the Government of Sindh; it is one of the related interventions NRSP is implementing across Pakistan. This project aims to improve access to safe water and sanitation services in Karachi and to increase KWSB's financial and operational performance. The project involves conducting a baseline assessment, forming and strengthening Community-Based Organizations (CBOs), training government staff, developing government systems and guidelines, providing access to drinking water for households, implementing tariff collection and planning for sustainability. To date, 5,796 sewerage and sanitation projects have been completed, totaling PKR 4.7 billion which benefited 397,079 households across Pakistan. The main funding sources for these schemes include the UNICEF, European Union, PPAF, IFAD, WaterAid, Government of Pakistan (federal/ provincial), ADB etc. Over the years, effective sewerage and sanitation infrastructures constructed; contributed to improve the quality of life, reduce the frequency of waterborne diseases (especially malaria), helped protect water resources and promoted sustainable rural development.

Access to Renewable Energies and Infrastructure

The demand for access to renewable energies by the rural communities has highly increased in the past couple of years; with high cost of fuel and electricity being one of the major factors. In order to meet these demands, NRSP and its partners are making efforts by linking renewable energies

vendors with rural communities, provide access to microfinance or subsidized RE solutions, solar housing/ home lighting, RE solutions grants for poor, communal RE solutions for reliable access to electricity etc. In the reporting year, Sindh Solar Energy Project, SPPAP, GLLSP and NRSP MF Programme are few major initiatives implemented. To date, NRSP has installed 31,556 renewable energy schemes with a total value of PKR 4 billion which benefited 81,279 households across Pakistan.

Small Housing

Pakistan faces a severe housing shortage that significantly impacts the daily lives of millions, particularly those in economically underserved and fragile communities. This deficiency exacerbates living conditions and contributes to broader social and economic challenges. Furthermore, Pakistan's frequent natural disasters, especially floods, have exacerbated the housing crisis by causing extensive damage to rural homes and infrastructure. These disasters not only worsen the existing shortage but also place additional strain on recovery and rebuilding efforts, highlighting the urgent need for more resilient and sustainable housing solutions. With financial and technical support of donors, NRSP was able to address this issue by providing access to housing facilities to 122,135 households under various projects. In an effort to rehabilitate and reconstruct houses damaged by the 2022 floods, NRSP, with financial and technical support from the World Bank/Government of Sindh and Balochistan, has launched the initiatives (SPHF and IFRAP). The goal of the interventions is to provide beneficiary-driven multi-hazard resilient reconstruction of core housing units for flood affectees. Total target of these project is 505,260, against which 96,304 housing units have been finalized.

Future plans

Next year, NRSP plans to evaluate the various housing projects/ models implemented in the past. Main idea is to learn from the experiences and plan effectively for future.

Environment and Natural Resource Management

266,228,584 kgs of agricultural inputs distributed to smallholder farmers



Recognizing the importance of agriculture, livestock, forestry and fisheries in the lives of rural people in Pakistan, NRSP attempts to build their capacities to increase productivity, reduce losses and save environment. Apart from that linkages between communities and line-departments/ development organizations are developed for improved access to services and finances. NRSP keeps on testing and implementing innovative projects to demonstrate the impact of new technologies/ techniques; which are then scaled-up for larger benefits. Since inception, over a million farmers were given access to improved seeds, 11.7 million forest/ fruit plants/ saplings were planted, NRSP has established 1,332 nurseries, over 5 million livestock were vaccinated/ treated, 397 mini dams were constructed, over 7.4 million farmers were given access to agriculture/ livestock loans, 463,235 farmers were trained on environment/ natural resource management and 12,693 agriculture schemes (irrigation/ land-management/ RE) were completed which benefited 176,116 farmers across Pakistan. All of these interventions were implemented by closely engaging CIs.

Synopsis of the year

NRSP continued to facilitate communities aimed at improving agricultural productivity, enhancing water management and promoting sustainable energy solutions. Key initiatives include Improved Cookstove Project, Agricultural Innovation Program, Access to Energy Project, forestation initiatives etc. Each of these projects underscores NRSP's commitment to advancing rural development, productivity enhancement, sustainability and economic growth.

Environment and Social Management

NRSP firmly believes in environmentally and socially responsible operations by aiming at sustainable

development, especially in rural areas and protecting people against any adverse environmental or social impacts occurring from its operations. NRSP has its Environment and Social Management Unit (ESMU) inspired by the ESM of the World Bank (2017). ESM System has been put in place to ensure effective compliance of environmental and social safeguards, in particular for the projects categorized as environment risk categories A, B or C. If the project/ intervention falls in Category "C" then Environmental Social Reviews (ESRs) are carried out for Structural and Non Structural Interventions. Under ESMU, there is Environment and Social Management System and Committee (ESMC) primarily responsible for the implementation of ESM Policy and ESMS with the support from ESM Unit at HO and ESM Focal Persons in the regional offices. The committee meets on quarterly basis to oversee the implementation and revision of ESM policies/ procedures, if needed.

Forestation and Kitchen Gardening

Natural disasters, land degradation and increased wood fuel needs has adversely affected the existing forestation. To mitigate these challenges, NRSP included forestation as a frequent activity in its core programme. It is worth mentioning that, communities supported by NRSP have nurtured and planted over 11.7 million fruit and forest trees, plants and seedlings across the country. Communities are frequently educated on the importance of forestation and negative impacts of deforestation. In most of the cases, communities are given free access to seedlings and plants. Kitchen gardening is another key activity being focused at the family/household levels that directly tackles food security challenges. NRSP has developed a strategy that includes forestation and kitchen gardening as part of all relevant initiatives. Furthermore, a little sum is set aside for each community infrastructure programme that NRSP undertakes in order to enhance forestation/ vegetation around the infrastructures developed.



Improved Cookstove Project

NRSP entered into 3 years long partnership with SKP Carbon Limited, whose purpose is to reduce carbon emissions by giving access to efficient cook stoves to the rural households in Pakistan; who are mainly using wood fuel for cooking and heating purposes. In the first phase of this project, which is pilot phase, 1,000 cookstoves will be given to rural households across various villages of Dera Ghazi Khan district, among which 251 has been distributed among identified households during the year. A community orientation/ consultation workshop was also organized in which rural households were briefed on project objectives, feedback was taken and an exercise of kitchen performance tests was also performed. Frequent monitoring and follow-up visits to HHs are being carried out for data collection in order to assess the performance of stoves and record the feedback of the beneficiaries. After successful implementation of pilot, NRSP plans to develop and submit a larger project on efficient stoves to access GCF funds, with inclusion of carbon credit element as part of the proposed intervention. Pilot project is to end next year.

Agricultural Innovation Program (AIP)

AIP aims to boost agricultural productivity and incomes by developing and distributing contemporary practices in wheat, rice, canola, cereal, animal farming and horticulture. NRSP has

developed partnership with many government departments and research institutes for the rollout of AIP initiatives across Pakistan. One of the very successful partnerships has been with Pakistan Agriculture Research Council (PARC) for the promotion and dissemination of advanced agriculture practices and technologies. Major activities under this collaboration includes distribution of 20 tons' canola seed, 38 tons' soya bean seed, 3.1 tons of pulses seeds (Mash & Mong), 2.2 tons of Chickpea and 3.5 tons of Oat seed among farmers, application of biofertilizer on 2,000 acre of farm lands, formation of 17 kitchen gardening clubs, promotion of drip irrigation and rain water harvesting. As of June 2025, 12 seed producer groups have been formed, 10 farmer trainings on agriculture productivity enhancement have been conducted and one seed flow survey was carried out. Under AIP, the International Maize and Wheat Improvement Center (CIMMYT) focuses on wheat, maize, and agronomy components in Pakistan. CIMMYT sub-granted NRSP for a Participatory Varietal Selection (PVS) research project in 45 districts of Punjab, KP, Balochistan, Sindh and AJK that includes on-farm demonstrations, seed multiplication and commercialization of high yielding, certified, drought tolerant, disease free and good quality wheat seed. This effort resulted in the distribution of 547 tons of high yielding wheat seeds to small farmers. New wheat seed varieties were successfully multiplied on 11,000 acres of crucial land. NRSP and CIMMYT have established market linkages of farmers by forming seed producer groups and seed banks in order to multiply seed at village level. Furthermore, different trainings on wheat cultivation issues, CSV, water and soil conservation, seed storage and village based seed banking were conducted in these areas.

Access to Energy Project

This project was launched in August, 2021 which aimed at improving the socio economic status of the targeted

communities by enhancing income generation through sustainable and environment friendly livelihood development models including milk value chain, fish pond etc. The project lays special focus on the adoption and promotion of the renewable energy, energy conservation, energy efficient practices, affordable quality energy products and linking people with various financing options. The community members were also provided with various trainings including financial management in order to enable them to effectively run their enterprise on sustainable basis. 1 milk chiller is installed to promote green milk value chain, green agriculture and livestock will be promoted through installation of a solar powered tube well and improved seed for feed and fodder. A solar powered fish pond has also been established under the project.

Case Study: Productivity Enhancement through Information

Mr. Liaquat Hayat, a progressive farmer from Village Lawa, District Chakwal, transformed his livelihood through NRSP's community organization platform. Belonging to a farming family dependent on traditional methods and local seeds, he faced low yields and limited income. Through NRSP's facilitation under the AIP-CIMMYT Project, Liaquat and his fellow farmers organized as the "Kissan Ittehad Lawa" group, gaining access to training, government linkages and modern agricultural practices. The group then initiated a local seed bank for wheat seed multiplication, cultivating high-yielding certified varieties such as Dera Azrc, Zincol and Markaz. This initiative significantly improved productivity, seed quality and farmers' incomes while ensuring the availability of quality seed for the wider community. Liaquat now leads seed documentation and distribution efforts and actively guides others in adopting improved farming techniques, demonstrating how NRSP's community-driven approach, coupled with strategic partnerships, promotes



sustainable agriculture and enhances climate and livelihood resilience in rural Pakistan.

Future plans

Solar housing will be the main focus of NRSP for rural and peri-urban areas across Pakistan.

Social and Human Protection

Support provided to 660,951 families under the SHP



Social protection is an essential component of national initiatives promoting human development, political stability and inclusive progress. Inadequate or non-existent social safety or protection is linked to high and persistent levels of poverty, economic insecurity, rising levels of inequality and insufficient investments in human capital and human capabilities. By enhancing human capital and productivity, supporting domestic demand and facilitating structural transformation of national economies, social protection plays a critical role in realizing the human right to social protection for all, reducing poverty and inequality and supporting inclusive growth. NRSP's Social and Human Protection (SHP) Programme carries the same philosophy and strives to address the issues faced by the poorest of the poor and other vulnerable and disadvantaged groups. At SHP, the social protection consists of policies, programmes and advocacy that directly benefits the impoverished and underprivileged social groups by addressing their diverse socioeconomic needs. The interventions are designed to holistically cater the capacity building, awareness raising, advocacy, income generation/asset creation and skills training needs along with many more targeted interventions for the underprivileged segment of the rural communities.

Synopsis of the year

During the reporting year, NRSP continued its efforts to plan and implement new programmes, building on the previous years' models related to food security, livelihood improvement, improved access to health services and skills enhancement. Building climate-resilient infrastructure remained the focus of the year, providing direct benefits to the vulnerable; supported by World Bank, Asian Development Bank and the provincial governments.

Advancing Digital Literacy

During the reporting year, NRSP concluded the phase-2 of the Internet

Dost and Internet Zabardast initiative, a Google Inc. funded initiative, aimed to enhance digital literacy in Pakistan. This phase included training of 50,000 women beneficiaries on digital and financial literacy, media literacy workshops for 50,000 children and youth (grades 3-10), training of 1,500 parents on internet safety, training of 2,000 teachers on digital safety and environmental responsibility. Additionally, NRSP also successfully completed a similar project funded by PPAF in 10 villages of district Haripur (KP), in which 100 women were provided trainings on digital and financial literacy, life skills and facilitated business connections and networking opportunities. The project also offered support in virtual business operations and online marketing; equipping women with essential skills for economic advancement. Project assessments and community feedback revealed that students, youth, parents and teachers targeted under the project are well informed about internet safety and potential benefits. 34,000 youth individuals, especially women, have reported that they have productively utilized the internet by starting their own online businesses; through sales of their local products and services. Project is over, but NRSP has decided to make digital skills trainings as part of NRSP's core programme.

Internet Dost and Internet Zabardast

In Pakistan, only 54% of the population has internet access, with rural areas and women being the most underserved. Women are 49% less likely to use mobile internet than men, leaving around 12 million fewer female users and approximately 22 million women without mobile phones. This digital divide limits rural women's access to education, health information, financial services and economic opportunities, reinforcing existing inequalities. To address this gap, NRSP implemented the Internet Dost and Internet Zabardast initiatives, supported by Google. Using a train-the-trainer model, NRSP identified and empowered Internet Dosts to deliver digital literacy and online safety skills

within their communities, fostering sustainable, grassroots-level digital inclusion. Simultaneously, the Internet Zabardast initiative, in partnership with Story Kit, educated schoolchildren on safe and responsible internet use. During the pilot phase in 2021, NRSP trained 500 women to initiate digital literacy efforts. The first phase (2021-23) expanded this reach, training 23,520 women and 214 Internet Dosts across 210 villages, while 25,239 children and 1,091 young female teachers also benefited. The second phase (2023-25) further scaled the programme, reaching 133,648 beneficiaries across 53 districts (across Pakistan), including 78,785 women, 50,099 children, 1,782 parents and 2,285 teachers. By equipping women with critical digital skills, NRSP has contributed to inclusive digital access, women's empowerment, and the creation of safe online communities across rural Pakistan. Women and girls have started their own online businesses, marketed their products digitally, become small-scale entrepreneurs, taken up international online jobs and even used weather updates for agricultural planning; all representing significant impacts of the project. The initiative concluded with national and provincial workshops engaging diverse stakeholders, where beneficiaries, particularly young women, shared inspiring success stories.

Artificial Limbs Rehabilitation Initiative

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 supported by the UK-based Naya Qadam Trust. 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. The Centre has since expanded its services across Pakistan through this mobile workshops. NRSP continues to support the Sihala center's operations, with occasional assistance from other donors, ensuring

sustainability of services for persons with physical disabilities. 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. As of June 2025, 1,898 patients have been treated in Dharki center and 15,280 in Sihala center.

BEP (Body, Energy, and Protein Project)

The project's goal is to enhance the availability of nutritious, high-protein supplements for Pakistan's most impoverished populations, focusing on pregnant and lactating women. The aim is to improve their nutritional status and, in turn, reduce stunting in children. NRSP is partnered with RSPN through Bill and Melinda Gates Foundation for the implementation of this 2 years long project in district Bahawalpur. By the end of this project in 2024, the project has organized street theaters in 100 villages and sold BEP (Balanced Energy Protein supplements) products to 336,301 pregnant/ lactating women. Improved dietary intake among beneficiaries, increased awareness of maternal nutrition and better utilization of health services at the community level has been observed in the initial assessments of the project.

Pakistan Youth Leadership Initiative

This initiative (funded by the British Council) seeks to empower young women and men to embrace diversity, uphold social and ethical values and take inclusive, responsible actions that contribute to local, national/ global sustainable development; particularly in the domain of climate action. Project is being implemented by NRSP through a collaborative model involving civil society organizations, academic institutions, digital platforms and key government entities. Apart from

community/ youth engagement and skills enhancement, Youth Led Climate Actions are core feature of this project. YLA typically involves a group of 5-10 young people who plan a community project and implement using improved social responsibility and leadership skills on one of the climate actions. To-date 28 YLAs have been implemented on forestation, water conservation, solid waste management, renewable energies and climate education; which has empowered youth and increased the community resilience. Project is continued until the end of 2025.

Case Study: Restoring Mobility, Dignity and Livelihood

Mohsin Ali, a resident of Rawalpindi, sustained a serious road accident in 2020, at the age of 23, resulting in the amputation of his right leg below the knee at PIMS Hospital, Islamabad. As the sole breadwinner for his family, the loss of mobility threatened not only his physical independence but also his family's financial security. However, his life changed, when he learned about the NRSP Artificial Limbs Center through another beneficiary and approached the center seeking support. Upon registration in the Limb Center, a comprehensive assessment was conducted, and pre-prosthetic care was provided, including stump conditioning, bandaging, and posture and balance preparation. He was subsequently fitted with a below-knee transtibial prosthesis and received structured gait training and mobility rehabilitation. As a result, Mohsin regained independent mobility and confidence, walking out of the center on his own which was a moment of profound emotional relief for both him and his family. With improved physical ability and confidence, Mohsin re-entered the workforce and has successfully secured employment as a Lower Division Clerk at the National Highway Authority (NHA) in Islamabad. He is now able to support his household independently and participate fully in economic and social life. This case highlights the effectiveness of NRSP's social and human protection interventions in supporting persons with disabilities through access



to assistive devices and rehabilitation services, contributing to their economic reintegration, social inclusion, and improved quality of life.

Future plans

NRSP has been planning to pilot and implement projects which may address Human Development Indicators (HDIs) for marginalized communities across Pakistan. Various partnerships are in the pipeline for this purpose.

Social Sector Services Education

1,685,735 students enrolled through NRSP



NRSP's unwavering dedication to promoting education for all is reflected in its continuous efforts to provide quality learning opportunities, particularly for underprivileged children in rural Pakistan. Believing that education is both a basic right and a key driver of social development, NRSP strives to ensure that every child has the chance to learn, grow and become a productive member of society. Through its Education Programme, the organization emphasizes community engagement, working closely with CIs to increase school enrollment and strengthen local participation in educational initiatives. To improve access and quality, NRSP focuses on establishing community schools, early childhood centers, and non-formal education programmes for children rescued from child labor. It also invests in capacity building by training teachers, School Management Committees (SMCs), School Councils (SCs) and government officials to enhance educational outcomes. Additionally, the organization addresses infrastructural gaps by providing essential facilities and rehabilitating schools damaged by natural disasters, with a strong emphasis on climate resilience and sustainability. Beyond children's education, NRSP supports adult literacy programmes to foster lifelong learning and prioritizes the empowerment of girls and women by ensuring equal educational opportunities. Through these comprehensive efforts spanning from emergency education support to community driven projects NRSP aims to raise educational standards, enhance institutional capacity and build a more inclusive, resilient and educated society across Pakistan.

Synopsis of the year

During the year, NRSP supported 610 government/ community schools (in 14 district across Pakistan) by providing access to missing facilities, training teachers and rehabilitation/ construction of buildings/ call rooms. These efforts helped enroll 74,638 children, contributing significantly the learning outcomes. Apart from that, during the year, 330 SMCs have been established



and strengthened and 2,640 teachers and relevant government officials from the education department have also been trained on advanced education and teaching skills.

Partnership with Sindh Education Foundation (SEF)

In April 2017, NRSP signed an agreement with SEF to collaborate on a pilot project under the Adult and Adolescent Learning and Training Program (AALTP). This initiative aimed to engage out-of-school youth and adults who missed educational opportunities and to provide them with economic prospects through vocational trainings. As part of this programme, NRSP established six centres in Tando Allah Yar and Matiari districts (with 19 teachers) in which 3,959 learners have completed their education (including 501 who were enrolled during the reporting year). 70% of the learners have reported continuation of their studies in formal and/or in-formal educational institutions by their own. 101 selected adults will get the opportunity to take part in the vocational and technical skills trainings; to be organized next year.

Bringing Children Back to Schools

This 2 years FCDO funded project (ended in August, 2025) aimed to mitigate the learning losses of children whose education was disrupted by the 2022 floods. The project targets 183,513 children from 475 schools in



DG Khan, Rajanpur, Tando Muhammad Khan, Tando Allah Yar and Mirpur Khas districts, ensuring that children, especially girls, have access to safe and protected learning environments. It included upgradation of facilities in 110 schools, training 1,300 teachers on modern teaching skills and strengthening School Management Committees/ Village Education Committees. Moreover, by the end of the project, 485 school improvement plans were developed and deployed, 455 schools repaired and provided with missing facilities. Enrolment and retention efforts have resulted enrollment of 7,321 new children and 86,905 children were brought back to schools.

Punjab Education Foundation (PEF) Initiatives

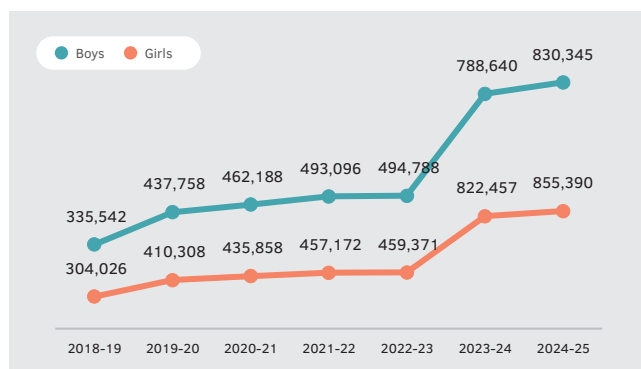
Since 2015, NRSP and PEF are collaborating to establish/ manage 640 community and government schools

in 10 neglected districts of Punjab. Various initiatives were implemented to increase teaching skills and access to quality education for enrolled children. With the help of VECs/ School Councils/SMCs, NRSP took over the management of these schools. Facilities were regularly evaluated and the capacity of teachers was enhanced to improve the quality of learning. Additionally, WASH facilities, furniture, teaching rooms and teaching aids have been made available and/or repaired. Since NRSP's involvement, child enrollment has significantly increased. Overall these efforts resulted enrollment of over 53,815 children. Throughout these years, PEF initiatives were implemented by NRSP in various phases with different yearly/ phase wise targets. Current phase of this project is under implementation in Chakwal, Khushab, Bhakkar, DG Khan, Rahimyarkhan and Rajanpur.

Aawaz II Programme

The Aawaz II Programme, led by NRSP, has made significant strides in advancing social inclusion and education across the districts including Nowshera, Malakand and Sargodha. It has focused on creating platforms for community dialogue, empowering marginalized groups and improving access to essential services, including education. The programme established 96 Village Forums and 48 Aawaz Aagahi Centers, which served as central hubs for community engagement, education and raising awareness on critical social issues. The programme worked to improve access to essential education services by providing referrals to over 12,960 individuals, with 10,866 successfully accessing these services. This was complemented by ongoing community engagement activities, including regular dialogues, that fostered deeper involvement in educational matters. Through Social Action Projects (SAPs) and Community Action Plans (CCAPs), the programme tackled critical educational issues, facilitating over 75 SAPs and 346 CCAPs. These initiatives

Figure 8: Enrollment of Students



were instrumental in addressing local educational challenges and improving community-driven solutions. This project has shown how community based platforms can lead to impactful changes in education and social inclusion, ensuring marginalized groups have the opportunity to access services and participate in decision-making processes.

Case Study: From dropout to back to school

Nandni, a 12-year-old girl from a remote village of Union Council Shaikh Fareed (District: Tando Muhammad Khan), faced significant challenges in pursuing her education. Coming from a poor family, with her father working as a daily wage laborer and her mother doing seasonal agricultural work, her dream of going to school seemed out of reach. In September 2024, due to financial difficulties and lack of school supplies, she was forced to drop out of school. She remained absent for several months, missing out on her education and facing emotional distress. However, through the BCBS-FCDO project led by NRSP, her life took a positive turn. The project worked to bring children back to school by raising awareness among parents and providing support to both the children and their teachers. With the help of the project, her parents decided to re-enroll her. She returned to a newly renovated school, equipped with a safe and welcoming environment. NRSP also provided an educational and hygiene kit, ensuring she had what was needed to succeed. Today, she is back in school and determined to build a better future.



Future Plans

NRSP plans to focus on and investing more towards construction of disaster resilient schools across Pakistan.

Social Sector Services Health

82,941,905 persons benefited from health initiatives



NRSP acknowledges that access to quality health services is a cornerstone of holistic rural development. To ensure better health outcomes for marginalized communities, NRSP works to connect them with government and private health service providers. Through collaboration with multiple partners, the Health Programme addresses key areas including birth spacing, maternal and child health, immunization, breastfeeding, nutrition, malaria prevention, disability inclusion, oral hygiene and disease prevention and control. The social capital nurtured through COs, VOs, LSOs, and CRPs play a vital role for successfully implementing these initiatives. Under the WISE programme, NRSP continues to engage communities in improving access to safe drinking water, sanitation and immunization, promoting healthier and more sustainable living environments. By June 2025, NRSP had reached 10 million community members through health and hygiene awareness sessions, distributed over 2 million LLINs for malaria prevention, provided immunization services to 1.3 million children and women, and engaged 6,033 villages in efforts to become ODF. Additionally, NRSP has supported 46,075 people with physical disabilities by providing artificial limbs and assistive devices under various initiatives.

Synopsis of the year

During the year 367,792 community members participated in health and hygiene awareness sessions, 2,084 public paramedics and doctors were trained, 455 rural WASH facilities were constructed/rehabilitated, 1,279 water test for access to safe drinking water were carried out and NRSP has provided 1,323 artificial limbs and assistive devices to people with physical disabilities.

Malaria Control Interventions

Since 2008, NRSP has partnered with Global Fund to Fight AIDS, Tuberculosis and Malaria (GFATM) to raise awareness about malaria control and prevention in high-incidence areas. The program provides regular education

to communities on malaria prevention and treatment options and trains both public and private service providers in effective malaria diagnosis and case management. The projects also support the distribution of modern medicines and diagnostic tools to service providers, as well as long-lasting insecticidal nets (LLINs) to communities on a large scale through government health facilities. NRSP has signed the second phase of the project that started in January 2024 which is to end in December 2026. As of June 2025, 3,176 healthcare facilities have been upgraded (Microscopy and RDT) and made functional. The daily OPD at private and public health facilities reached to 70 million. Currently, project is being implemented in 13 districts of Sindh and Baluchistan where Sindh Rural Support Organization (SRSO) is working as implementing partner of NRSP in two districts of Sindh. Public and private healthcare workers were trained in malaria microscopy, RDT use, disease control and diagnosis, case management and management information systems. Ensuring the presence of medicines and supplies for malaria control at public health facilities remained a key task effectively managed by NRSP. Under malaria prevention efforts, 2 million LLINs were distributed through ANC clinics. The project also continued efforts to control and prevent malaria and dengue, with a particular focus on enhancing community preparedness and response to vector-borne disease outbreaks in the post-flood context. 30% reduction in reported malaria cases is being targeted by the end of this project in 2026.

Karachi Water and Sewerage Services Improvement Project

KWSSIP is funded by the World Bank/ Government of Sindh and focuses on transforming the water, sanitation, and hygiene (WASH) landscape within the Katchi Abadis (KAs), addressing critical issues related to infrastructure, community engagement and sustainable development in low-income settlements of Karachi, particularly Soba Nagar and Essa Nagri. Since its inception in March 2024, the project has achieved major



milestones including baseline exercise of Kachi Abadis (which covered water, sanitation and socio-economic indicators), establishment of CBOs and WASH Committees and organization of behavior change campaigns in the targeted areas. So far, the project has made significant progress toward building institutional capacities, enhancing community ownership and improving access to sustainable water and sanitation services.

Integrated Health System Strengthening Project

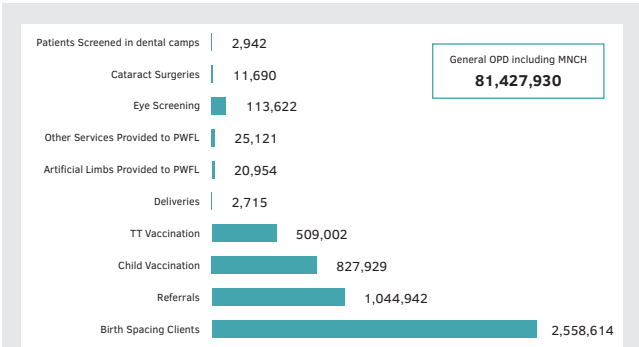
NRSP entered into partnership with RSPN in October, 2023 for the implementation of this USAID funded project. This is a TB control project for Tando Allahyar, Sujawal, Thatta (districts in Sindh province). The project employs a multifaceted approach to tackle key challenges in TB management, including low detection rates, incomplete treatment and drug-resistant TB (DR-TB). NRSP will be involved in raising community

awareness, encouraging TB testing and facilitating the referral and treatment of TB cases. As of June 2025, 510 community institution representatives have been identified and engaged, 16,215 TB index HH have been screened and 510 community institution leaders have been engaged to rollout the advocacy campaigns at communal levels.

Family Planning Initiatives

With the financial support from the FCDO through PSI/RSPN, NRSP implemented DAFPAK project in Bahawalpur, Rahim Yar Khan, Mardan, Swabi, and Tando Mohammad Khan districts from 2017 to April 2025. The project aimed to reduce unplanned pregnancies, expand access to family planning (FP) services, and meet the unmet need for FP through community education and enterprise development. By the project's completion, 152,235 married women had been registered for RH/FP services, 54,042 new users adopted modern birth spacing methods, and 4,248 outreach FP camps were organized in uncovered areas. The project achieved 117,617 Couple Years of Protection (CYP), engaged 29,345 youth, and supported 7,167 newlywed couples in adopting FP methods. All planned targets were successfully achieved, marking the project's completion with significant contributions toward improving access to reproductive health and FP services in the target districts. Similarly, the Building Healthy Families Activity (BHFA), funded by Pathfinders from October 2023 to September 2024, aimed to strengthen primary healthcare systems and promote voluntary family planning and reproductive health services in Sindh and Khyber Pakhtunkhwa. The project involved training over 3,177 healthcare workers, conducting 13,771 community awareness sessions, and reaching 149,143 individuals with health messages. Despite its abrupt closure due to USAID's closure, BHFA made significant progress in enhancing community mobilization and building local capacity for family planning initiatives.

Figure 9: Service Delivery & Clinics Supported as of June 2025



Case Study: Strengthening Community Response to Malaria through Local Leadership

Mr. Shazaib Ali, a resident of Village Qadir Bux Sher in Taluka Sindhri, District Mirpurkhas, was identified by NRSP as a Community Resource Person (CRP) under the Integrated Community Case Management (iCCM) Project. The project aims to improve health awareness and access to timely treatment in rural areas of Sindh. Under this initiative, Shazaib received six days of intensive training on malaria, tuberculosis, and HIV/AIDS. Following the training, Shazaib actively engaged with his community through regular household visits and group awareness sessions. He educated families on malaria prevention, early warning signs and the importance of seeking prompt medical care. His efforts promoted practical preventive measures such as the use of insecticide treated bed nets and the elimination of mosquito breeding sites by filling stagnant water pools. He also played a key role in identifying suspected malaria cases and referring them for timely testing and treatment. Shazaib's consistent outreach led to a marked improvement in malaria awareness within the village. Community members who were previously unfamiliar with malaria symptoms are now able to recognize the disease early and seek medical help without delay. This shift in behavior has contributed to better health outcomes, particularly among children and a noticeable reduction in the village's malaria burden. Today, residents proactively approach Shazaib when they suspect malaria, reflecting increased trust, awareness and ownership of health at the community level. Through his dedication, Shazaib has not only helped reduce malaria-related risks but has also empowered his community with knowledge and confidence to protect their health, demonstrating the transformative impact of community-based health interventions.



Future Plans

NRSP to support government by linking underserved communities for the expansion of immunization services across Pakistan.

Monitoring, Evaluation and Research



MER sector is responsible for systematically documenting programme implementation and collecting the data that makes it possible to assess the impact and effectiveness of NRSP activities by ensuring transparency, accountability and knowledge sharing. It plays a central role in assisting the NRSP management, the Board of Directors and the donors in assessing the processes, outputs and outcomes. The MER consistently undertakes a few functions including (a) Issuing monthly programme updates and annual reports (b) Maintaining a comprehensive project database for progress tracking, (c) Planning and conducting evaluations, impact assessments and researches and (d) Organizing programme planning and management meetings.

Synopsis of the year

MER continued the process and progress monitoring of NRSP's ongoing projects and programme activities. Over the year, MER designed and carried out twelve evaluations/ studies/ researches/ baselines including in-house and with the collaboration of research partner Universities/ development organizations. During the year, MER teams were trained on SurveyCTO and PowerBI tools for android based data collection and data visualization/analysis. These tools now have been deployed for data collection. Sector also coordinated with American Pakistan Foundation, from where 4 researchers visited Pakistan and carried out evaluations of NRSP's interventions.

SM-Management Information System

The MER department maintains a comprehensive database that contains detailed information on its social mobilization activities, allowing easy access to the latest data for monitoring purposes and for designing interventions in specific areas. SM-MIS functions as the central data repository for all NRSP departments, with other departmental MIS systems linked to it through the

MER section. This integration ensures consistency in geographical and social mobilization data across sectors. SM-MIS also generates customized reports tailored to the specific needs of projects and donors. This system ensures that NRSP has the most up-to-date and complete information readily available for both internal use and for sharing with donors. Additionally, the MER team has successfully integrated SM-MIS and PSC data into various programme interventions, such as Community Investment Fund (CIF), community trainings, IGGs (Income Generating Grants), Community Physical Infrastructures (CPIs), Micro Health Insurance (MHI) and more. SM-MIS data is also utilized for conducting Computer Assisted Personal Interviewing (CAPI).

Project Compliance and Monitoring (PCM)

PCM unit within the MER is designed to document, measure and analyze the progress and processes of all ongoing NRSP projects. Each month, the PCM unit releases project update that highlights the key issues and best practices from various projects implemented across the country. The unit also maintains detailed records of all contracts signed by NRSP and compiles progress reports for donor-funded projects. Through its regular reporting and monitoring, the MER department highlights key lessons, uncovers errors and provides opportunities for learning and improvement; helping the organization refine its approaches.

Technical assistance for the Child Labour surveys

NRSP has been engaged by UNICEF as a local partner of C4ED, Germany to provide technical assistance to the provincial governments to carry out first ever provincial level child labour survey in Pakistan. NRSP provided technical assistance to the Provincial Bureau of Statistics and Labour



Departments of Punjab, Sindh, Khyber Pakhtunkhwa, Gilgit Baltistan and AJK. This includes consultative workshops to finalize the roll out plan, survey tools, finalizing of manuals for enumerators, supervisors, guidelines for monitoring and conducting Training of Trainers. By June, 2025, child labour survey was completed in GB and Punjab. Moreover, in KPK HH survey is completed (report being finalized) and in ICT, Balochistan and Sindh HH listing is completed.

Midterm Evaluation of World Bank Housing Project

The Sindh Flood Emergency Housing Reconstruction Project (SFEHRP), launched by the Government of Sindh and the World Bank after the 2022 floods, was evaluated to understand its relevance, effectiveness and overall impact. Using beneficiary surveys and community-level inputs, the evaluation found strong outcomes, particularly in housing reconstruction and community empowerment. Most targeted houses were completed, with 80% of beneficiaries receiving payments within a month of meeting milestones. Financial inclusion improved significantly as 90% of previously unbanked households gained access to formal banking. Women's participation reached 72%, while Village Reconstruction Committees were valued by 99% of respondents. Communities also saw a rise in toilet access from 22% to 47% and job creation acknowledged by 92% of households. Nearly all beneficiaries

(99%) reported feeling safer in their new climate-resilient homes.

Impact Assessment of Women Resource Centers

The evaluation of the Gwadar-Lasbela Livelihoods Support Project Phase II, implemented with NRSP, examined how 28 Women Resource Centers advanced women's socio-economic empowerment in Gwadar and Lasbela. Using beneficiary surveys and field insights, the assessment found strong progress, with over 750 women trained in enterprise skills such as tailoring, embroidery and livestock management. Income generation outcomes were notable: 84% of participants reported higher household earnings and 15% now make up to PKR 60,000 monthly. Market linkages reached 58% of women, while 24% used digital platforms for sales. Social empowerment deepened as 73% gained household decision-making authority and 57% assumed community leadership roles. Skill diffusion was widespread, with 88% sharing knowledge and 85% encouraging others to participate. Environmental efforts saw 1,620 saplings distributed with a 76% survival rate, while grievance systems resolved 86% of issues, reflecting strong operational performance.

Assessments of Productive Asset Transfer Programmes

NRSP conducted impact assessments of two major productive asset transfer programmes, the National Poverty Graduation Programme (NPGP) and the Punjab Human Capital Investment Project (PHCIP), to evaluate their effectiveness in reducing poverty, strengthening livelihoods and improving socio-economic well-being. Under NPGP, NRSP supported 77,756 households across ten districts. The impact assessment target was 73,160 beneficiaries, with 88% receiving livestock assets and 93% applying acquired financial and enterprise skills; 85% of BISP-supported households

moved out of the PSC 0–18 band, while 78% enrolled their children in school and 81% reported livelihood improvements. Similarly, PHCIP's assessment across Packages 1 and 2 showed transformative outcomes for 40,000 households, with 98% transitioning to higher PSC bands and 94% surpassing PSC 18, indicating strong poverty reduction. Livestock made up 80% of productive assets and 98% reported positive training outcomes, while improvements were also seen in school attendance (38%), food quality (45%) and savings habits (67%). Both programmes demonstrated high satisfaction, increased women's participation and strong community-wide spillover effects, confirming NRSP's effectiveness in delivering sustainable economic inclusion.

Baseline for Sindh Coastal Resilient Project

The Sindh Coastal Resilience Sector Project (SCRCP), funded by ADB, aims to reduce climate, poverty, and gender-related vulnerabilities in Badin, Sujawal and Thatta. As part of its feasibility work, NRSP conducted a Household Baseline Survey of 1,500 households to inform priority subprojects. The survey showed heavy dependence on climate-sensitive agriculture and livestock with 80% lacking non-farm income and 44% in debt. Female-headed households earn 21% less. Education affordability is low - 70% cannot pay school fees and expectations for higher education favor boys (74%) over girls (26%). Climate risks remain severe: 49% face annual flooding and 68% live in weather fragile housing. Poor WASH conditions persist with 65% practicing open defecation. Women's participation is limited, with only 18% feeling heard in community decision-making.

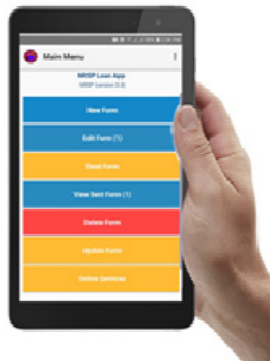
Research on Impact of Climate Change on Business Decisions by Industries

This research examines how climate change shapes business decisions in

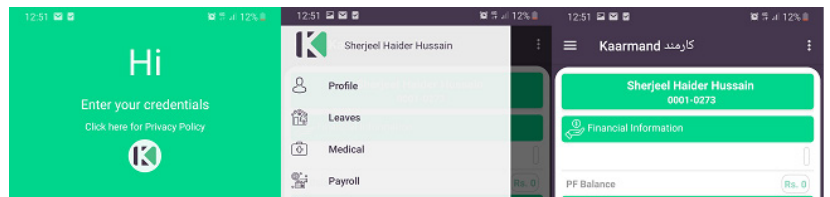
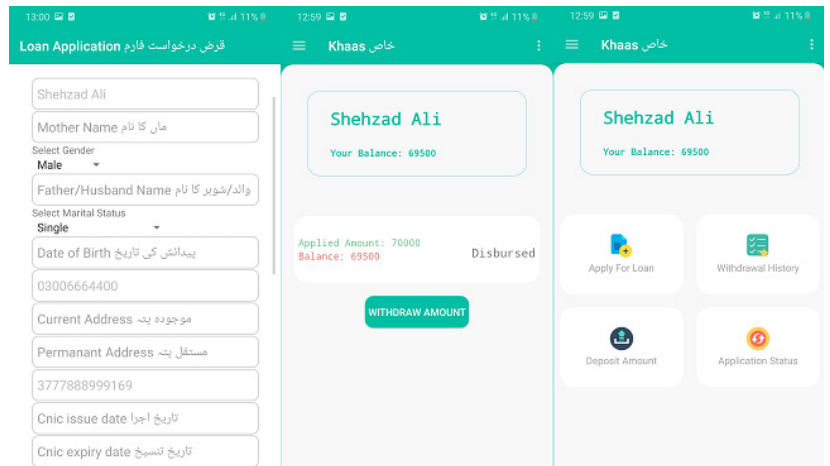
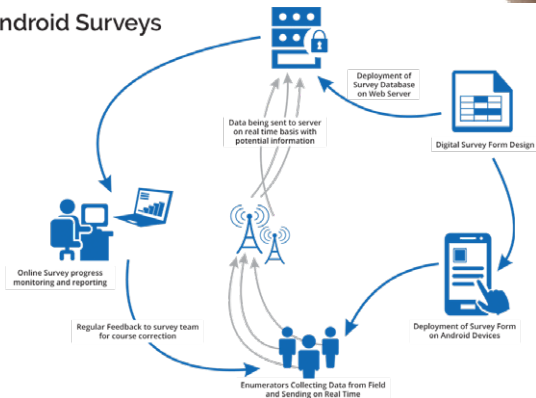
Pakistan's cement and rice sectors; both vital contributors to GDP, employment and exports yet increasingly exposed to floods, droughts, heatwaves and resource scarcity. Led by DAI with support from NRSP and other stakeholders, the study assessed climate risks, supply chain vulnerabilities, carbon reduction measures and green financing opportunities. Using a mixed-methods approach; focus group discussions, key informant interviews and extensive secondary data review; the analysis identifies major challenges and sectoral responses. Findings show the cement sector faces water scarcity, high energy use and pressure to curb emissions, prompting a shift toward alternative fuels and efficiency upgrades. The rice sector remains vulnerable to flooding, erratic monsoons and declining yields, driving adoption of water-saving practices and resilient crop varieties. Across both sectors, companies increasingly integrate climate risk into investment and operational decisions, though financial constraints and limited technical capacity hinder full-scale adaptation.

Future plans

Next year, MER plans to write research papers highlighting NRSP's development work and impacts and will make efforts for their publication nationally/internationally.



Android Surveys



Information Technology

Finance and Accounts

Climate Resourcing Coordination Centre

Information Technology

The IT section at NRSP offers cutting-edge support across all sectors and extends its technical services to other Rural Support Programs, provincial governments, NRSP Bank and various development organizations. It operates a fully functional data center built to Tier-3 standards; enabling seamless real-time information flow within its systems. NRSP's in-house developed ERP system delivers real-time data, enhancing data quality and control. For field staff IT section creates Android applications for data collection and develops dashboards that provide daily updates for management. These Android-based tools, including surveys and impact assessment applications have reduced costs while significantly improving data transmission quality. Additionally, section has developed a state-of-the-art integrated application branded as "Mango," with clients such as SRSO, GBTI, OPP, HANDS, CFS and AGHAE Pakistan. This product offers multiple integrated modules tailored to meet the needs of its clients.

Mango-MF is designed to streamline the management of microfinance operations, offering the capability to store and process large volumes of data. It features a flexible product and operational hierarchy and is fully integrated with back-office functions. The microfinance module is linked with various banks to facilitate cashless payments for disbursements and recoveries, incorporating COC, IBT and IT functionalities. Key modules of Mango-MF include client profiling, credit and insurance case management, CIB (Credit Information Bureau) integration and compliance with AML/CFT (Anti-Money Laundering/Counter Financing of Terrorism) regulations. The IT team has also upgraded the credit app and enhanced the credit disbursement dashboard for improved functionality. App is redesigned to capture collateral management and loan ceiling to make the system robust. New product like Solar is also available in Loan App.

Islamic MF: This year along with banking integrations, NRSP IT has incorporated the feature of Islamic mode of financing. Converted all documents as well as upgraded the processes and reporting structure to support Islamic mode of financing. Android App has also been updated to capture all necessary documentation required for Islamic mode of financing.

Apni Chhat Apna Ghar (ACAG), Integration: NRSP has customized and upgraded its MIS to incorporate all essential features required for smooth execution of the ACAG. These include modules for loan documentation, borrower registration, approval workflows and detailed reporting, ensuring end-to-end digital processing and traceability of each application. The system has been seamlessly integrated with the Punjab Information Technology Board (PITB) platform to enable live data exchange and synchronization. This integration ensures that borrower information, loan statuses and disbursement records remain up to date across both provincial and institutional systems, eliminating duplication and ensuring transparency. Moreover, Separate interactive dashboard has been developed to facilitate real-time monitoring and performance tracking at the regional and head office levels.

Compliance Module: Regulatory compliance is a critical pillar of every microfinance organization. To strengthen this function, NRSP IT has developed a comprehensive Risk and Compliance Module that ensures both organizational and regulatory compliance, including AML/CFT and SECP reporting requirements. The module is fully integrated with the Microfinance (MF) system, enabling automated scanning of both existing and new borrower data to identify potential risks or suspicious transactions in real time. It also supports standardized compliance reports for regulatory authorities and maintains a complete audit trail for transparency and accountability.

Mango-Financials is an integrated application to process project/vendor wise payments/receivables. Bank reconciliation

module is integral part of the financial system to reconcile bank statements with the financials. Payments can be tracked down to asset, employee, location, budget, vendor etc. Main modules of Mango-Financials are General Ledger, Financial Monitoring, Budgeting and Taxation.

Android-Based Attendance System:

To resolve long-standing challenges associated with biometric attendance devices, NRSP IT has developed a GPS-based Attendance System for Android. The previous biometric setup frequently faced synchronization issues between devices and the central database, resulting in inaccurate attendance records and frequent staff complaints. Moreover, the biometric devices required periodic lens calibration and hardware replacements, which were both costly and operationally cumbersome. The newly developed mobile attendance application enables employees to mark their attendance using GPS coordinates, verifying their location at the time of check-in and check-out. Attendance data is directly recorded in the HRM database in real time, eliminating the need for device synchronization or manual uploads.

Stock and Processing Solution (SPS) is comprehensive for agriculture processing (Rice, Wheat etc.). Our suite of integrated modules is designed to optimize industrial unit operations, improve efficiency and boost profitability. It has number of modules like Inventory Management, Supply Chain Management, Production, Finance and GL, Payroll Management and Fixed Asset Management. It is deployed at APC Hafizabad.

Project MISs: NRSP IT has developed several project based MISs and supported many organizations/ RSPs/ Private Sectors for the development of these databases. At the moment IT department is providing technical support to these MISs and few are under development.

Other Initiatives of NRSP IT Programme:

- Verification of clients through NADRA integration
- Risk monitoring model for MF loans
- MF portfolio monitoring model

- Payment Gateway model for the disbursement of loans by using various banking channels
- Paypaise, is new interface for MFI sector to get collection direct from agents and update MIS to reconcile the payment. It is currently being testing with GBTL.

Finance and Accounts

At NRSP, the Risk Management and Finance Committee of the Board of Directors provides strategic guidance to management on key financial decisions, including financial planning, investments and reporting, to ensure effective monitoring of the organization's financial performance. The Committee convenes on a quarterly basis and when required, upon the request of management. Financial statements are thoroughly reviewed during these meetings.

The Audit Committee of the Board oversees the Internal Audit function, ensuring it operates as an independent oversight body, distinct from the Finance department. The Finance & Accounts (F&A) Department collaborates closely with both Committees, as well as with management, banks, donors and various NRSP sections, to ensure sound financial management and compliance.

The F&A operations are effectively managed through an integrated network of District Offices, Regional Offices and the Head Office; ensuring financial discipline and transparency across all tiers of NRSP's operations.

Funds and Cash Management

The Finance and Accounts (F&A) section continued to play a pivotal role in expanding the outreach of NRSP's microcredit programme by negotiating viable commercial credit lines to bridge the gap between the demand and supply of debt capital. The F&A also ensured timely support to all ongoing projects through the provision of financial statements and supporting documentation. During periods of delayed donor funds, F&A facilitated operations by arranging interim credit lines to maintain implementation continuity.

In addition, NRSP is actively engaged with commercial banks, microfinance institutions and telecommunication partners to ensure efficient fund liquidity management. The adoption

and application of technologically advanced fund management systems further enabled NRSP to optimize fund utilization, reduce financial costs and enhance the efficiency of microfinance disbursements and recoveries.

Audits

During the year 2024-25, the Finance & Accounts (F&A) Section facilitated a total of 24 audits, encompassing statutory audits, expenditure verifications, donor-partner audits, preparation of separate statements of accounts for NRSP's microfinance operations, consolidation of group accounts and the tax audit.

Programme and Project Budgets

The Finance & Accounts (F&A) section played an active role in the design and planning of NRSP's programmes and projects by preparing budgets aligned with quantitative targets and agreed strategies. During the year, besides the annual programme budget, F&A also developed budgets for several new projects.

Regulatory and Taxation Reporting

The regulatory and taxation framework demands rigorous compliance and detailed reporting. The Finance & Accounts (F&A) section plays a leading role in strengthening the capacity of relevant staff and ensuring the timely dissemination of information to maintain compliance. F&A also proactively engages with tax authorities to secure applicable exemptions and has successfully obtained various tax benefits for NRSP, in recognition of its status as a not-for-profit organization.

Climate Resourcing Coordination Centre (CRCC)

Pakistan remains one of the most climate vulnerable countries. Communities across the country are exposed to rising temperatures, unpredictable rains, floods, droughts and other climate-related shocks that undermine livelihoods, food security and long-term development. At the same time, Pakistan requires significant financing to prepare communities, adapt infrastructure, strengthen local markets and support businesses to transition toward cleaner and more resilient forms of growth. Yet, the climate finance available to the country has historically been limited compared to the scale of need.

It was in response to this challenge that the CRCC was established in 2021, as a partnership between the National Rural Support Programme and the Foreign, Commonwealth and Development Office (FCDO). Envisioned as a dedicated climate finance facility, CRCC bridges the country's climate finance needs with the global climate funding available, helping Pakistan access the resources, partnerships and technical expertise needed to address both immediate vulnerabilities and long-term climate planning.

CRCC represents a critical shift: Pakistan developing home-grown capacity to not only identify climate solutions, but to shape and secure the financing required to bring those solutions to life. Over the past year (July 2024 – June 2025), CRCC played an important role in building climate awareness, strengthening local capacity, improving coordination among key stakeholders and promoting innovative solutions in government, private sector and community spaces.

Climaventures: Harnessing the Domestic Private Sector Start-Up Ecosystem

One of CRCC's most significant achievements is Climaventures, a pioneering programme designed to

support climate-focused entrepreneurship in Pakistan. With a total programme size of USD 50 million, Climaventures will provide technical assistance, seed support and equity investment to new and growing businesses developing climate-responsive technologies and services.

In October 2024, the Green Climate Fund (GCF) approved USD 25 million for Climaventures, marking a major milestone in Pakistan's journey to strengthen its climate-oriented private sector. The programme will help create jobs, mobilise climate investments, reduce emissions and enable innovation in sectors such as renewable energy, sustainable agriculture, water management and eco-friendly manufacturing.

Biochar: Unlocking Voluntary Carbon Markets for Sustainable Climate Action True to its vision of being pioneers in every field, CRCC has launched Pakistan's first ever Biochar Carbon Removal Credits pilot, in partnership with NRSP's subsidiary Agriculture Processing Company Ltd. (APCL), in Hafizabad. Biochar improves soil health, increases crop resilience to heat and water stress and captures carbon for long periods—making it one of the few agricultural practices that both supports livelihoods and reduces emissions.

The initiative is working towards generating internationally recognized carbon removal credits, opening a new financing stream for farmers and local enterprises. Pilot implementation is expected to reduce risk for future expansion and demonstrate results for investment opportunities.

Playing a Larger Role in Global Climate Finance

Through CRCC's application, NRSP has signed a Long-Term Agreement (LTA) with GCF and is included in its pre-qualified pool of service providers for readiness support. This recognition positions NRSP among a select group of global organizations to support countries and institutions seeking to access climate resources.

Partnerships to Support National Climate Priorities

CRCC strengthened collaboration with government ministries and international partners to expand climate-responsive programming.

- United Nations Environment Programme (UNEP): CRCC has been providing support to UNEP in mobilizing climate finance to advance the implementation of Pakistan's National Adaptation Plan (NAP).
- Global Methane Hub (GMH): CRCC partnered with the GMH to advance work in the dairy sector, identifying opportunities for designing programmes to reduce methane emissions and increase productivity.
- Global Climate Change Impact Studies Centre (GCISC): CRCC formed an institutional partnership with GCISC for efficient GHG data management, which helped CRCC's in-house GHG experts to develop a national-level GHG baseline assessment for Pakistan's dairy livestock using FAO's GLEAM-i model (IPCC Tier 2 methodology, cradle to grave), a pioneering dataset for the sector.

Strengthening Pakistan's Climate Finance Ecosystem

Through its work with essential partners including national stakeholders such as the Ministry of Climate Change and the National Disaster Management Authority (NDMA) and international entities such as the GCF and United Nations Framework Convention on Climate Change, CRCC ensures that evidence-based, locally informed inputs influence policy formulation. Our experts provided contributions to Pakistan's Third National Communication to UNFCCC, the Nationally Determined Contributions (NDC) 3.0 working group and the early process for the 2nd Biennial Transparency Reporting under the Paris Agreement.

CRCC's work is based on a simple but powerful idea: long-term climate resilience can only be achieved when expertise, resources and decision-making are rooted in local institutions. Over the past year,

CRCC focused on enabling Pakistani stakeholders - government departments, private businesses, research organisations and development partners - to design, develop and finance climate-responsive initiatives, while utilizing its own in-house team of experts to design and implement bespoke climate solutions.

The NRSP Microfinance Bank

NRSP MFB is one of the leading microfinance banks in Pakistan. It commenced its operation in March 2011 with a strong social mission to provide financial services to poor and marginalized clients including small and landless farmers. Bank adheres to internationally recognized Corporate Governance and prudent banking practices. Therefore, over the years, it has grown its branches network and maintained its position as the largest private sector MF bank with over 133 branches, across 53 districts and 91 ATMs across the country. The Bank services reached to 0.2 million borrowers and has over 0.85 million depositors including both public and private sector customers.

Bank's Capital has been contributed by unique mix of financially sound and reputable investors including NRSP, Acumen (USA), International Finance Corporation (IFC – a World Bank Group) and Societe De Promotion Et De Participation Pour La Cooperation Economique (PROPARCO).

As part of offering innovative products and services, the Bank is privileged to be the first regulated provider of Islamic Microfinance Services in Pakistan. In the first 9 years of operations, deposit base of Islamic Microfinance Division of Bank reached to PKR 8.6 billion in 37 branches. It shows NRSP's commitment to serve its customers with innovative products and services. NRSP MFBL offers a range of financial services including microcredit, MSME financing, housing finance and livestock finance, deposits, Micro-Health Insurance and Crop Loan Insurance to a diverse socioeconomic customer base living in both urban and rural areas of Pakistan.



Summary of Bank portfolio (June 2025)

Outstanding Portfolio PKR (M)	34,951.26
Credit Disbursement PKR (M)	33,853.64
No. of Loans Disbursed	171,586
No. of Active Borrowers	180,660
Deposits (M)	49,803.48
PAR >1 DAY	3,871.93

Synopsis of the year

NRSP MFBL has disbursed 171,586 loans and closed at 180,660 active borrowers with average loan size of PKR 193,464. Asset base increased by 10.8% and deposit base increased by 1.3%. The Bank believes and works to maximize the impact on underprivileged segment of society. Therefore, 18.4% of the client based served was without any collateral, 85% of Agri-financing were to farmers having less than 5 acres of land (including tenants) and 13.2% lending was given to women. The Bank also disbursed 30 billion Rupees and opened 99,891 accounts of Sindh Housing Project; support to flood affectees of Sindh province.

The Institute of Rural Management

Established in 1993 within NRSP as an HRD unit, which has now transformed into one of the largest capacity development institutes in Pakistan. It is committed towards unlocking true human, social and economic potential of rural communities and urban professionals. Over the period, IRM has proven its strength by building the capacity of 2.5 million women and men across the country and it aims to maintain its role to help fortify and enhance the knowledge and skills of the nation's youth.

Pakistan Youth Leadership Initiative

– **British Council:** This Project is aimed at empowering youth to lead grassroots climate action. Project engaged 193 youth who were supported for the implementation of 31 Youth-Led Action projects in their areas. Participants gone through four-day leadership training equipping them with knowledge on climate change and practical skills to design and deliver community-based YLAs. These projects will focus on Tree Plantation/ Forestry, Water Conservation, Solid Waste Management, Renewable Energy and Climate Education; addressing local climate issues and empowering youth climate force.

Handholding & Mentorship for SMEs

– **SMEDA:** Project aimed to enhance SME competitiveness in Balochistan/ Sindh by equipping small scaled entrepreneurs and farmers with essential skills and strategies. 173 participants benefited through a structured sequence of activities, including a 2-day ToT, 5-day agri-preneurship training, 1-day handholding session, 3 months of mentorship and a 4-day Level 2 program.

Climate Action Forum

CAF is a consortium of 12 leading organizations including RSPs, NGOs, government departments and INGOs; dedicated to advancing climate action

in Pakistan. Launched in August 2024, CAF has since played an active role in fostering collaboration, consultation and joint advocacy to address pressing climate and environmental challenges. These efforts reflect CAF's commitment to strengthening partnerships, generating dialogue, and mobilizing collective action for a more climate-resilient Pakistan.

Driving Women's Economic

Empowerment (DWEE): Funded by FCDO & British Asian Trust, this 3 years project was initiated by IRM in 2022. Project trained 1,165 women on various vocational trades including dressmaking, beautician services, adda work, entrepreneurship, marketing and e-commerce; enabling them to translate their vocational learning into sustainable economic opportunities.

Southern Punjab Poverty

Alleviation Project: The GoPb, with financial backing from the IFAD, launched the SPPAP project to combat poverty. In 2024-25, IRM's Vocational Training component of SPPAP, with new targets of 15,000 over 5 years (2023-28), successfully operated 310 field vocational and technical training centres for three months. These centres provided 6,195 youth with market-driven, innovative skills in areas such as E-commerce and Digital Marketing, Applique Work and Dress Designing, Adda Work, Mobile Repair, Beautician Skills, Building Electrician Work, Gents Tailoring, and Refrigeration and AC Mechanics. The trainings were conducted across 10 districts: Layyah, Mianwali, Khushab, Bhakkar, Bahawalpur, Bahawalnagar, Muzaffargarh, Rajanpur, DG Khan (Tribal Area) and Rahim Yar Khan. Since the project's inception in 2014, IRM has successfully equipped 51,766 men and youth with various employable skills.

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Table 1: Annual (2024-25) and Cumulative CO Formation

Province	Regional Office	District	During 2024-25				As of June 2025			
			Men	Women	Mix	Total	Men	Women	Mix	Total
PUNJAB	Rawalpindi	ICT / Rawalpindi	21	27	2	50	2,268	6,107	1,162	9,537
		Attock	1	23	2	26	1,857	3,582	78	5,517
		Chakwal	4	11	-	15	1,502	2,359	332	4,193
		Jhelum	1	15	1	17	827	1,968	177	2,972
		Mandi Bahauddin	-	6	-	6	40	780	17	837
		Sub Total	27	82	5	114	6,494	14,796	1,766	23,056
		Sargodha	Khushab	-	151	9	160	2,925	5,146	2,784
	Bhakkar		-	232	-	232	5,413	6,698	1,550	13,661
	Mianwali		-	148	6	154	1,292	3,874	3,476	8,642
	Sargodha		-	-	-	-	1,150	917	-	2,067
	Jhang		-	-	-	-	1	277	46	324
	Hafizabad		-	-	-	-	96	1,181	1	1,278
	Gujranwala		-	-	-	-	6	319	-	325
	Layyah		-	237	1	238	1	2,219	162	2,382
	Sub Total		-	768	16	784	10,884	20,631	8,019	39,534
	Bahawalpur	Bahawalpur	-	524	113	637	509	15,306	2,479	18,294
		Bahawalnagar	-	182	2	184	17	11,382	447	11,846
		D.G.Khan	142	437	414	993	4,510	11,831	1,004	17,345
		Rajanpur	5	303	-	308	2,641	9,654	954	13,249
		Sub Total	147	740	414	2,122	7,677	48,173	4,884	60,734
	Lahore	Lahore	-	-	-	-	-	102	-	102
		Sub Total	-	-	-	-	-	102	-	102
	Rahim Yar Khan	Rahim Yar Khan	257	180	2	439	10,197	3,717	781	14,695
		Sub Total	257	180	2	439	10,197	3,717	781	14,695
KHYBER PAKHTUNKHWA	Mardan	Malakand	-	-	-	-	1,515	1,522	3	3,040
		Mardan	-	-	-	-	2,644	2,781	2	5,427
		Charsadda	-	-	-	-	812	115	-	927
		Swabi	-	4	-	4	3,345	854	9	4,208
		Swat	-	-	-	-	479	112	-	591
		Buner	-	-	-	-	346	333	2	681
		Nowshera	-	-	-	-	281	273	-	554
		Sub Total	-	4	-	4	9,422	5,990	16	15,428
AJK	AJK	Kotli	-	-	-	-	1,464	5,003	1,177	7,644
		Poonch (Rawalakot)	-	-	-	-	836	1,081	835	2,752
		Muzaffarabad	-	-	-	-	1,554	2,696	1,279	5,529
		Bagh	-	-	-	-	1,086	1,621	720	3,427
		Sub Total	-	-	-	-	4,940	10,401	4,011	19,352
SINDH	Hyderabad	Badin	-	-	-	-	3,149	3,588	1,160	7,897
		Hyderabad	-	-	-	-	251	167	79	497
		Tando Muhammad Khan	-	-	-	-	-	2,843	3	2,846
		Mirpurkhas	-	-	-	-	1,886	2,245	1,305	5,436
		Matiori	-	-	-	-	-	2,878	-	2,878
		Tando Allahyar	-	-	-	-	-	2,881	-	2,881
		Sujawal	-	-	-	-	-	3,747	3	3,750
		Thatta	-	-	-	-	1,191	1,319	441	2,951
		Sub Total	-	-	-	-	6,477	19,668	2,991	29,136
BALOCHISTAN	Turbat	Kech / Turbat	-	-	-	-	1,317	2,856	823	4,996
		Gwadar	2	9	-	11	376	858	89	1,323
		Panjgoor	-	-	-	-	490	671	212	1,373
		Awaran	-	-	-	-	286	368	36	690
		Lasbela	157	70	41	268	1,523	1,504	361	3,388
		Sub Total	159	79	41	279	3,992	6,257	1,521	11,770
Total			590	2,559	593	3,742	60,083	129,735	23,989	213,807
NRSP Microfinance Bank			-	-	-	-	33,225	4,625	375	38,225
Closed programme area			-	-	-	-	2,642	1,075	82	3,799
Grand Total			590	2,559	593	3,742	95,950	135,435	24,446	255,831

Table 2: Annual (2024-25) and Cumulative CO Membership

Province	Regional Office	District	During 2024-25			As of June, 2025		
			Men	Women	Total	Men	Women	Total
PUNJAB	Rawalpindi	ICT / Rawalpindi	269	361	630	50,553	117,150	167,703
		Attock	19	300	319	31,712	57,890	89,602
		Chakwal	57	164	221	31,442	42,485	73,927
		Jhelum	17	227	244	17,932	38,710	56,642
		Mandi Bahuddin	-	80	80	669	8,257	8,926
		Sub Total	362	1,132	1,494	132,308	264,492	396,800
	Sargodha	Khushab	-	-	-	61,839	93,539	155,378
		Bhakkar	-	-	-	87,476	91,101	178,577
		Mianwali	-	-	-	44,707	84,388	129,095
		Sargodha	-	-	-	12,450	10,504	22,954
		Jhang	-	-	-	192	5,067	5,259
		Hafizabad	-	-	-	1,664	13,068	14,732
		Gujranwala	-	-	-	67	3,442	3,509
		Layyah	-	491	491	591	20,433	21,024
		Sub Total	-	491	491	208,986	321,542	530,528
	Bahawalpur	Bahawalpur	492	8,065	8,557	32,127	308,186	340,313
		Bahawalnagar	30	3,469	3,499	3,703	214,498	218,201
		D.G.Khan	1,656	-	1,656	67,064	165,416	232,480
		Rajanpur	10	-	10	37,213	116,557	153,770
		Sub Total	2,188	11,534	13,722	140,107	804,657	944,764
	Lahore	Lahore	-	-	-	12	1,426	1,438
		Sub Total	-	-	-	12	1,426	1,438
	Rahim Yar Khan	Rahim Yar Khan	849	85	934	83,157	42,869	126,026
		Sub Total	849	85	934	83,157	42,869	126,026
KHYBER PAKHTUNKHWA	Mardan	Malakand	-	-	-	25,127	22,843	47,970
		Mardan	-	-	-	40,392	40,103	80,495
		Charsadda	-	-	-	12,250	1,546	13,796
		Swabi	-	52	52	57,756	14,590	72,346
		Swat	-	-	-	7,815	1,812	9,627
		Buner	-	-	-	6,335	5,757	12,092
		Nowshera	-	-	-	5,091	5,137	10,228
		Sub Total	-	52	52	154,766	91,788	246,554
AJK	AJK	Kotli	-	-	-	34,737	85,929	120,666
		Poonch (Rawalakot)	-	-	-	22,270	31,590	53,860
		Muzaffarabad	-	-	-	42,152	57,998	100,150
		Bagh	-	-	-	24,605	34,532	59,137
		Sub Total	-	-	-	123,764	210,049	333,813
SINDH	Hyderabad	Badin	-	-	-	121,466	75,899	197,365
		Hyderabad	-	-	-	7,677	4,254	11,931
		Tando Muhammad Khan	-	-	-	239	51,138	51,377
		Mirpurkhas	-	-	-	77,342	35,163	112,505
		Matari	-	-	-	334	53,317	53,651
		Tando Allahyar	-	-	-	276	56,594	56,870
		Sujawal	-	-	-	62	68,726	68,788
		Thatta	-	-	-	39,081	32,734	71,815
		Sub Total	-	-	-	246,477	377,825	624,302
BALOCHISTAN	Turbat	Kech / Turbat	-	-	-	28,853	55,232	84,085
		Gwadar	33	154	187	7,697	18,741	26,438
		Panjgoor	-	-	-	9,595	12,683	22,278
		Awaran	-	-	-	4,995	6,477	11,472
		Lasbela	2,612	1,527	4,139	26,844	27,085	53,929
		Sub Total	2,645	1,681	4,326	77,984	120,218	198,202
Total			6,044	14,975	21,019	1,167,561	2,234,866	3,402,427
NRSP Microfinance Bank			-	-	-	325,529	46,320	371,849
Closed programme area			-	-	-	64,642	19,746	84,388
Grand Total			6,044	14,975	21,019	1,557,732	2,300,932	3,858,664

Table 3: CO Savings *as of June 2025*

Province	Regional Office	District	As of June, 2025 (PKR million)		
			Men	Women	Total
PUNJAB	Rawalpindi	ICT / Rawalpindi	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 Bahuddin	0.08	0.02	0.10
		Sub Total	68.67	64.02	132.69
	Sargodha	Khushab	36.04	18.70	54.74
		Bhakkar	26.85	9.86	36.71
		Mianwali	4.66	3.50	8.16
		Mianwali	32.71	1.02	33.72
		Hafizabad	-	3.36	3.36
		Gujranwala	-	-	-
		Layyah	-	-	-
		Sub Total	100.26	36.43	136.69
	Bahawalpur	Bahawalpur	-	7.73	7.73
		Bahawalnagar	-	10.00	10.00
		D.G.Khan	57.06	9.75	66.82
		Rajanpur	107.39	8.21	115.60
		Sub Total	164.46	35.69	200.15
	Lahore	Sahiwal/Okara	-	-	-
		Sub Total	-	-	-
	Rahim Yar Khan	Rahim Yar Khan	284.58	21.61	306.19
		Sub Total	284.58	21.61	306.19
KHYBER PAKHTUNKHWA	Mardan	Malakand	1.81	1.57	3.38
		Mardan	4.58	2.44	7.02
		Charsadda	1.14	0.12	1.26
		Swabi	2.45	0.19	2.65
		Swat	0.65	0.17	0.82
		Buner	-	-	-
		Nowshera	0.50	0.52	1.02
		Sub Total	11.14	5.01	16.15
AJK	AJK	Kotli	3.85	5.23	9.08
		Poonch (Rawalakot)	2.59	5.26	7.85
		Muzaffarabad	1.91	2.20	4.10
		Bagh	5.32	11.50	16.82
		Sub Total	13.67	24.19	37.86
SINDH	Hyderabad	Badin	22.00	7.35	29.35
		Hyderabad	2.97	1.22	4.20
		Tando Muhammad Khan	5.00	2.13	7.13
		Mirpurkhas	7.01	2.49	9.50
		Matlari	0.70	1.20	1.90
		Tando Allahyar	0.01	0.01	0.02
		Thatta	1.58	3.97	5.55
		Sujawal	8.96	8.39	17.36
		Sub Total	48.23	26.77	75.00
BALOCHISTAN	Turbat	Kech / Turbat	5.38	4.91	10.29
		Gwadar	0.80	1.84	2.65
		Panjgoor	1.18	2.10	3.28
		Awaran	0.64	0.72	1.36
		Lasbela	0.34	0.19	0.53
		Sub Total	8.34	9.77	18.11
Total			699.34	223.49	922.83
NRSP Microfinance Bank			584.45	3.92	588.37
Closed programme area			24.13	9.09	33.22
Grand Total			1,307.91	236.51	1,544.42

Table 4: Region wise progress of Local Support Organizations *as of June 2025*

S. No.	During 2024-25	RWP	SRG	BWP	RYK	LHR	MRD	AJK	HYD	TBT	As of June, 2025
Number of Districts	-	6	4	7	1	1	7	9	7	5	47
No. of LSOs	9	102	111	196	5	1	63	159	170	121	928
Total H/H of District	68	356,586	696,241	878,533	19,163	1,889	216,548	495,464	604,500	275,753	3,544,677
No. of Organized H/H in District	172,784	162,365	309,595	579,898	13,625	2,061	164,821	296,983	340,638	94,133	1,964,119
% of Organized H/H in District		46%	44%	66%	71%		76%	60%	56%	34%	55%
Number of member organizations in LSO											
Total COs/VOs	-	10,273	20,681	34,185	860		10,112	17,965	15,671	6,629	116,376
No. of VOs	-	840	620	2,904	73	15	433	1,274	1,714	1,063	8,936
Total COs	-	9,433	20,061	31,281	787	104	9,679	16,691	13,957	5,566	107,559
No. of Male COs	-	2,382	5,138	1,064	2	-	5,744	4,782	504	1,729	21,345
No. of Women COs	-	6,450	9,364	29,145	608	104	3,924	7,974	13,018	3,076	73,663
No. of Mix COs	-	601	5,559	1,072	177	-	11	3,935	435	761	12,551
% of Women and Mix COs in LSO	-	75%	74%	97%	100%	100%	41%	71%	96%	69%	80%
LSO General Body members											
Total GB Members	1,721	3,628	19,181	11,716	194	28	2,484	4,756	4,279	2,704	48,970
Men	703	983	8,194	467	26	-	1,618	2,304	1,125	1,228	15,945
Women	1,018	2,645	10,987	11,249	168	28	866	2,452	3,154	1,476	33,025
% Women GB Members	59%	73%	57%	96%	87%		35%	52%	74%	55%	67%
LSO Executive Body Members											
Total EB Members	746	1,023	1,198	1,007	40	11	1,033	1,975	2,540	481	9,308
Men	384	526	486	35	5	1	780	1,078	389	259	3,559
Women	362	497	712	972	35	10	253	897	2,151	222	5,749
% Women EB Members	49%	49%	59%	97%	88%		24%	45%	85%	46%	62%
LSO Leaders Trained	-	195	157	743	6	-	224	1,413	122	354	3,214
No. of Paid Staff	-	9	35	51	-	-	24	46	11	48	224
Funds transferred to LSOs/VOs (Rupees in Million)											
Total Amount Transferred	-	45.75	105.20	182.88	1.15	-	50.76	36.64	503.95	180.31	1,106.63
Financial support for office cum training centers	-	3.15	4.45	3.33	0.15	-	2.66	3.31	1.00	1.70	19.74
As grant for Targeted Poverty Alleviation	-	18.03	-	-	-	-	1.50	6.53	-	0.37	26.42
As CIF for Credit	-	24.57	100.75	179.55	1.00	-	46.60	26.80	502.95	178.25	1,060.47
<i>As Credit Revolving Fund from NRSP</i>	-	24.57	13.15	13.50	1.00	-	27.20	7.00	-	6.00	92.42
<i>As Credit Revolving Fund from other Donors</i>	-	-	87.60	166.05	-	-	19.40	19.80	502.95	172.25	968.05
CIF disbursement and Portfolio											
Amount Disbursed (Rs.M)	101.88	184.64	635.38	1,596.35	25.89	10.66	733.39	81.76	1,582.02	477.50	5,327.60
Amount Disbursed to Men (Rs.M)	-	19.67	101.22	59.28	0.04	-	535.16	44.15	0.04	36.25	795.81
Amount Disbursed to Women (Rs.M)	101.85	164.97	534.16	1,537.08	25.85	10.66	198.23	37.61	1,581.98	441.26	4,531.80
No. of Loans	3,244	11,273	32,381	74,356	1,431	533	22,915	3,789	78,850	13,929	239,457
No. of Loan (Men)	-	1,340	4,970	2,330	4	-	16,793	1,860	4	1,237	28,538
No. of Loan (Women)	3,244	9,933	27,411	72,026	1,427	533	6,122	1,929	78,846	12,692	210,919
Management											
LSO Registration status	-	10	37	51	-	-	24	66	92	39	319
No. of VRPs contracted	-	-	188	104	-	-	147	-	542	-	981

Table 5: MEDP Programme-level Disbursement *as of June 2025*

Programme Activities	As of June 2024	During 2024-25	As of June 2025
Total Disbursement (Rs.)	328,777,644,533	48,838,353,988	377,608,797,521
Disbursement to Men	124,872,722,189	18,418,705,900	141,946,911,179
Disbursement to Women	203,904,922,344	30,419,648,088	235,661,886,342
Average Disbursement to Men	28,937	124,709	31,820
Average Disbursement to Women	36,041	61,683	38,302
Total Loans	9,972,977	640,853	10,613,706
Loans to Men	4,315,356	147,693	4,460,969
Loans to Women	5,657,621	493,160	6,152,737
1. Agricultural Inputs (Rs.)	97,209,039,221	7,459,434,500	104,669,465,721
Disbursement to Men	90,710,041,694	6,293,453,500	96,977,011,194
Disbursement to Women	6,498,997,527	1,165,981,000	7,692,454,527
Sub total Agriculture Loans	3,374,177	67,983	3,442,367
Loans to Men	3,160,825	56,539	3,217,558
Loans to Women	213,352	11,444	224,809
Average Loan Size (Rs.)	28,810	109,725	30,406
2. Livestock Development (Rs.)	79,759,679,726	8,088,376,588	87,850,481,314
Disbursement to Men	14,126,362,263	1,688,084,500	15,727,575,763
Disbursement to Women	65,633,317,463	6,400,292,088	72,122,905,551
Sub total Livestock Development Loans	2,447,606	138,258	2,573,915
Loans to Men	550,422	23,576	573,861
Loans to Women	1,897,184	114,682	2,000,054
Average Loan Size (Rs.)	32,587	58,502	34,131
3. Enterprise Development (Rs.)	138,093,223,061	28,990,060,000	167,054,911,271
Disbursement to Men	19,651,102,101	10,162,602,000	28,599,141,401
Disbursement to Women	118,442,120,960	18,827,458,000	138,455,769,870
Sub total Enterprise Development Loans	3,956,029	385,207	4,352,670
Loans to Men	596,163	64,394	658,404
Loans to Women	3,359,866	320,813	3,694,266
Average Loan Size (Rs.)	34,907	75,258	38,380
4. Small Infrastructure Individual Enterprise (Rs.)	198,318,821	370,000	199,015,611
Disbursement to Men	168,081,471	40,000	168,438,261
Disbursement to Women	30,237,350	330,000	30,577,350
Sub total SIIE Loans	6,715	7	6,726
Loans to Men	5,543	1	5,547
Loans to Women	1,172	6	1,179
Average Loan Size (Rs.)	29,534	52,857	29,589
5. Tijarat	13,517,383,704	4,300,112,900	17,834,923,604
Disbursement to Men	217,134,660	274,525,900	474,744,560
Disbursement to Women	13,300,249,044	4,025,587,000	17,360,179,044
Sub Total Tijarat loans	188,450	49,398	238,028
Loans to Men	2,403	3,183	5,599
Loans to Women	186,047	46,215	232,429
Average Loan Size	71,729	87,050	74,928
No. of COs and Credit Groups Availing Loans (Cumulative)	1,162,113	121,319	1,283,432
Men's COs/Credit Groups	199,468	20,235	219,703
Women's COs/Credit Groups	920,082	97,381	1,017,463
Mixed COs	42,563	3,703	46,266

Table 6: Annual UPAP Credit Disbursement *as of June 2025*

UPAP	As of June 2024	During 2024-25	As of June 2025
Total No. of Credit Cases	2,433,166	100,192	2,533,358
Loan Cases of Men	89	-	89
Loan Cases of Women	2,433,077	100,192	2,533,269
Total Credit Disbursed (Rs. Million)	2,780	229	3,008
Total Amount Recovered (including service charge Rs. Million)	72,334	6,644	78,978
Recovery Rate (%)	100%	-	100%
No. of Credit Cases	2,433,166	100,192	2,533,358
Total Credit Disbursed (Rs. Million)	65,216	5,734	70,950
Total amount Recovered (Rs. Million) from 3 Sources	72,334	6,644	78,978
Total Principal Recovered (Rs. Million)	62,064	5,433	67,497
Total Service Charges Recovered (Rs. Million)	10,262	1,211	11,473
Total Excess Recovered (Rs. Million)	7	-	8
Principal Balance (Rs. Million)	2,780	229	3,008
Current Cases	108,385	-	98,894
Closed Cases	2,302,706	104,099	2,406,805
Cumulative Recovery Rate (%)	99.14%	-	99.16%
On time Recovery Rate (%)	99.70%	-	97.49%

Table 7: Micro Insurance Progress *as of June 2025*

Description of Activities	As of June 2025
Total No. of Persons Insured	6,555,016
Total No. of Insurance Cases	8,547,956
Total No. of Beneficiaries	14,179,903
Men	7,191,481
Women	6,988,422
Premium Collected (Rs.)	1,199,893,894
Total No. of Claims received at NRSP	71,018
Claims Approved	56,571
Claims in verification process	9,614
Claims Rejected	4,833
Claims Reimbursed to the Clients	56,571
Amount Reimbursed (Rs.)	772,942,537

Table 8: Cumulative Achievements of ENRM sector *as of June 2025*

Description of Activities	Quantity	Beneficiary Households	COs benefited
Improved seed arranged (Kg)	8,524,696	829,094	73,236
Fertilizer bags purchased and distributed	5,131,820	221,411	20,754
Pesticides purchased and distributed (Kg)	1,112,888	49,050	3,914
Poultry 'units' (5 hens and 1 rooster) purchased and distributed	2,857,654	45,154	7,229
Forest saplings purchased and distributed	9,606,946	404,451	21,920
Fruit saplings purchased and distributed	2,051,858	93,418	14,727
Orchards established	14,950	4,187	1,006
Saplings raised	8,852,067	9,255	932
Nurseries established	1,332	5,968	464
Guidance/demonstration plots established	6,579	79,674	6,781
Animals vaccinated	5,168,355	1,265,736	70,506
Poultry chicks vaccinated	1,991,718	477,289	8,031
Villages benefiting from soil testing	3,110	4,710	545
Units of agri-machinery supplied	539	2,694	524
Agriculture workshop/field days held	6,549	144,351	15,877
Livestock workshops/field days held	6,452	75,780	11,183
Poultry workshop/field days held	1,047	35,838	2,554
Bulls purchased for breed improvement	673	691	671
Forestry workshop/field days held	24,756	21,904	2,465
Urea Mineral Molasses Blocks purchased and distributed	94,910	15,927	5,043
Bucket kit/ Abaaree kits purchased and distributed	2,000	1,902	305
Mini Dams constructed	397	2,004	264
Wells dug	1,902	3,367	1,380
Drip irrigation systems installed	63	63	38
Ponds dug	590	2,717	411
Large animals de-wormed	1,427,058	133,390	32,901
Small animals de-wormed	655,624	98,133	80,073
Artificial Insemination containers purchased and distributed	2,725	1,951	322
Biogas plants installed	470	437	246
Energy Efficient Stoves purchased and distributed	1,567	1,845	377
Effective Micro-organism Fermentors purchased and distributed	2	2	2
IPM Pest Control Cards distributed	30,565	1,628	494
Salt Model activities	28	28	26
Solar Geyser installed	160	160	57
Solar LED light units installed	3,120	3,583	348

Table 9: Community Training Programme Participants *as of June 2025*

Training Title	During 2024-25			As of June 2025		
	Men	Women	Total	Men	Women	Total
Activist Workshops	147	1,506	1,653	146,068	146,891	292,959
Community Management Training	990	32,518	33,508	140,373	326,881	467,254
Enterprise Development Training	161	16,112	16,273	21,338	111,311	132,649
Exposure Visit	-	-	-	10,104	9,512	19,616
Gender	653	8,114	8,767	2,168	16,155	18,323
Natural Resource Management-A	-	-	-	30,532	37,942	68,474
Occupational Training	-	-	-	449	14,892	15,341
One Day Workshop	3,248	19,902	23,150	318,991	466,731	785,722
Physical Infrastructure Training	4,028	193	4,221	21,201	6,328	27,529
Refresher	-	-	-	25,801	20,299	46,100
Relief & Rehabilitation	116	994	1,110	52,491	30,933	83,424
Social Sector Training	875	2,279	3,154	218,219	212,289	430,508
SSS Workshops	9,485	107,821	117,306	837,346	1,738,475	2,575,821
Subject Specialist Workshop(NRM-B)	709	9,910	10,619	219,769	174,992	394,761
Vocational B	81	538	619	6,951	57,654	64,605
Vocational Training A	880	2,681	3,561	44,673	67,752	112,425
Grand Total	21,373	202,568	223,941	2,096,474	3,439,037	5,535,511

Table 10: Physical Infrastructure Schemes by Direct Input (PPAF & Others) *as of June 2025*

	PITD as of June 2025					
	No of Schemes	Households	Disbursement to CO (Rs.)	Approved Contribution (Rs.)	CO Contribution (Rs.)	Total Cost (Rs.)
SCHEMES INITIATED						
Drinking Water Supply	7,304	314,427	1,720,700,862	1,746,852,523	205,016,541	1,951,869,064
Agriculture	4,746	142,111	1,616,188,515	1,658,995,163	469,665,248	2,128,660,411
Communication	3,329	249,932	1,219,447,367	1,232,519,873	166,992,402	1,399,512,275
Sewerage and Drainage	3,665	349,883	2,083,158,728	2,124,082,436	282,237,982	2,406,320,418
Others	4,483	615,370	2,434,370,796	2,608,350,013	76,904,537	2,685,254,550
TOTAL	23,527	1,671,723	9,073,866,268	9,370,800,008	1,200,816,710	10,571,616,718
SCHEMES COMPLETED						
Drinking Water Supply	7,304	314,427	1,720,700,862	1,746,852,523	205,016,541	1,951,869,064
Agriculture	4,746	142,111	1,616,188,515	1,658,995,163	469,665,248	2,128,660,411
Communication	3,329	249,932	1,219,447,367	1,232,519,873	166,992,402	1,399,512,275
Sewerage and Drainage	3,665	349,883	2,083,158,728	2,124,082,436	282,237,982	2,406,320,418
Others	4,401	595,260	2,333,785,522	2,444,582,004	76,904,537	2,521,486,541
TOTAL	23,445	1,651,613	8,973,280,994	9,207,031,999	1,200,816,710	10,407,848,709

Table 11: Physical Infrastructure Schemes by Direct Input (PPAF & Others) *during 2024-25*

	During 2024-25					
	No of Schemes	Households	Disbursement to CO (Rs.)	Approved Contribution (Rs.)	CO Contribution (Rs.)	Total Cost (Rs.)
SCHEMES INITIATED						
Drinking Water Supply	1	150	21,662,789	8,780,000	1,000,000	9,780,000
Agriculture	-	-	-	-	-	-
Communication	-	-	-	-	-	-
Sewerage and Drainage	-	-	-	-	-	-
Others	331	87,607	462,883,929	529,138,014	145,000	529,283,014
TOTAL	332	87,757	484,546,718	537,918,014	1,145,000	539,063,014
SCHEMES COMPLETED						
Drinking Water Supply	4	635	23,389,239	24,042,488	5,754,862	29,797,350
Agriculture	-	-	-	-	-	-
Communication	-	-	-	-	-	-
Sewerage and Drainage	-	-	-	-	-	-
Others	249	67,497	362,298,655	365,370,005	145,000	365,515,005
TOTAL	253	68,132	385,687,894	389,412,493	5,899,862	395,312,355

Table 12: Physical Infrastructure Schemes by Direct Input, Linkages & Credit *as of June 2025*

	PITD as of June 2025					
	No of Schemes	Households	Disbursement to CO (Rs.)	Approved Contribution (Rs.)	CO Contribution (Rs.)	Total Cost (Rs.)
SCHEMES INITIATED						
Drinking Water Supply	8,776	369,175	2,552,725,178	2,905,126,042	359,898,789	3,265,024,831
Agriculture	13,259	184,879	2,628,625,062	2,806,303,886	863,086,748	3,669,390,634
Communication	4,406	298,107	2,269,100,402	2,384,616,958	209,401,383	2,594,018,341
Sewerage and Drainage	5,797	397,091	4,133,500,858	4,340,608,130	450,541,214	4,791,149,344
Others	13,146	904,896	4,769,041,637	5,422,645,715	635,963,398	6,058,609,113
TOTAL	45,384	2,154,148	16,352,993,137	17,859,300,731	2,518,891,532	20,378,192,263
SCHEMES COMPLETED						
Drinking Water Supply	8,431	350,806	2,186,230,754	2,236,216,038	280,583,483	2,516,799,521
Agriculture	13,104	180,949	2,595,651,568	2,688,863,287	836,770,113	3,525,633,400
Communication	4,265	287,963	2,230,237,854	2,319,616,500	203,445,105	2,523,061,605
Sewerage and Drainage	5,797	397,091	4,133,500,858	4,340,608,130	450,541,214	4,791,149,344
Others	12,825	872,475	4,439,187,759	4,616,920,639	555,971,754	5,172,892,393
TOTAL	44,422	2,089,284	15,584,808,793	16,202,224,594	2,327,311,669	18,529,536,263

Table 13: Physical Infrastructure Schemes by Direct Input, Linkages & Credit *during 2024-25*

	During 2024-25					
	No of Schemes	Households	Disbursement to CO (Rs.)	Approved Contribution (Rs.)	CO Contribution (Rs.)	Total Cost (Rs.)
SCHEMES INITIATED						
Drinking Water Supply	409	15,740	417,664,457	611,715,228	77,667,024	689,382,252
Agriculture	507	5,985	159,331,295	226,200,636	71,606,499	297,807,135
Communication	58	1,538	384,947,691	53,745,115	4,366,352	58,111,467
Sewerage and Drainage	215	6,325	417,168,909	468,245,117	26,859,623	495,104,740
Others	1,553	105,773	1,153,215,145	1,598,713,028	222,653,920	1,821,366,948
TOTAL	2,742	135,361	2,532,327,497	2,958,619,124	403,153,418	3,361,772,542
SCHEMES COMPLETED						
Drinking Water Supply	266	7,821	289,583,175	302,274,018	38,206,525	340,480,543
Agriculture	425	5,001	149,901,022	144,284,771	51,127,532	195,412,303
Communication	436	19,358	693,738,248	755,484,638	4,575,506	760,060,144
Sewerage and Drainage	216	6,355	419,033,659	470,318,607	27,007,733	497,326,340
Others	1,304	81,574	912,602,038	936,047,225	160,201,468	1,096,248,693
TOTAL	2,647	120,109	2,464,858,142	2,608,409,259	281,118,764	2,889,528,023

Table 14: Region wise CPIs Implementation (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	3,144	321,147	1,586,043,592	1,675,022,616	203,927,107	1,878,949,723	3,132
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
Total	23,527	1,671,723	9,073,866,268	9,370,800,008	1,200,816,710	10,571,616,718	23,445

Table 15: Social Sector Services - Health Component as of June 2025

Output Indicators	As of June 2025				
	Men	Women	Girls	Boys	Total
Awareness Raising					
Birth Spacing	1,107,294	1,778,767			2,886,061
Antenatal and Postnatal Care	358,018	494,657			852,675
Safe Delivery	50,796	92,154			142,950
Immunization / TT Vaccination	835,167	1,666,178			2,501,345
Breast Feeding	50,758	222,542			273,300
Nutrition / CMAM	1,295,360	1,620,260			2,915,620
Malaria	421,891	410,373			832,264
General Health	11,996	137,033			149,029
Oral Hygiene	1,604	3,829			5,433
Disabilities	19,136	16,751			35,887
Puppet shows: reproductive health, immunization and malaria prevention	12,302	13,338	452	406	26,498
Service Delivery & Clinics Supported					
General OPD including MNCH	29,026,492	27,242,236	12,128,069	13,031,133	81,427,930
Birth Spacing Clients		2,558,614			2,558,614
Referrals	33,652	767,557	2407.75	2267.75	805,884
Referrals for Micro Nutrient Supplement		80,980	77,671	80,407	239,058
Child Vaccination				827,929	827,929
TT Vaccination		509,002			509,002
Deliveries		2,715			2,715
Artificial Limbs Provided to PWFL	17,809	3,145			20,954
Other Services Provided to PWFL	12,657	12,464			25,121
Eye Screening	54,244	59,378			113,622
Cataract Surgeries	5,284	6,406			11,690
Patients Screened in dental camps	1,029	1,913			2,942
LLINs distribution				2,044,627	2,044,627
Capacity Building					
	Men	Women	Mix		
Training of NRSP staff on Health	772	866			1,637
Community Resource Persons / Activists Training	21,366	19,126			40,492
Health Management Committees	28	2		1,970	2,000
TBAs training		696			696
Doctors / Paramedic Staff (Public Sector)	7,122	5,701			12,823
Doctors / Paramedic Staff (Private Sector)	928	50			978
Renovation / Rehabilitation / Equipment Support to Health Facilities				842	842

Table 16: Social Sector Services - Education Component as of June 2025

Output Indicators	As of June 2025		
	Male	Female	Total
No. of Govt Schools Supported			31,151
Total No. of Community Schools Supported			542
No. of Non formal education Centers established./Supported			884
FTLCs Established			220
ECCs Established			131
Literacy Centers Established			2,001
No. of learners Graduated from ALCs	5,172	41,782	46,954
Enrollment of Students	855,390	830,345	1,685,735
Total Number of Teachers Trained	36,549	48,077	84,626
SMC/ VEC/ SCs/ PTSMC/ STC Formed			50,847
SMC/ VEC/ SCs/ PTSMCs/ STC Membership	125,128	434,509	559,637
SMC/ VEC/ SCs/ PTSMCs Training	79,151	67,666	146,817
Awareness Raising Activities (pax)	1,279,700	2,078,590	3,358,289
District Education Network Meetings			236
No. of Schools Rehabilitated/ Renovated			6,916
No. of Tablets/ Computer/ IT Equipments provided to schools			11,664

Table 17: Social Sector Services - WASH Component *as of June 2025*

Output Indicators	As of June 2025				
Awareness Raising	Women	Men	Children		Total
Triggering sessions	521,860	547,871	338,960		1,408,691
Hygiene promotion sessions	2,945,975	2,284,357	1,045,072		6,275,404
Celebration of Global Days	59,188	71,860	126,319		257,367
Puppet Shows	12,130	10,265	26,787		49,182
Number of SMS messages			350,081		350,081
FM radio messages			89,922		89,922
Dissemination of IEC material	417,667	420,331	888,718		1,726,716
Distribution of Bath Soaps			609,087		609,087
ODF Communities	Village				Total
ODF declaration			6,033		6,033
ODF verification			5,993		5,993
ODF certification			5,949		5,949
Service Delivery	Household	School	Village	Numbers	Total
Construction of Demo Latrines	19,522				19,522
Construction of Handpump	2,977				2,977
Construction of WASH facilities		2,079			2,079
Construction of Wet land			4		4
Construction of self helped latrines				488,957	488,957
Water Quality test				28,204	28,204
Construction of improved latrines (self helped)				41,633	41,633
Community Investment Fund	Household	Rupees	Numbers		Total
Sanitation Marts established			98		98
CIF loan for latrine construction		1,500,000			1,500,000
Beneficiaries	185				185
Capacity Building	Women	Men	Mix	Schools	Total
Training of NRSP staff on WASH	634	720			1,354
CRPs / Activist Trained	7,022	4,878			11,900
Village Sanitation Committees VSC/VWC	8,737	583	4,595		13,915
Formation of WASH Clubs				3,275	3,275
Mason Training		2,084			2,084
Entrepreneur Training	146,272	134,470			280,742
Teacher training	2,702	3,152			5,854
Religious leaders Training		4,373			4,373
Govt stakeholder Training	330	1,242			1,572
Training on O&M		301			301
Training on MHM		1,158			1,158

Table 18: Punjab Human Capital Investment Project - Package 3

Description of Activities	Total Targets (Nov 2023 to Jun 2025)	Achievements (as of Jun 2025)
BISP data from the employer	1	1
Project Inception Report	1	1
Submission of Project resource mobilization report	1	1
Development of training material/curriculum	1	1
HH Survey of project Beneficiaries	124,903	69,255
Enrollment of project beneficiaries	48,716	43,588
Labor Market Readiness (LMR) training of beneficiaries	48,716	41,930
LIP formation	48,716	41,930
LIPs sent to PSPA for approval	48,716	41,560
LIPs approved by PSPA for disbursement	48,716	41,464
Tangible and Intangible asset Procurement & transfer	39,966	35,818
No. of asset recipients engaged for Mentoring sessions	39,966	20,659
Mentoring / Coaching of beneficiaries by Field Workers	319,728	76,948
Monitoring and Reporting	20	20
Quarterly Progress	7	7

Table 19: National Poverty Graduation Programme (NPGP) - Balochistan

Description of Activities	Total Targets (Sep 2020 to Jun 2025)	Achievements (as of Jun 2025)
Development of LIPs	8,609	8,609
Tangible LIPs	8,409	8,409
Intangible LIPs	200	200
Asset Transfer	8,609	8,609
Tangible Asset Transfer	8,409	8,409
Intangible Asset Transfer	200	200
Intangible Assets (Enrolled)	200	200
Intangible Assets (Completed)	200	200
Livelihoods Training - No of Events	263	263
Livelihoods Training - Total Pax	7,165	7,165
Functional Literacy and basic business - No of Events	253	253
Functional Literacy and basic business - Total Pax	6,965	6,965
Basic Enterprise Development training - No of Events	10	10
Basic Enterprise Development training - Total Pax	200	200
Revitalization/Formation of Village Organizations	140	140
Number of new VOs formed	48	71
Number of VOs revitalized	92	69
Member Ship in VO	2,305	7,598
Number of households having PSC 0-23 included in VOs	1,371	1,371
Total Household	8,704	8,704
HH organized	7,963	13,256
% of HH Organized	1	152
Revitalization/Formation of Common Interest Groups (CIGs)- Female	32	32
Identification of CRPs	281	281
Training of CRPs	281	281
No. of EDT, Functional Literacy and business Management CRPs	110	110
No. of Health and nutrition CRPs	83	83
No. of Climate change CRPs	40	40
No. of Gender and Institutional CRPs	48	48
Campaigns on Health Nutrition/Gender/Sust. Envir./Peace&Justice/SCR - No of Events	205	205
Campaigns on Health Nutrition/Gender/Sust. Envir./Peace&Justice/SCR - Total Participants	6,766	6,766
Community Trainings - No of Events	2,068	2,068
Community Trainings - Total Participants	36,171	37,245
Community trainings on Climate Change resilience/mitigation - No of Events	99	99
Community trainings on Climate Change resilience/mitigation - Total Participants	2,447	2,447
Sessions with HHs around nutrition - No of Events	1,752	1,752
Sessions with HHs around nutrition - Total Participants	27,131	28,043
Training of VOs around GALS - No of Events	111	111
Training of Vos around GALS - Total Participants	2,775	2,775
Youth engagement activities - No of Events	74	74
Youth engagement activities - Total Participants	5,675	5,999
CIGs trainings - No of Events	32	32
CIGs trainings - Total Participants	480	480
Annual PSC Survey	2,287	2,287
PSC survey- Baseline for identification and validation of asset beneficiaries	14,580	14,580
Identified beneficiaries 0-16 in PSC	4,394	4,394
Identified beneficiaries 17-18 in PSC	1,121	1,121
Identified beneficiaries 19-40 in PSC	6,471	6,471
Identified above 40 in PSC	2,593	2,593

Table 20: National Poverty Graduation Programme (NPGP) - Punjab

Description of Activities	Total Targets (Aug 2019 to Jun 2025)	Achievements (as of Jun 2025)
PSC Baseline Survey by PO for the identified potential beneficiaries.	83,744	83,744
Development of LIPs	33,309	34,510
Tangible Asset Transfer	32,911	32,911
Intangible Asset Transfer	1,599	1,599
Functional Literacy and basic business	32,911	32,911
Basic Enterprise Development training	1,599	1,599
Training of Interest Loan Recipients	10,003	10,003
Revitalization/Formation of Village Organizations	584	584
Revitalization/Formation of Common Interest Groups (CIGs)	146	146
Identification and training of CRPs	730	730
Campaigns on Health&Nutrition/Gender/Sust. Envir./Peace&Justice/SCR	1,533	1,533
Community trainings on Climate Change resilience/mitigation	292	292
Schools based disaster risk management trainings through specialists		-
Sessions with HHs around nutrition	12,293	12,293
Training of VOs around GALS	445	445
Accreditation /Certification of LSO		-
Youth engagement activities	112	112
CIGs trainings	146	146

Table 21: National Poverty Graduation Programme (NPGP) - Sindh

Description of Activities	Total Targets (Jun 2020 to Jun 2025)	Achievements (as of Jun 2025)
Development of LIPs	39,721	39,721
Tangible Asset Transfer	34,649	34,649
Intangible Asset Transfer	2,253	2,253
PSC Baseline Survey	90,189	90,189
Annual PSC Survey	50,758	50,757
Pilot Business Model	1	1
CIGs/Farmer Organization	152	152
Functional Literacy and basic business	34,652	34642
Basic Enterprise Development training	2,253	2250
Training of Interest Loan Recipients	21,730	21728
Revitalization/Formation of Village Organizations	953	953
Revitalization/Formation of CIGs	152	152
Monthly Honorarium and Traveling Allowance to CRPs (active CRPs)	438	153
Identification of CRPs	740	740
Training of CRPs	740	725
Campaigns on Health&Nutrition/Gender	1,757	1757
Community trainings on Climate Change resilience/mitigation	291	291
Sessions with HHs around nutrition	10,939	10939
Training of VOs around GALS	228	228
Youth engagement activities	211	211
CIGs trainings	150	150

Table 22: Gwadar Lasbela Livelihoods Support Project - II (GLLSP-II)

Description of Activities	Total Targets (May 2022 to Feb 2027)	Achievements (as of Jun 2025)
Union council Development Planning	40	100%
1. Capacity Building for Participatory Development		
1.1 Establishment and Revitalization of Community Institutions	4,527	67%
Formation/Revitalization of Village Organization	359	100%
Formation/Revitalization of Local Support Organization	40	100%
1.2 Village and Union Council Development Planning	40	100%
1.3 Training of CO/VO Managers		
Training of participants	6,600	99%
1.4 Training of Village Resource Persons		
Training of participants	440	100%
1.5 VRP's honorarium for Sessions/Trainings		
CAT Sessions events	4,296	82%
1.6 Training of Public Sector Staff for UCDP		
Training of participants	50	100%
1.7 Activist Workshops/ Managers Conferences		
Organization of Workshops	450	100%
1.8 Exposure Visits	90	100%
2. Poverty Graduation and Empowerment		
2.1 Asset Transfer		
Provision of Asset	8,500	100%
Training of Asset Recipients		
Training of participants	8,500	100%
2.2 Women Empowerment		
Women Resource Centers	40	100%
Capacity Building Toolkit	1	100%
Capacity building Toolkit/EDT Training	120	100%
Capacity Building for Income Enhancement/EDT Training person	3,000	100%
Capacity Building - Provision of Toolkits for WRCs	40	-
Afforestation Campaigns with Women	30,000	52%
Feasibility Study for Women Enterprise Facility/ Processing Unit	1	100%
Establishment of Women Enterprise Facility/ Processing Unit	1	0%
2.3 Youth Employment		
Training of participants	2,000	92%
Start Up Package for Youth Employment	1,000	-
2.4 Community Productive Infrastructure		
Productive Infrastructure	879	100%
Plantation linked to CPIs	8,000	39%

Table 23: Koh e Suleman Improvement Project (KSIP)

Description of Activities	Total Targets (Feb 2022 to Dec 2025)	Achievements (as of Jun 2025)
Staff Recruitment	8	8
Office establishment and Procurement of equipment / services	3	3
Organize the men and women at the community level in COs	400	372
Organize and strengthen Community Organizations	400	372
Introduce the project concept and methodology to the selected community	400	372
Orient the CO in required processes and procedures and link them with other agencies	400	372
CMST for the office bearers of the COs	800	240
Assist the COs in the identification of beneficiaries	400	372
Recommend the identified community individuals for trainings to be imparted by KSIP	2,000	1,539
Identification and initiation of the CPIs	400	330
Completion of CPIs	400	118
Arrange training in O&M and Development Planning for the community activists	400	-
Link the COs with the concerned line agencies and facilitate them in implementation	400	372
Preparation of case studies on utilization of skills, other project interventions and technical knowledge etc.	20	372
Preparation of annual work plans and budgets	4	-
Progress reporting	16	-

Table 24: Southern Punjab Poverty Alleviation Project (SPPAP)

Description of Activities	Total Targets (Jul 2024 to Jun 2025)	Achievements (as of Jun 2025)
Establishment of Community Organization (CO)	1,500	1,964
CO Membership (Household coverage)	15,000	37,043
Establishment of Village Organization (VO)	-	140
Community Management Skills Training (CMST)	3,000	2,636
Community Organization Manager Conference (CMC)	40	40
Assets Need Identification of Small Ruminant (02 goat Package)	30,000	30,099
Identification of Small Land Plot	1,150	1,155
Identification and Initiation of Construction work as Small Housing Unit	1,150	1,150
Need Identification of Community Physical Infrastructure Schemes	250	260
Need Identification of Vocational Training Participants	6,000	8,005
Establishment of additional Community Food Bank	7	7
Need Identification for Food Bank Activity (Tentative Target)	15,000	18,764
Community Agriculture and Enterprise Revolving Fund (CAERF) - No. of loans disbursed	6,000	63,528

Table 25: Sindh Flood Emergency Housing Reconstruction Project (SFEHRP)

Description of Activities	Total Targets (Jul 2025 to Feb 2026)	Achievements (as of Jun 2025)
Damage Assessment & Verification	460,380	459,254
Disbursement to Beneficiaries 1st Installment	460,380	192,660
Plinth Level Certification	460,380	138,426
Disbursement to Beneficiaries 2nd Installment	460,380	122,668
Lintel Level Certification	460,380	106,691
Disbursement to Beneficiaries 3rd Installment	460,380	90,714
Roof Level Certification	460,380	64,451
Disbursement to Beneficiaries 4th Installment	460,380	56,364

Table 26: Sindh Solar Energy Project

Description of Activities	Total Targets (Jul 2022 to Jun 2025)	Achievements (as of Jun 2025)
Distribution and Installation of Solar Home System (SHS) kits	46,662	17,104
Identification of eligible households	46,662	17,104
Validation of eligible beneficiaries	46,662	17,104
Delivery of Solar Home System at the beneficiary's premises	46,662	17,104
Training of Beneficiaries on Installation of SHS, Product informations, safety requirements and warranty	46,662	17,104

Table 27: Eradicating Waterborne Diseases: A Preventive Approach (EveryWater)

Description of Activities	Total Targets (Jan 2025 to Jun 2027)	Achievements (as of Jun 2025)
Pre-distribution Survey of Households	2,500	2,472
Distribution of Water Coolers and Filtration Kits	2,500	2,472

Table 28: WISE Hasilpur

Description of Activities	Total Targets (Dec 2019 to Jun 2025)	Achievements (as of Jun 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 HHs accessing drinking water from safe sources/treatment methods	54,991	52,204
Number of children immunized till PENTA 3	12,483	12,140
Number of HHs adopting safe methods for solid waste disposal	54,991	53461
Number of out of school children enrolled	8,628	2000
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	12
Coordination meeting with Education department	3	3
Coordination meeting with Population department	3	1
Enrollment Campaign	11	11
Awareness Campaigns for Safe Drinking Water	3	3

Table 29: WISE Tando Muhammad Khan

Description of Activities	Total Targets (Dec 2019 to Jun 2026)	Achievements (as of Jun 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 Labeling of Public facilities	300	1,279
Water Source Testing of Public Sources including followup 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	2,472
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	-
Active Sabaq Centers	13	13
Enrollment of Sabaq Centers	390	561

Table 30: Deploying Water Quality System for Detection of Contamination at Selected District of South Punjab

Description of Activities	Total Targets (Nov 2024 to Apr 2026)	Achievements (as of Jun 2025)
Workplan Presentation	1	1
Meeting with water supply organizations regarding meet-and-greet/ice breaking session	30	30
Surveying hotspot identification and site selection of product deployment and water samples collection	30	30
Community engagement and facilitation in hardware deployment and training workshop	12	
Facilitation in hardware deployment, trainings/ hand over/take over of the product and website	12	
Final Evaluation and Lessons learned report	1	
Participants in Awareness Campaigns	600	
Training of staff	10	5

Table 31: Strengthening of Kachi Abadi Cell & Engagement of CBOs for KWSSIP (Karachi Water & Sewerage Services Improvement Project)

Description of Activities	Total Targets (Mar 2024 to Dec 2025)	Achievements (as of Jun 2025)
Coordination meeting with partners and consultants	15	16
Component 1 - Baseline and Database Creation		
Development of ToRs, Hiring of consultant, Data Analysis, Report writing and submission	1	1
Component 2 - Formation and mobilisation of CBOs		
WASH Committees formed	50	56
Meetings of WASH Committees	30	150
CBOs formed	3	3
Regular meetings of CBOs	12	14
Component 3: Capacity Building Programme		
Hiring of Institutional Assessment consultant, Assessment & TNA of KAC, Development of training materials	1	1
Training Need Assessment of Communities (WASH Committees)	1	1
Training of WASH Committees conducted	15	15
WASH Committee members trained	330	332
Training Need Assessment of CBOs	1	1
Training of CBOs conducted	3	-
CBO members trained	24	-
Component 4: Monthly revenue generation by CBOs		
Success of the bills collection by CBOs each month/quarter	1	-
Revenue submitted to KW&SC by agreed date of each month/quarter by CBOs	1	-
Formal complaints received through GRM	50	77
Formal complaints addressed/responded	50	72
Component 5: Communication and Advocacy Strategy and Behavior Change Campaign (BCC)		
Communication strategy developed	1	1
BCC sessions/events conducted	10	12
Media platforms used to disseminate information	3	3
Campaigns designed for awareness raising	2	2
Case stories developed	5	4
Component 6: Monitoring, Evaluation and Record keeping		
M&E Framework and tools developed	1	1

Table 32: Integrated Health System Strengthening and Service Delivery on TB in Sindh

Description of Activities	Total Targets (Oct 2023 to Aug 2025)	Achievements (as of Jun 2025)
Hold Inception/Introductory meetings with concerned departments and authorities at district level	6	6
Training of project staff on implementation strategy	6	-
Identification and engagement of Community Institutions Representatives (CIRs)	630	510
Training / Orientation of Community Institutions Representatives (CIRs)	22	20
Identification and engagement of Community Key Influential (KCIs)	315	255
Training of KCIs	21	13
Identification and finalization of hotspots (report as per actual)	168	179
TB Index cases to Covered (report as per actual)	1,884	2,536
TB Index cases HH Contacts (report as per actual)	14,529	16,215
Total TB Index HHs contacts screened through X-Ray (report as per actual)	13,084	14,305
Total TB Index HHs contacts screened through GeneXpert test (report as per actual)	1,708	2,341
Developing Micro plan with the sport of Contech. Int	63	45
Advocacy with Key Community Influencer in targeted areas	315	255
Advocacy with Leaders of Community Institutions	630	510
Awareness sessions by social mobilizers with communities to address misconceptions about TB	4,560	2,456
Awareness sessions, identification, and referrals through CIs and CIRs	135	232
Identification, referrals, tracking, testing and treatment of TB cases	-	219
HHs Outreached through Awareness Session/Mobilization Activities	91,200	9,681

Table 33: Parent Engagement in Education - (CERP) Centre for Economic Research in Pakistan

Description of Activities	Total Targets (Aug 2023 to Jun 2025)	Achievements (as of Jun 2025)
No of CRPs identified/ shortlisted	122	299
No. of CRPs trained (Listing) 3 days training	122	127
No of CRPs trained (Intervention) 5 days training	122	120
Formulation of CRP teams	56	56
Villages to be surveyed	433	433
No. of Household surveyed	40,000	45,705
No. of meetings conducted	1,148	1,152
No. of Messages delivered to local politicians/ bureaucracy for intervention in schools	243	210

Table 34: Pakistan Youth Leadership Initiative (PYLI), Mardan and Swabi

Description of Activities	Total Targets (Jan 2024 to Dec 2025)	Achievements (as of Jun 2025)
Online orientation workshops for CSO partners	1	1
Preparation of youth identification strategy and approval	1	1
Identification and selection of Trainers	5	4
Recruit / identify youth leaders for PYLI trainings (Mardan-287 & Swabi 286)	573	264
PYLI training workshops for youth (8 trainings in each district)	16	4
GYM club registrations for students	96	28
Set up Green Youth Movement (GYM) clubs consisting of PYLI trained youth (48 each district)	96	28
Launch and support Youth Led Actions (YLAs) (48 each district)	96	28
YLA implementation by Youth Leaders (48 in each district)	96	28
National calendar for CSO Facilitators trainings	1	1
Monthly monitoring of CSOs training plan for youth leaders' trainings (8 in each district)	16	5
Monitor f2f trainings with groups of 30 youth leaders in both districts	16	5
CSO exchange visit report as per MEL framework	2	-
Mentoring support to youth leaders during YLA implementation	96	28
Monthly progress reports	10	6
Inception - Communication strategy and plan for the project duration	1	1
Training for youth in GCED - Training calendar with partner CSOs	16	1
Youth Led Actions on Climate - Monitoring plan for CSO Partners to report on YLA progress	96	28
Monitoring & Evaluation - Communication plan six-monthly reporting	2	-
Digital Media - digital media coverage of project activities	2	-
Print Media - print media coverage of project activities	2	-
Project Closing - one time event at the end of the project	1	-

Table 35: Aawaz II Programme Sargodha, Malakand and Nowshera

Description of Activities	Total Targets (Jul 2024 to Sep 2026)	Achievements (as of Jun 2025)
District Forum Meeting	15	7
DF follow ups with duty bearers to discuss/follow-up on advocacy actions prioritised in the DF meeting	15	8
Coordination and planning meetings of AACs resource persons	24	35
Formation/activation of district-level alliances/coalitions Quarterly meetings - Aawaz II themes/target groups	9	9
ACAs Identification and Training 75 per district as per plan	225	290
SAPs Planning	45	55
SAPs completion	45	75
CCAP Planning	144	442
CCAP Implementation	96	346
Organise camps for services delivery (birth registration/NADRA/MRVs etc) in consultation with Local Govt.	18	16
DSP organises visits of senior key government stakeholders to VFs for actions on harmful practices	9	9
District Level Dialogue - Organise dialogues between communities and duty bearers	3	18
Faith/sect based visits within the district (Bi-Annual)	3	9
Community discussion on social Accountability and Safeguarding for VF	288	288
Dissemination of referral directories including AACs and EWS/ ERM contacts	10,800	5,965
Individuals provided referrals	2,160	4,901
Individuals accessed services	1,296	4,603
Individuals raise demands with local duty bearers	288	300
Village / VF community dialogue - Thematic	288	136
Session on Social Cohesion and Tolerance module with focal persons (EWS-ERM)	288	92
Early Warning Received	144	351
Early Warning pre-empted	96	315
PSM Video Screening Sessions	96	1,342
Progress Review Meeting with DSPs	27	6
Safeguarding Training of DSPs	1	25
Update Safeguarding Risks Assessment and Implementation Plan - quarterly	9	2
Orientation Session on AACs Handbook and safeguarding for PP, DSPs	1	25
Identification and orientation of ACA master facilitators district teams on ACAs module	3	98
Knowledge building session on digital literacy skills for behaviour change	18	6
Orientation/Refresher project staff, provincial/district teams on MEL system, monitoring approach and MIS	6	5
Refresher sessions for DSPs staff on MIS and data uploading	2	1
Knowledge sharing session on Social Accountability for district teams	2	1
Partners Forum (KP and Punjab DSPs)	4	19
Provincial Aawaz II Network	4	450
Aawaz II Learning and Experience Sharing Forum with partners and civil society representatives	2	1
Provincial consultations with stakeholders on advocacy focusing on vulnerable groups and Thematic Areas	4	1
Provincial Learning and Sharing Forum with VF, DF members and Aawaz Change Agents	2	-
Refresher Orientation sessions with DSPs staff on Conflict Pre-emption and Social Cohesion Module	3	3
Aawaz Aagahi Centers in 3 districts continue to function total 48 AACs	48	48
Annual District VF/SIGs Network meeting	6	3
Cascade of AAC handbook and safeguarding for RPs	96	96
Session with AAC RPs on core and thematic issues (including safeguarding)	96	96
Orientation for youth (ACAs) on ACA module (including safeguarding)	116	146
Referral Directories updated biannually and published online and printed	6	2

Description of Activities	Total Targets (Jul 2024 to Sep 2026)	Achievements (as of Jun 2025)
Number of demands raised	864	567
Number of demands met	432	408
Refresher session on CP & SC module with existing and new focal persons (EWS-ERM)	9	10
Village forums and Special VFs/NFs implement monthly workplans	2,112	884
VF/Special Interest Groups (WWDs) Quarterly Meeting	24	7
Village Forums take Collective Community Actions as part of their workplans on GSI, GBV, EFM & PWDs	384	286
Provision of referral and services support to vulnerable communities	72	864
DSP organises visits of DF members to VFs for actions on harmful practices	24	6
Village/VF community dialogue (3 per year) on thematic areas including social cohesion, tolerance/inclusion	576	178
Women Community Network Meeting of Women VF members at AAC Level	6	8
Village/VF community dialogue (1 per year) on thematic areas including social cohesion, tolerance/inclusion	576	144
Actions taken CCAP - Social Cohesion	384	189
# of individual benefited from CP	1,382	732

Table 36: Delivering Accelerated Family Planning Services in Pakistan (DAFPAK)

Description of Activities	Total Targets (Dec 2017 to Apr 2025)	Achievements (as of Apr 2025)
Number of CRPs trained	600	600
Current No of CRPs Engaged	600	600
MWRAs Registered	173,400	152,235
No. of New acceptors for FP Services	31,066	54,042
Number of CYP Achieved	113,950	117,617
Number of FP Users	70,166	36,915
Number of outreach camps arranged	4,800	4,248
Youth Engaged	81,600	29,345
Newly Wed Users	3,264	7,167
Number of DTC Meetings participated	3	4
FP Income	5,803,004	4,486,120
BIB Income BWP	3,038,026	1,279,942

Table 37: Consolidating Malaria Control Interventions to Reduce Incidence in High Endemic Districts of Pakistan

Description of Activities	Total Targets (Jan 2024 to Dec 2026)	Achievements (as of Jun 2025)
Number of upgraded and functioning health facilities (Microscopy & RDT)	1,561	1,561
Number of districts that produce periodic analytical report(s)	340	186
Proportion of health facilities without stock-outs of key commodities during the reporting period	1,561	1,559
Monitoring visits from Province/Region to Districts & facility level by SR staff	116	55
Monitoring visits from districts to facility level by SR staff	12,488	7,805
Quarterly review meeting at district level	176	132
Report collection from microscopy centers	5,088	3,349
Report collection from RDT centers	25,320	17,900
Report collection from Private RDT centers	7,032	4,869
Daily OPD at public & private health facilities	5,723,068	60,514,284

Table 38: Integrated Community Case Management (ICCM) for Human Resources for Health and Community Systems Strengthening Priority

Description of Activities	Total Targets (Oct 2024 to Dec 2025)	Achievements (as of Jun 2025)
Identification & mapping of health facilities	40	40
Meeting with RMCH coordinators for identification of LHWs	4	7
Identification of CRPs	800	765
Staff orientation	12	12
Training of trainers	80	99
Training of LHWs/CRPs	800	560
Awareness sessions with Hhds (TB/Malaria/HIV)	720,000	64,838
Malaria screening with RDTs and referral on HFIs	55,300	8,687

Table 39: NRSP Artificial Limbs Rehabilitation Centre

Description of Activities	Total Targets (Jul 2024 to Jun 2025)	Achievements (as of Jun 2025)
No of Patients Treated	800	928
No of Patients Provided (Above Knee Limbs prosthetic cases)		167
No of Patients Provided (Below Knee Limbs prosthetic cases)		275
No of Patients provided Calipers (Orthotic cases)		108

Description of Activities	Total Targets (Jul 2024 to Jun 2025)	Achievements (as of Jun 2025)
No of limbs repaired		378
No. of Patients provided Crutches		48
Foot produced		1,182

Table 40: ENGRO Supported Artificial Limbs Rehabilitation Centre Dharki

Description of Activities	Total Targets (Jul 2024 to Jun 2025)	Achievements (as of Jun 2025)
No of Patients Treated	330	179
No of Patients Provided (Above Knee Limbs prosthetic cases)		32
No of Patients Provided (Below Knee Limbs prosthetic cases)		51
No of Patients provided Calipers (Orthotic cases)		22
Upper limb prosthesis- Functional Hand		
No of limbs repaired		74
No. of Patients provided Crutches		12

Table 41: GOAL - Girls and Out of Schools Children - Action for Learning Program

Description of Activities	Total Targets (Nov 2024 to Mar 2027)	Achievements (as of Jun 2025)
Identification of School	58	58
Identification of Head Teachers	58	29
Identification/strengthening of SMCs	58	26
Identification of children and enrollment in schools	4,000	564
Capacity building of teachers (6 days)	58	-
Learning supplies for learners	4,000	-
Grade 3-5 Remedial Learning in Schools	58	-
Identification of teachers in govt schools (English, Urdu , Maths)	290	222
Training of Head teachers of Instructional Leadership	58	-
Teachers training for remedial Learning TARTL, Maths, Urdu, English	290	-

Table 42: Adolescent & Adults Learning & Training Programme - Sindh Education Foundation

Description of Activities	Total Targets (Apr 2017 to Mar 2027)	Achievements (as of Jun 2025)
Establishment of learning centers	6	6
Current functional centers	6	5
Current No. Of Teachers	20	19
Staff /Teacher Orientation	20	15
Learners currently engaged for package A		184
Learners who completed package A	1,480	1,480
Learner Currently Enrolled in Package B		104
Learners who completed Package B	1,287	1,059
Current Learners Enrolled Package C		218
Learners who complete package C	1,069	615
Learner Engaged in Package D	300	299
Adult Learners Who Completed Vocational Skills	101	

Table 43: Bringing Back Children to Schools - Punjab

Description of Activities	Total Targets (Jan 2023 to Jul 2025)	Achievements (as of Jun 2025)
Development of school improvement plans in collaboration with district education depts. and SMCs/PTAs	375	375
Repair of damaged schools and provide missing facilities (WASH, Furniture etc)	375	365
Provision of School-in-a-Box Kit	375	375
Male	20	20
Female	355	355
Teaching Kit	970	970
Male	230	230
Female	740	740
Student Learning Kit	70,130	68,064
Male	30,000	28,745
Female	40,130	39,319
Hygiene/dignity Kits (Female)	18,330	18,625
Enrollment campaign for children in collaboration with SMCs, PTA, and the district Education Department	4	30
FGDs with mothers, fathers and community opinion makers (Religious leaders) to gain understanding on needs of School rehab and retention of girls in schools	375	375
Re-activate Village Education Committees	375	375
Capacity building of VECs	375	375

Description of Activities	Total Targets (Jan 2023 to Jul 2025)	Achievements (as of Jun 2025)
Training Participants	1,875	1,875
Male	721	721
Female	1,154	1,154
Preparation of School Development Plans	375	375
Conduct Training Need Assessment of Teachers and SMCs/PTAs in Schools	155	155
Conduct teachers training on improving learning outcomes (Beneficiaries)	970	970
Male		287
Female		683
Conduct training session for SMCs/PTAs and Teachers on psychosocial support training module	375	375
Training Participants	750	750
Male	283	283
Female	467	467
District Inception Meetings (DGK, RJP)	4	2
New Children Enrolled	10,000	6,462
Children Retained in School	70,000	69,280
Children Brought Back to School	70,000	70,130
Girls	40,130	40,130
Boys	30,000	30,000

Table 44: Bringing Back Children to Schools - Sindh

Description of Activities	Total Targets (Jan 2023 to Jul 2025)	Achievements (as of Jun 2025)
Two Days Inception Workshop	1	1
Endorsement of Schools	100	110
School Profiles	100	110
Development of Initially BOQs	100	97
Development of school improvement plans in collaboration with district education depts. and SMCs/PTAs	100	110
Repair of damaged schools and provide missing facilities (WASH, Furniture etc)	100	90
Provision of School-in-a-Box Kit	100	100
Male	4	63
Female	24	37
Mixed	72	
Teaching Kit	445	256
Male	205	129
Female	240	127
Student Learning Kit	16,738	16,000
Male	8,088	7,710
Female	8,650	8,290
Hygiene/dignity Kits (Female)	2,839	2,442
Enrollment campaign for children in collaboration with SMCs, PTA, and the district Education Department	30	25
FGDs with mothers, fathers and community opinion makers (Religious leaders) to gain understanding on needs of School rehab and retention of girls in schools	100	100
Re-activate Village Education Committees	100	110
Capacity building of VECs (05 days event)	100	110
Capacity building of VECs - # of participants	300	550
Male	150	404
Female	150	146
Preparation of School Development Plans	100	97
Conduct Training Need Assessment of Teachers and SMCs/PTAs in Schools	100	110
Conduct teachers training on improving learning outcomes	300	330
Male	150	179
Female	150	151
Training sessions for SMCs/PTAs and Teachers on management of TLSs and school improvement plan	110	110

Table 45: Public School Reorganization Program (PSRP) Phase I - Punjab Education Foundation

Description of Activities	Total Targets (Sep 2024 to Dec 2025)	Achievements (as of Jun 2025)
Government Schools Taken Over	276	267
Schools Made Functional	276	267
Current # of Teachers	552	602
No. of Teachers Trained	552	100
No. of VEC formed	276	267
No. of VECs provided with capacity building support (Training)	276	-
Total Enrollment (PSRP)	27,600	12,178
Boys	13,800	6,644
Girls	13,800	6,648
WASH clubs Formations	276	-

Table 46: New School Programme (NSP) - Punjab Education Foundation (PEF)

Description of Activities	Total Targets (Apr 2015 to Jun 2025)	Achievements (as of Jun 2025)
# of Schools Established / Supported	33	33
Current # of Teachers	99	127
# of Teachers Trained	990	1,165
# of VEC formed	33	33
# of VECs provided with capacity building support (Training)	33	33
Total Enrollment (NSP)	3,300	3,419
# of boys	1,700	1,728
# of girls	1,700	1,691
WASH clubs Formations	33	33

Table 47: Public School Support Programme (PSSP) - PEIMA

Description of Activities	Total Targets (Feb 2017 to Jun 2025)	Achievements (as of Jun 2025)
No. of Schools Established / Supported	340	340
No. of Teachers Recruited	1,020	1,270
No. of Teachers Trained	7,140	11,347
No. of VEC formed	340	340
No. of VECs provided with capacity building support (Training)	340	340
Total Enrollment (PSSP)	34,000	38,218
	Boys	17,000
	Girls	17,000
WASH clubs Formations	340	340

Table 48: Internet Dost and Internet Zabardast Project (Supported by Google.org)

Description of Activities	Total Targets (Jul 2023 to Jul 2025)	Achievements (as of Jun 2025)
Development and implementation of Media Strategy including IEC material, Development logos, and social media outlet set up		
Community meetings (NRSP)	480	358
Community meetings (Local partners)	520	272
Visibility banner and IEC material (NRSP)	480	358
Visibility banner and IEC material (Local partners)	520	272
Engagement of consultant/media house/company for implementation of media strategy	1	1
Development and implementation of Media Strategy including IEC material, Development logos, and social media outlet set up	1	1
Project Marketing (Inception at national and Provincial Level, result dissemination and media coverage)		
National level Project launching workshop	1	1
Provincial/regional level workshop (Event)	4	3
Taking on board Partner Organizations at the regional level and their capacity building		
Development of process/procedure for engagement of local partners	1	1
Taking on board Partner Organizations at the regional level and their capacity building	15	-
Project orientation workshops with stakeholders	4	4
Engagement of local partners, Government, MOUs and meetings etc.	15	38
Training of field staff from Grantee and its Partners and Internet Dosts		
Orientation training - CPR leaders (Supervisors)	1	1
Training of trainers - CRP Leaders (Supervisors) - (NRSP)	12	22
Training of trainers - CRP Leaders (Supervisors) - (Local Partners)	17	10
Training of CRPs (NRSP)	240	446
Training of CRPs (Local partners)	260	136
Training of CRPs (core staff) on Internet dost (Modules)	10	5
Printing and assembly of 50,000 media and literacy storykits		
Development/Printing of IEC material/Internet zabardast material (storykit)	50,000	50,000
Hiring of the consultant organization for development of videos of the curriculums	1	1
Development of training modules (videos) for online platform	1	1
Development and customization of training modules (videos) for training (financial literacy-opening of digital account, village reconstruction committee in disaster prone areas, DRR for community members, DRR for school safety, environment protection through consultant)	5	5
Development and printing of IEC material (brochure)/jackets for Internet Dost (lumsup)	500	500
Training of 50,000 women beneficiaries on digital and financial literacy,		
CRP honorarium	240	446
CRP leaders honorarium (supervisors)	12	-
Data plan for CRPs	240	-
Data plan for CRP leaders (supervisors)	12	-
Women training through Local Partners	26,000	26,000
Women training through NRSP	24,000	24,000
Training of 2,000 teachers on how to train youth and children about internet safety and building environment awareness and climate resilience		
Teacher training module development / customization (storykit)	1	1
Training of trainers - Teachers (NRSP)	360	439

Description of Activities	Total Targets (Jul 2023 to Jul 2025)	Achievements (as of Jun 2025)
1640 female school teachers are trained in delivering digital literacy workshop sessions to empower them to continue being advocates for digital literacy (storykit)	1,640	1,640
Media literacy workshops organized at regional level to train 50,000 children and youth from Grade 3 to 10.		
Development of environment and climate risk safety booklet (Storykit)	1	1
Training of master trainers (Storykit)	29	25
Digital literacy workshop + Environment awareness and climate-risk awareness sessions (Storykit)	41,000	41,000
Digital literacy workshop + Environment awareness and climate-risk awareness sessions (NRSP and local partners)	9,000	9,000
1500 Parents of children are trained on topics related to internet safety and building environment awareness and climate resilience		
Development of modules for parent (storykit)	1	1
One National level Project Closing Workshop and dissemination of overall progress launching workshop		
Project Closing Ceremony	1	1

Table 49: Access to Energy - Phase - III

Description of Activities	Total Targets (Feb 2024 to Feb 2025)	Achievements (as of Feb 2025)
Identification of new settlements	4	4
Data collection of new farmers in new settlements	4	4
Dialogues with the new farmers	4	4
Intervention - Green Agriculture and Livestock Development (Tube well)	2	2
Formation of Village Organization and regular meetings	12	12
Formation of Committees Tube well	2	2
MOU with Village Organization and Committees	2	2
Plantation Campaign	2	1
Monitoring and Field Support Visits (Head Office)	3	2

Table 50: Access to Energy - Phase - IV

Description of Activities	Total Targets (Feb 2025 to Feb 2026)	Achievements (as of Jun 2025)
Identification of HHs	60	50
Distribute solar powered irrigation kits for vegetable and fruit gardening.	40	-
Identification of HHs	3	3
Distribution of Solar Incubation Unit	3	-
Solar Incubation Unit Beneficial Households 600	600	-
Identification of HHs	40	30
Provide essential supplies for vegetable and fruit gardening.	40	-
Formation of Farmer Organizations and regular meetings	5	2
Conduct workshops for beneficiaries to teach basic gardening techniques, efficient water use, and solar powered irrigation systems.	3	-
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	-
Community Meetings: Run and Maintenance of A2E Previous Phases	12	3
Monitoring and Field Support Visits (Head Office)	3	-

Table 51: Better Cotton Initiative (BCI), Growth and Innovation Foundation through RSPN

Description of Activities	Total Targets (Feb 2025 to Feb 2026)	Achievements (as of Jun 2025)
Placement of Staff	23	23
Project Orientation Workshop	23	23
Staff TOT Lahore by BCI	3	3
Staff TOT at DG Khan by RSPN	23	23
Farmers [480 men, 120 women] provided livelihood enhancement trainings	600	
Soil Test	200	200
Embroidery Stitching Activities	120	
Off Farm Income Generating Activity (Business Starter Packs)	60	
Tree plantation	5,000	
Celebration of World Cotton Day (Refreshment Cost)	1	
Demonstration Plot for Cross Learning		
Farmer Field Books	6,100	
Mulching Plot (Demo Plots)	5	5
Climate Resilient Seed (Demo Plots)	5	4
Yellow sticky traps (Demo Plots)	5	5
Bio Pesticides (Demo Plots)	5	5

Table 52: Poverty Alleviation and Inclusive Development Across Rural Sindh (PAIDAR)

Description of Activities	Total Targets (Jul 2024 to Jan 2027)	Achievements (as of Jun 2025)
Activity 1: Mobilization, Institutional Setup and Orientation		
Submission of Rapid Mobilization Plan	1	1
Participation in Online Orientation Sessions for microgrant IPs on UNIDO Regulatory Framework (By UNIDO), E&SS, MEAL and Communications policies and guidelines, etc.)	2	2
Staff orientation	1	1
Submission of inception report	1	1
Submission of Performance Management(ME) Plan	1	1
Developing Environmental Protection Guidelines	1	1
Submission of Branding/marketing plan	1	1
Project inception workshop	1	1
Activity 2: Project Introductory Meetings		
Meeting for information dissemination with VOS/LSOs (in 37-UNCs of the district)	54	54
Meeting on information dissemination with Business firms, association, registered groups	4	4
Mini Boot Camps (Tehsil wise)	8	4
Meeting with Stakeholders	2	2
Conducted community event on 16-days activism on GBV	1	1
Activity 3: Grant Design & Management		
Finalizing grant application template & guidelines	1	1
Activity 4: Grant Application Processing		
Total Number of Applications received		0
Applications received (1st Call)		-
Applications received (2nd Call)		-
Applications received (3rd Call)		-
Applications received (4th Call)		-
Screening of grant applications	562	-
Capacity assessment & background check of shortlisted grantees	519	519
Final Shortlisting of Grant Applications for Recommendation to UNIDO	280	128
Activity 5: Disbursement of grant funds - 3 to 4 instalments (1EUR=330.19 PKR)x902,185 EURO = 297,892,365/- PKR		
Number of Applicants finalized for grant disbursement	185	-
Grant Agreement signed	185	-
Approved Amount (in EURO)		
Approved Amount (in PKR)		
Funds Disbursement (In Numbers)	185	0
Funds disbursement (1st Installment)	185	-
Funds Disbursement (2nd installment)	185	-
Funds Disbursement (3rd Installment)	185	-
Funds Disbursement (4th/ Final Installment)	185	-
Funds Disbursement (In PKR)		0
Funds disbursement (1st Installment)		-
Funds Disbursement (2nd installment)		-
Funds Disbursement (3rd Installment)		-
Funds Disbursement (4th/ Final Installment)		-
Funds Disbursement (In EURO)		0
Funds disbursement (1st Installment)	-	-
Funds Disbursement (2nd installment)	-	-
Funds Disbursement (3rd Installment)	-	-
Funds Disbursement (4th/ Final Installment)	-	-
Issuance of Gants Completion Certificates		-
Activity 6: Monitoring & Project Closure		
Submission of Exit Strategy	1	-
Closeout workshop & close of the project	1	-

Table 53: Integrated Flood Resilience and Adaptation Project (IFRAP) - Lot-03

Description of Activities	Total Targets (Dec 2024 to Jun 2027)	Achievements (as of Jun 2025)
General Activities		
Offices Establishment	7	7
Hiring of Staff	64	45
Staff Orientation on Project Implementation/Mobile Application	48	48
Reverification of Initial Damage Assessment (HR)		
Conduct Comprehensive Reverification and Revalidation Surveys	22,439	19,601
Training of Survey Teams (Enumerators/Data Validators)	70	193
BHHs Data Entry and Management	22,439	19,601
Determination of Eligibility and Prioritization for Housing Subsidy Grant	3,052	-
Beneficiaries A/C Opened	3,052	-
Initiation of approved Beneficiaries Houses Reconstruction	3,052	-
Completion of approved Beneficiaries Houses Reconstruction	3,052	-
Establishment of Village/Community Reconstruction Committees		
Formation of Village Reconstruction Committee (VRC)	122	-

Description of Activities	Total Targets (Dec 2024 to Jun 2027)	Achievements (as of Jun 2025)
Training/Orientation of VRCs on structural designs and construction methods	244	-
Training/Orientation of BHHs on guidelines for multi hazard resilient housing reconstruction / retrofitting	3,052	-
Training of House Owners in Related Standard Operating Procedures/Environmental and Social Code of Practices	3,052	-
Grievance Redressal Mechanism		
Establishment of Multilayered Grievance Redressal Mechanisms	7	7
VRCs/GRM Capacity Building in Conflict Resolution and Consensus Building	244	-
Capacity Building of Technical/Engineering ESMF Staff		
Technical Training/Orientation for Engineering staff	7	-
Training of staff on ESMF	21	-
M&E Officer/STAT/DRT Orientation on Dashboard for BHHs validated Data Approval	9	9
IEC material/Dissemination workshop/meetings		
District level Inception Meeting/workshop	7	-
Quarterly Meetings with Stakeholders at District Level	70	-
IEC material/Dissemination Workshop/Meetings	3	-

Table 54: Integrated Flood Resilience and Adaptation Project (IFRAP) - Lot-04

Description of Activities	Total Targets (Sep 2024 to Mar 2027)	Achievements (as of Jun 2025)
General Activities		
Offices Establishment	4	4
Hiring of Staff	30	30
Staff Orientation on Project Implementation/Mobile Application	29	65
Reverification of Initial Damage Assessment (HR)		
Conduct Comprehensive Reverification and Revalidation Surveys	22,441	20,339
Training of Survey Teams (Enumerators/Data Validators)	65	184
BHHs Data Entry and Management	22,441	20,339
Determination of Eligibility and Prioritization for Housing Subsidy Grant	3,052	2,392
Beneficiaries A/C Opened	3,052	2,392
Initiation of approved Beneficiaries Houses Reconstruction	3,052	1,947
Completion of approved Beneficiaries Houses Reconstruction	3,052	194
Establishment of Village/Community Reconstruction Committees		
Formation of Village Reconstruction Committee (VRC)	122	92
Training/Orientation of VRCs on structural designs and construction methods	244	184
Training/Orientation of BHHs on guidelines for multi hazard resilient housing reconstruction / retrofitting	3,052	1,947
Training of House Owners in Related Standard Operating Procedures/Environmental and Social Code of Practices	3,052	1,947
Grievance Redressal Mechanism		
Establishment of Multilayered Grievance Redressal Mechanisms	4	1
VRCs/GRM Capacity Building in Conflict Resolution and Consensus Building	244	-
Capacity Building of Technical/Engineering ESMF Staff		
Technical Training/Orientation for Engineering staff	4	14
Training of staff on ESMF	10	2
M&E Officer/STAT/DRT Orientation on Dashboard for BHHs validated Data Approval	8	23
IEC material/Dissemination workshop/meetings		
District level Inception Meeting/workshop	4	1
Quarterly Meetings with Stakeholders at District Level	40	1
IEC material/Dissemination Workshop/Meetings	3	-

Table 55: GCF Readiness Grant Project

Description of Activities	Total Targets (Jun 2022 to Apr 2026)	Achievements (as of Jun 2025)
A1.2.1 a: Conduct two (2) consultation meetings between consultant and relevant NRSP management/ professionals and staff; to identify the scope of investigation guidelines	2	2
A1.2.1 b: Prepare investigation guidelines for internal approval and adoption by the NRSP management	1	1
A1.2.1 c: Conduct an online orientation on the approved investigation guidelines, targeting up to 50 senior NRSP staff members	1	1
A1.2.2a: Conduct two (2) consultation meetings among relevant NRSP management staff, professionals, and consultants to identify the scope of lending and blending guidelines	2	
A1.2.2b: Prepare lending and blending guidelines for internal approval and adoption by the NRSP management	1	
A1.2.2c: Conduct an online orientation on the approved lending and blending guidelines for up to 50 senior staff members	1	
A2.1.1a: Conduct a consultation workshop, led by the NDA, with relevant government departments, DAEs, direct access applicants, IAEs, and potential DPs/EEs to consolidate existing achievements and identify the scope of work for updating the current CP	11	10
A2.1.1b: Carry out a series of reviews/studies to update the information on 1) baseline conditions, 2) climate scenarios and impact projections, 3) policy setting and institutional arrangements, 4) climate investment priorities and gaps, 5) project and readiness support pipelines, and 6) stakeholder engagement strategies, including the private sector.	1	1

Description of Activities	Total Targets (Jun 2022 to Apr 2026)	Achievements (as of Jun 2025)
A2.1.1c: Carry out a national readiness capacity needs assessment based on secondary and primary information (this assessment report will be annexed to the updated CP through A2.1.1e)	1	1
A2.1.1d: Conduct a consultation workshop/meeting with relevant government departments, DAEs, direct access applicants, IAEs, and potential DPs/EEs to review and validate the suggestive updates and recommendations from A2.1.1b. and national readiness capacity needs assessment report from A2.1.1c.	1	1
A2.1.1e: Update the CP based on the stakeholder-validated updates and recommendations	1	1
A2.1.1f: Submit Pakistan's updated CP for the NDA's review, approval, and submission to the GCF	1	1
A2.1.1g: Prepare guidelines for NDA for the future update of the CP	1	1
A4.1.1a: Conduct consultations between NRSP, hired experts and stakeholders, including NDA, to review the two existing CNS on 1) climate-smart villages and 2) electric vehicles promotion and project idea on 3) climate-smart coastal communities, to identify and agree on the scope of work for the preparation of the CNS	10	5
A4.1.1b: Conduct feasibility studies, climate rationale analysis, and stakeholder and expert consultations to prepare the CNS	3	
A4.1.1c: Finalize and submit three (3) CNS to NDA/GCF for approval	3	2

Table 56: Wheat Seed Production Programme-Agricultural Innovation Program (AIP-CIMMYT)

Description of Activities	Total Targets (Jul 2024 to Jun 2025)	Achievements (as of Jun 2025)
Seed procurement for seed production (Tons)	22.5	22.5
Seed production block of recently released, climate resilient and bio fortified varieties 455 (acres)	450	450
MT on small plot (acres)	10	10
Community institutes (LSO/VO) selection for village based seed production and marketing	10	12
Progressive farmers of selected LSO/VO are members of seed producer groups	150	350
Technical training for farmers on quality seed production and marketing	10	10
No of farmers trained in training events	400	430
Technical training	1	1
Staff	25	30
No of exposure visit to research institute	5	3
No of farmers in exposure visit	200	80
Follow up of wheat production trials	12	14
Distribution of 12 kg seed pack to 500 flood affected farmers for next year	500	

Table 57: Body, Energy and Protein (BEP) -Pakistan Rural Market Test Project

Description of Activities	Total Targets (Jan 2022 to Oct 2024)	Achievements (as of Oct 2024)
Training of CRPs on technical aspects of nutrition, awareness on nutrition and marketing of nutrition products (2 Days) - RSPN	1	1
Selection and finalization of CRPs	100	100
Purocurment of MUAC tape and other necessary items for CRPs	120	120
Monthly Meeting of CRPs	305	304
Procurement of BEP Products for CRPs	400,000	378,061
Sale of BEP Products to pregnant/lactating women	400,000	336,301

Programme Coverage by Offices

Province	Region/ Hub	District	Tehsil	Field Unit	No. of VBs / Settlement Offices
Islamabad Capital Territory		ICT	Islamabad	ICT	12
					-
Punjab	Rawalpindi	Rawalpindi	Murree	Murree	-
			Kotli Sattian	Kotli Sattian	1
			Rawalpindi	Rawalpindi	11
			Taxila	Taxila	-
			Gujar Khan	Gujar Khan	2
			Doltala	Doltala	5
		Attock	Kallar Syedan	Kallar Syedan	3
			Kahuta	Kahuta	4
			Attock	Attock	6
			Fateh Jang	Fateh Jang	6
			Jand	Jand	11
			Pindi Gheb	Pindi Gheb	9
		Haripur	Hassanabdal	Hassanabdal	4
			Hari Pur	Hari Pur	1
			Ghazi	Ghazi	1
		Chakwal	Chakwal	Chakwal	15
			Kallar Kahar	Kallar Kahar	4
			Talagang	Talagang	11
		Gujrat	Choa Saidan Sha	Choa Saidan Sha	5
			Lava	Lava	4
			Gujrat	Gujrat	3
		Jhelum	Kharian	Kharian	4
			Sarai Alamgir	Sarai Alamgir	-
			Jhelum	Jhelum	6
		Mandi Bahauddin	Dina	Dina	-
			Sohawa	Sohawa	2
			Pind Dadan Khan	Pind Dadan Khan	7
			Mandi Bahauddin	Mandi Bahauddin	3
			Malikwal	Malikwal	4
			Phalia	Phalia	5
	Sargodha	Sargodha	Bhalwal	Bhalwal	2
			Bhalwal	Bhalwal	1
			Sargodha	Sargodha	2
			Bhagtan wala	Bhagtan wala	-
			Haiderabad Town	Haiderabad Town	1
			111 SB	111 SB	-
			Shahpur	Shahpur	-
			Jhavarian	Jhavarian	-
			Sahiwal	Sahiwal	-
			Silanwali	Silanwali	1
			Kot Momin	Kot Momin	1
			Sial More	Sial More	-
			Bhera	Bhera	-
		Hafizabad	Hafizabad	Hafizabad	-
			Vanike Tarar	Vanike Tarar	-
			Hafizabad APC	Hafizabad APC	-
		Pindi Bhatian	Sukheki Mandi	Sukheki Mandi	-
			Jalalpur Bhattian	Jalalpur Bhattian	-
			Pindi Bhatian	Pindi Bhatian	-
		Chiniot	Chiniot	Chiniot	-
			Jamia Abad	Jamia Abad	-
			Laalian	Laalian	-
		Gujranwala	Bhowana	Bhowana	1
			Gujranwala I	Gujranwala I	-
			Gujranwala Rural	Gujranwala Rural	-
		Sialkot	Gujranwala II	Gujranwala II	-
			Nowshehra Virkan	Nowshehra Virkan	-
			Qila Diadar Singh	Qila Diadar Singh	-
		Narowal	Kamonke	Kamonke	1
			Waziabad	Waziabad	1
			Ali Pur Chatha	Ali Pur Chatha	1
		Faisalabad	Wazirabad	Wazirabad	1
			Sialkot	Sialkot	1
			Kotli Lohran	Kotli Lohran	1
		Jhang	Pasroor	Pasroor	1
			Daska	Daska	-
			Wadala	Wadala	-
		Khushab	Motra	Motra	-
			Sambrial	Sambrial	-
			Narowal	Narowal I	-
		Toba Tek Singh	Narowal II	Narowal II	-
			Shakar Garh	Shakar Garh I	-
			Shakar Garh II	Shakar Garh II	1
		Bhakkar	Zafarwal	Zafarwal	-
			Faisalabad Sadar	Faisalabad I	-
			Faisalabad	Faisalabad II	-
		Mianwali	Narwala	Narwala	-
			Jaranwala	Jaranwala	-
			Khurianwala	Khurianwala	-
		Okara	Samandri	Samandri	-
			Khiderwala	Khiderwala	-
			Tandlian wala	Tandlian wala	-
		Sahiwal	Chak Jhumra	Chak Jhumra	-
			Jhang	Jhang	-
			Jhang-II	Jhang-II	-
		Pakpattan	Khewa	Khewa	-
			Athara Hazari	Athara Hazari	-
			Shorekot	Shorekot	-
		Lahore	Warjamwala	Warjamwala	-
			Ahmadpur Sial	Ahmadpur Sial	-
			Toba Tek Singh	Toba Tek Singh	-
		Sheikhupura	Kamalia	Kamalia	-
			Gojra	Gojra	-
			Pir Mahal	Pir Mahal	-
		Sheikhupura	Khushab	Khushab	4
			Jauharabad	Jauharabad	4
			Giro	Giro	-
		Sheikhupura	Naushera	Naushera	2
			Quaidabad	Quaidabad	2
			Quaidabad	Quaidabad	2
		Sheikhupura	Noor Pur Thal	Noor Pur Thal	1
			Bhakkar-1	Bhakkar-1	1
			Bhakkar-2	Bhakkar-2	2
		Sheikhupura	Darya Khan	Darya Khan	3
			Mankera	Mankera	1
			Haiderabad Thal	Haiderabad Thal	-
		Sheikhupura	Kaloor Kot	Kaloor Kot	1
			Piplan	Piplan	-
			Kundian	Kundian	-
		Sheikhupura	Isa Khel	Isa Khel	1
			Kala Bagh	Kala Bagh	-
			Moch	Moch	2
		Sheikhupura	Mianwali	Mianwali	3
			Okara	Okara	-
			Gamber	Gamber	-
		Sheikhupura	RenalaKhurd	RenalaKhurd	-
			Depalpur	Depalpur	-
			Sahiwal	Sahiwal	-
		Sheikhupura	Harapa	Harapa	-
			Kameer	Kameer	-
			Chichawatni	Chichawatni	-
		Sheikhupura	Pakpattan	Pakpattan	-
			Noorpur	Noorpur	-
			Qubula	Qubula	-
		Sheikhupura	Arifwala	Arifwala	-
			Sheikhupura	Sheikhupura	-
			Farooqabad	Farooqabad	-
		Sheikhupura	Muridke	Muridke	1
			Ferozwala	Ferozwala	-
			Sharaqpur	Sharaqpur	-
		Sheikhupura	Safdarabad	Safdarabad	-
					-
					-

Province	Region/ Hub	District	Tehsil	Field Unit	No. of VBs / Settlement Offices
	Bahawalpur	Nankana	Nankana Sahab	Nankana Sahab	1
			Morkhunda	Morkhunda	1
			Shahkot	Shahkot	-
			Sangla Hill	Sangla Hill	-
		Okara	Okara	Okara	2
			RenalaKhurd	RenalaKhurd	-
		Sahiwal	Sahiwal	Sahiwal	2
			Chichawatni	Chichawatni	-
		Pakpattan	Pakpattan	Pakpattan	2
			Arifwala	Arifwala	2
		Dera Ghazi Khan	D.G.Khan	D.G. Khan	11
			Kot Chutta	Kot Chutta	1
			Choti	Choti	-
			Taunsa	Taunsa	-
			Taunsa (SPPAP Project)	Taunsa (SPPAP Project)	-
			Rajanpur	Rajanpur	1
			Rajanpur (SPPAP Project)	Rajanpur (SPPAP Project)	-
			Jampur I	Jampur I	2
			Jampur II	Jampur II	-
			Muhammad Pur	Muhammad Pur	-
			Rojhan	Rojhan	-
		Layyah	Layyah	Layyah	-
			Chok Azam	Chok Azam	-
		Muzaffargarh	Karor Lal Esan	Karor Lal Esan	-
			Muzaffargarh	Muzaffargarh	-
		Muzaffargarh	Kot Adu	Kot Adu	-
			Ali Pur	Ali Pur	-
			Jatoi	Jatoi	1
			Jatoi	Jatoi	-
		Vehari	Vehari	Vehari	-
			Borewala	Borewala	-
		Lodhran	Malisi	Malisi	-
			Kehrorpakka	Kehrorpakka	-
		Bahawalpur	Bahawalpur	Bahawalpur	-
			Hasilpur	Hasilpur	-
		Bahawalpur	Ahmedpur East	Ahmedpur East	-
			Yazman	Yazman	-
		Bahawalnagar	Chishtian	Chishtian	-
			Bahawalnagar	Bahawalnagar	-
			Haroonabad	Haroonabad	-
			Liaquat Pur	Liaquat Pur	-
		Bahawalnagar	Khanpur	Khan Pur (MEDP Branch)	-
			Liaquatpur	Liaquat Pur (MEDP Branch)	-
				Iqbal Abad (MEDP Branch)	-
				Rahim Yar Khan (MEDP Branch)	-
	Rahim Yar Khan	Rahim Yar Khan	Rahimyar Khan	Rahim Yar Khan (SM Office)	-
				Sardar Garh (MEDP Branch)	-
				Ahmad Pur Lamma (MEDP Branch)	-
				Jamal Din Wali (MEDP Branch Men)	-
		Sadiqabad		Jamal Din Wali (MEDP Branch Women)	-
				Sadiqabad (MEDP Branch)	-
		Sadiqabad		Shahbaz Pur (MEDP Branch)	-
					-
		Multan	Multan-Saddar	Multan-Saddar	1
			Shujabad	Shujabad	-
			Jalalpur peer wala	Jalalpur peer wala	-
			Qadirpur Rawah	Qadirpur Rawah	-
		Lodhran	Lodhran	Lodhran	1
			Dunya Pur	Dunya Pur	1
		Vehari	Kahrur Pacca	Kahrur Pacca	-
			Vehari	Vehari	1
		Khanewal	Malisi	Malisi	2
			Burewala	Burewala	1
Sindh	Hyderabad	Badin	Khanewal	Khanewal	1
			Jahanian	Jahanian	-
			MianChannu	MianChannu	1
			Kabirwala	Kabirwala	1
		Badin	Badin	Badin	1
			Shaheed Fazil Rahu	Golarchi	1
			Matli		2
			Talhar		1
		Hyderabad	Tando Bago	Tando Bago	-
			Hyderabad		11
			Latifabad		5
			Qasimabad		1
		Jamshoro	Jamshoro	Jamshoro	2
			Kotri		5
		Karachi	Karachi	Karachi	-
			Matlari	Matlari	2
		Matlari	Hala	Hala	2
			Saeedabad		1
		Mirpurkhas	Mirpurkhas	MirpurKhas	1
			Digri	Digri	1
		Sanghar	Jhudo	Jhudo	-
			Kot Ghulam Muhammad	Kot Ghulam Muhammad	1
		Sanghar	Sangahr	Sangahr	2
			Khipro	Khipro	1
		Shaheed Benazirabad/Nawabshah	Shahdadpur	Shahdadpur	1
			Tando Adam	Tando Adam	1
		Sujaawal	Nawabshah	Nawabshah	2
			Daur		1
		Sujaawal	Sakrand		1
			Sujawal		1
		Tando Allahyar	Shahbandar	Chohar Jamali	-
			Jati	Jati	-
		Thatta	Tando Allahyar	Tando Allahyar	3
			Tando Muhammad Khan	Tando Muhammad Khan	1
		Umerkot	Tando Ghulam Haider	Tando Ghulam Haider	-
			Thatta		1
		Umerkot	Mirpur Sakro		2
			Umerkot	Umerkot	1
		Umerkot	Samaro		1
			Kunri		1
KPK	Malakand	Malakand	Dargai		1
			Batkheila		-
			Thana Balzai		-
			Mardan		2
		Mardan	Takht Bhair		1
			Katlang		1
			Rustam		1
			Garhi Kapura		-
		Nowshera	Nowshera		2
			Pabbi		2
			Jehangira		2
			Swabi		1
		Swabi	Topi		1
			Razar		1
			Lahor		1
AJK	Azad Jammu & Kashmir	Poonch	Rawalakot	Rawalakot	-
			Hajira	Hajira	-
			Abbaspur	Abbaspur	-
			Pallandari	Pallandari	-
		Sudhnoti	Tarakhal	Tarakhal	-
			Kotli	Kotli	-
			Thalair	Thalair	-
			Khouratta	Khouratta	-
		Mirpur	Charhoi	Charhoi	-
			Nakiyal	Nakiyal	-
			Sehnsa	Sehnsa	-
			Mirpur	Mirpur	-
		Bhimber	Dadyal	Dadyal	-
			Bhimber	Bhimber	-
			Barnala	Barnala	-
			Samahani	Samahani	-
		Bagh	Dhirkot	Dhirkot	-
			Bagh	Bagh	-
			Rera	Rera	-
			Harighel	Harighal	-
					-

Province	Region/ Hub	District	Tehsil	Field Unit	No. of VBs / Settlement Offices
Balochistan	Turbat	Haveli	Haveli	Haveli	-
			Mumtaz Abad		-
			Khurshidabad		-
		Muzaffarabd	Muzaffarabd	Muzaffarabad	-
			Patika		1
		Hattian Bala	Hattian Bala	Hattian Bala	-
			Neelum	Athmoqam	Athmoqam
		Kech	Turbat	Turbat	-
			Turmp	Turmp	-
			Buleda	Hoshab	-
			Dasht	Dasht	-
		Gwadar	Gwadar	Gwadar	-
			Jiwani		-
			Pasni	Pasni	-
			Ormara		-
		Lasbela	Hub		-
			Sonmiani	Hub	-
			Gaddani		-
			Dureeji		-
		Panjgoor	Bela	Bela	-
			Winder	Uthal	-
			Uthal		-
			Panjgoor	Chitkan	-
		Awaran	Gwargo	Gramkan	-
			Awaran		-
			Jahoo	Awaran	-
			-	Coordination Office	-
		Mastung	District Field Office Mastung	-	
		Kalat	District Field Office Kalat	-	
		Surab	District Field Office Surab	-	
		Khuzdar	District Field Office Khuzdar	-	
		Nushki	District Field Office Nushki	-	
		Kharan	District Field Office Kharan	-	
		Washuk	District Field Office Washuk	-	
Sub Total			76	50	248

Urban Poverty Alleviation Programme (UPAP)

Province	Zone	District		Operations Management Unit	No of Settlement Offices	
Sindh	Punjab	Karachi		Karachi 1 & 2	18	
Islamabad Capital Territory		Islamabad		RWP-1, RWP-2,	21	
		Rawalpindi		RWP-3 & RWP-4	22	
		Gujranwala		Gujranwala-1 ,Gujranwala-2 ,	28	
				Gujranwala-3		
		Kasur		Kasur	6	
		Sargodha		Patoki	4	
		Jhang		Sargodha	12	
		Nankana		Jhang 1 & 2	16	
		Faisalabad		FSB-1,FSB-2,FSB-3,	28	
		Chiniot		FSB-4,FSB-5 & FSB-6	26	
		Lahore		LHR-1 ,LHR-2,	-	
				LHR-3,LHR-4,LHR-5,LHR-7	42	
		Khanewal		Lahore West	10	
		Multan			-	
		Muzaffargarh		MLT-1, MLT-2,	18	
		Hafizabad		MLT-3 & MLT-4	20	
		Narowal			-	
		Sialkot		Hafizabad	8	
		Sheikhupura		Narowal	10	
				Sialkot 1 & 2	16	
				Sheikhupura	10	
Sub Total		18		36	315	
Grand Total		78		284	621	

NRSP Microfinance Bank

Province	District	Conventional Branches	Islamic Branches
Islamabad Capital Territory	Islamabad	1	-
Punjab	Bahawalnagar	5	4
	Bahawalpur	6	3
	Faisalabad	5	1
	Gujranwala	2	1
	Gujrat	1	-
	Hafizabad	-	1
	Jhang	3	-
	Kasur	1	-
	Khanewal	6	2
	Lahore	2	-
	Layyah	4	3
	Lodhran	1	2
	Multan	3	2
	Muzaffargarh	8	3
	Okara	3	-
	Pakpattan	1	-
	Rahim Yar Khan	5	1
	Rawalpindi	1	-
	Sahiwal	2	-
	Sialkot	3	-
	Toba Tek Singh	4	2
	Vehari	4	1
	Wazirabad	1	-
	Hyderabad	1	-
	Karachi	2	-
	Matiani	2	-
	Naushahre Feroz	1	-
	Shaheed Benazirabad	1	-
	Sukkur	1	-
	Tando Allahyar	1	-
	Abbottabad	1	-
Khyber Pakhtunkhwa	Bannu	-	1
	Charsadda	-	1
	Chitral	1	-
	D.I Khan	3	-
	Haripur	-	1
	Kohat	-	1
	Lower Dir	-	1
	Mansehra	1	-
	Mardan	-	1
	Nowshera	-	1
	Peshawar	1	1
	Swabi	-	1
	Swat	-	1
	Quetta	1	-
	Mirpur	1	-
	Muzaffarabad	1	-
Gilgit Baltistan	Astore	1	-
	Diamer	-	1
	Ghanche	1	-
	Ghizer	1	-
	Gilgit	1	-
Balochistan	Skardu	1	-
Total		54	37

Board of Directors

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Dr. Shahida Jaffrey

Ms. Kishwar Naheed

Mr. Muzzafar Mahmood Qureshi

Mr. Muzaffar ud Din

Mr. Hamid Yaqoob Sheikh

Mr. Arif Ahmed Khan

Ex-Officio Directors

Secretary Finance, Government of Pakistan, Islamabad

Secretary Economic Affairs Division, Government of Pakistan, Islamabad

Secretary Planning and Development, Government of Pakistan, Islamabad

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