Rural Development and Poverty Eradication Programs of Pakistan


The Government of Pakistan launched the Benazir Income Support Programme (BISP) – the National Cash Transfer Programme (NCTP) – in July 2008, as the premier safety net institution in Pakistan. BISP originally came into being in the face of rapid food price inflation, which saw food, grain and fuel prices reaching a 30-year highest in 2008 and the global economic downturn in 2009 which further decreased the welfare of already vulnerable households. The Benazir Income Support Program (BISP), a targeted unconditional cash transfer program in Pakistan was implemented by focusing on poor women with an immediate objective of consumption smoothing and cushioning the negative effects of slow economic growth.

According to World Bank (2015) social safety net programs help reduce the poverty gap by 15% around the world. In this backdrop, the programme was designed with the core objective of consumption smoothing for the poor families and providing them a cushion against negative economic shocks which include global financial crisis, and rising food prices. Its long term objectives include meeting the targets of Sustainable Development Goals (SDGs) to eradicate extreme and chronic poverty and empowerment of women.

The beneficiaries belong to the most underprivileged, excluded, marginalized and vulnerable sections of society, living abject poverty. Economic deprivation, regardless of political affinity, racial identity, geographical location, and religious beliefs, is the sole criterion for selection BISP beneficiaries. BISP has a nationwide presence with headquarters in Federal Capital Islamabad and 6 regional offices at provincial capitals, AJK and GB. There are 33 divisional offices and 385 Tehsil offices all across the country.

BISP has the largest database of poorest of poor families in Pakistan which is the output of the largest and first ever door to door poverty survey. This data is used for the planning of pro-poor development policies and programmes and has been shared through protocols with various international and national organizations for research purposes.

2. Pakistan Poverty Alleviation Fund (PPAF) [http://www.ppaf.org.pk/]

The Pakistan Poverty Alleviation Fund (PPAF) is a not-for-profit company and represents an innovative model of public-private partnership. PPAF aims to promote an effective approach to poverty alleviation, which is aligned closely with Pakistan’s commitment to the Millennium Development Goals (MDGs). The organization strongly upholds an overall holistic and multi-sectoral strategy to generate broad and deep impacts at the community level. “Institutions of the poor”-existing at the bottom of the socio-economic pyramid-constitute the focal point of the programmes; PPAF’s all models of interventions revolve
around empowering these institutions of the poor to make a considerable and sustainable dent in poverty. PPAF strives to be a dedicated market developer committed to the emergence of professional and sustainable civil society organizations.

On a practical front, the actualization of poverty reduction efforts occurs by facilitating access to funds through two financing arms of PPAF – on-lending funding and grants. On-lending funding is available for the provisioning of microfinance and enterprise development to partner organizations based on a thorough analysis of their ability to manage funds and demands from the field. Grant assistance is provided to build small-scale infrastructure as well as human and institutional development.

PPAF is dedicated to reducing poverty all over Pakistan. Under the current strategy the organization has identified six levels of priority districts for the grant-funded and microfinance interventions, based on certain classifications that include districts which are below/above the average Human Development Index (HDI) score for Punjab, extremely food insecure districts, districts where social mobilization has/has not already been undertaken by PPAF and/or partners, and districts where microfinance is feasible and appropriate.


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 with a mandate to alleviate poverty by harnessing people’s potential and undertake development activities in Pakistan. It has a presence in 64 Districts in all the four Provinces including Azad Jammu and Kashmir through Regional Offices and Field Offices. NRSP is currently working with more than 3.17 million poor households organized into a network of 197,479 Community Organizations. With sustained incremental growth, it is emerging as Pakistan's leading engine for poverty reduction and rural development.


The Rural Support Programmes Network (RSPN) consists of eleven members Rural Support Programmes (RSPs) that espouse a common approach to rural development: social mobilization. Social mobilization centers on the belief that poor people have an innate potential to help themselves, that they can better manage their limited resources if they organize and are provided technical and financial support. The RSPs provide social guidance, technical and financial assistance to the rural poor. RSPN provides capacity building support to RSPs, and assists them in policy advocacy and donor linkages.

Set up by the RSPs in 2000, RSPN works in close collaboration with government, donors, and communities to promote the RSP approach to community-driven development that has significant pro-poor impacts. RSPN’s edge is its vast outreach to rural communities through the RSPs, its strong and influential relationship with government for impacting pro-poor public policy, and its central position that brings together over thirty years of knowledge in participatory development work with Pakistan’s rural communities. RSPs are local, flexible
and responsive organizations, RSPs find localized community-based solutions to help take Pakistan's development agenda forward.

The scale of RSP work now covers 3,942 union councils in 137 districts including all thirteen regions of Pakistan’s Federally Administered Tribal Areas. Community Organisations now number 409,883 with a membership of over 7 million organized households, covering a population of 45.7 million.

5. **Akhuwat** [http://www.akhuwat.org.pk](http://www.akhuwat.org.pk)

Akhuwat was established in 2001 with the objective of providing interest-free microfinance to the poor to enhance their standard of living. Drawing on the principles of social justice and brotherhood, Akhuwat strives to alleviate poverty by creating a system based on mutual support in society. To this end, Akhuwat has adopted microfinance as its operational strategy with the loans being offered in accordance with the doctrines of Qarz-e-Hassan. Akhuwat levies no interest on its loans, operates through religious places and seeks to inspire and harness the spirit of volunteerism in society. The mandate of Akhuwat extends beyond financial transactions as it makes every effort to guide, support and empower the poor.

6. **Al-Khidmat Foundation** [http://al-khidmatfoundation.org](http://al-khidmatfoundation.org)

Alkhidmat Foundation Pakistan is a leading non-profit and independent organizations, fully dedicated to humanitarian services. Alkhidmat workers and volunteers continue to work tirelessly for the relief of affected people across Pakistan and worldwide as well. The services provided by the organization include Disaster Management, Health, Education, Orphan Care, Clean Water, Micro Finance, and Community Services.


The Aga Khan Rural Support Programme (AKRSP) is a private, non-profit company, established by the Aga Khan Foundation in 1982 to improve the quality of life of the people of Gilgit Baltistan and Chitral (GBC). The overall goal of the organization is to improve the socio-economic conditions of the people of northern Pakistan.

AKRSP has built a strong foundation of people's institutions, comprising more than 3700 Village and Women Organizations, the majority of whom have come together to establish more than 60 Local Support Organizations as their representative institutions. These LSOs take on a multi-sector agenda in partnership with a broad array of partners including the local government departments. LSOs are increasingly taking on a development agenda that goes beyond the traditions.