



A CSR Initiative of
Pakistan Intermodal Limited

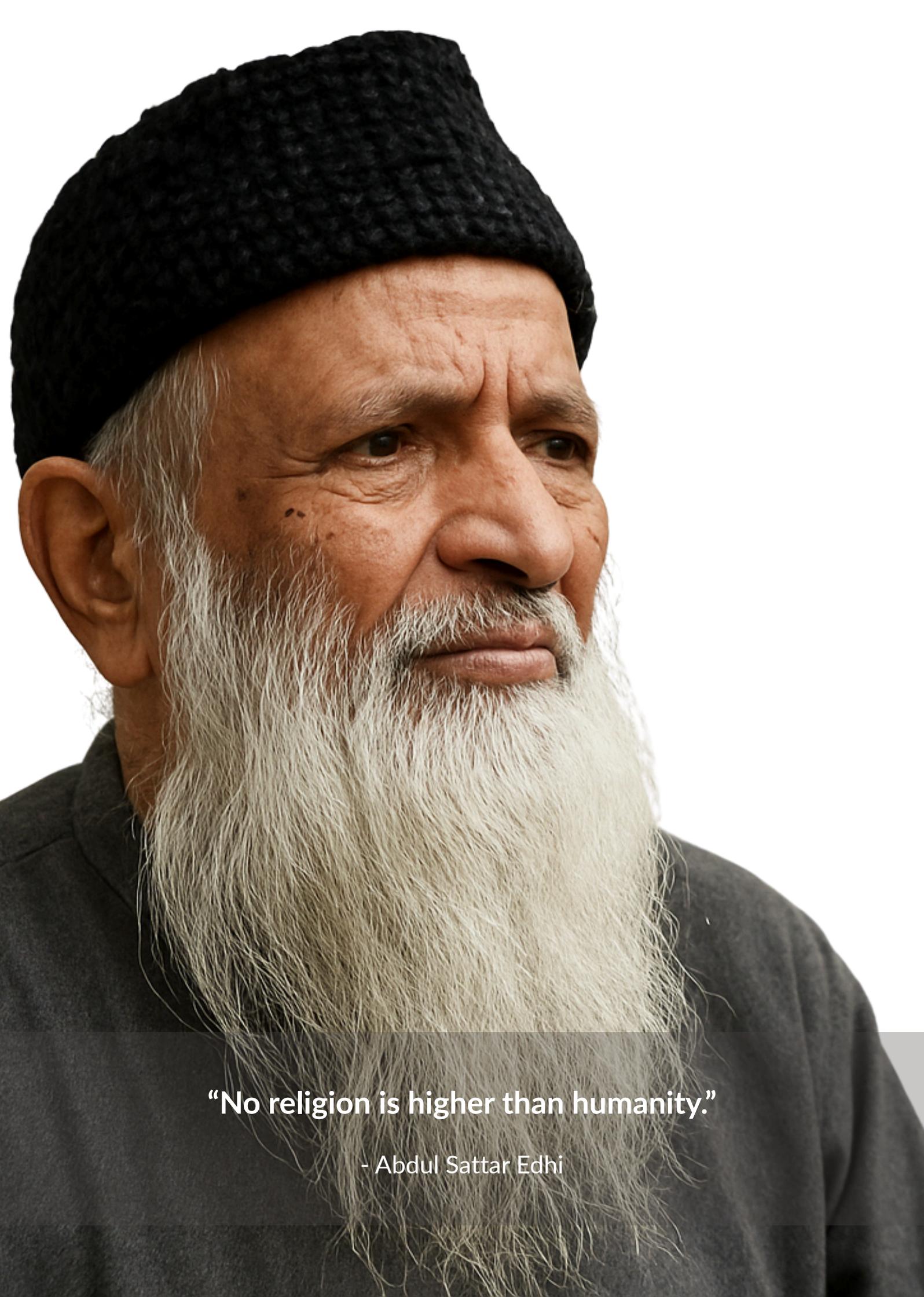
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Pakistan Centre for Philanthropy



ANNUAL REPORT 2024-25



“No religion is higher than humanity.”

- Abdul Sattar Edhi



OSDI'S IMPACT

Empower | Improve | Sustain

**SUPPORTED BY
ORGANIZATION FOR
SOCIAL DEVELOPMENT
INITIATIVES (OSDI)**



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Acronyms

ADP	Agriculture Development Project
CDP	Community Development Program
CSR	Corporate Social Responsibility
DHO	District Health Officer
FSP	Food Security Program
FY	Fiscal Year
H&H	Health & Hygiene
KG	Kitchen Gardening Project
KPK	Khyber Pakhtunkhwa
LAP	Livelihood Assistance Program
LDP	Livestock Development Project
M&E	Monitoring & Evaluation
NGO	Non-Governmental Organization
OOSC	Out-of-School Children
OSDI	Organization for Social Development Initiatives

Acronyms

OOSC	Out of School Children
PCP	Pakistan Center for Philanthropy
PKR	Pakistani Rupees
SREP	Small Rural Enterprise Project
SBDW	School Based De-worming
SDGs	Sustainable Development Goals
WASH	Water Sanitation and Hygiene
WNH	Water Nearby Home

WHO WE ARE

The Organization for Social Development Initiatives (OSDI) serves as the Corporate Social Responsibility (CSR) arm of Pakistan Intermodal Limited (PIL) working to improve the quality of life of vulnerable and underserved communities in Pakistan. Formally registered under the Trust Act 1882 and accredited by the Pakistan Centre for Philanthropy (PCP), OSDI has been working since 2009 to support rural communities in the regions of Sindh, Balochistan, and Khyber Pakhtunkhwa (KPK).

***Guided by the vision of creating sustainable pathways,
the organization focuses on long-term development
rather than temporary relief.***



Mola Bux (ADP X Beneficiary), Muhammad Sadique Village, Lasbela



VISION

To achieve sustainable development & poverty reduction through the provision of necessary resources and tools that will empower rural communities to bring about positive social change in Pakistan.

MISSION

We aim to improve living conditions of the poor and help communities fight the inter-generational cycle of poverty through increased economic activities, community development and food security projects.



CORE VALUES

Sustainability

We prioritize long-term development over one-time assistance—creating systems, skills, and capacities that continue beyond project timelines.

Equity

Our programs focus on underserved and vulnerable communities to ensure fair access to resources, opportunities, and essential services.

Dignity

We believe every individual deserves respect, equal opportunity, and the right to live with dignity, regardless of socio-economic background.

Community Ownership

We work with communities encouraging participation, shared responsibility, and leadership at the local level.

Empowerment

We enable individuals and families to become decision-makers in their own development journey by strengthening skills, confidence, and resources.

Inclusion

We ensure equitable access to all programs, especially for women, youth, and marginalized groups—recognizing that development must be inclusive to be effective.



Program team engaging with ADP beneficiaries to understand their needs and progress.



This year has been a period of hard work, learning, and meaningful progress. Rural communities across Pakistan continue to face rising input costs, climate uncertainty, unavailability of educational facilities, water poverty and limited access to economic opportunities. Yet, despite these realities, the resilience, determination, and strength of the families we work with remain a source of inspiration.

At OSDI, our focus has stayed firmly on sustainable development. Through our core programs, we continue to support households in rebuilding economic stability, improving access to primary services, and developing skills that enable growth and independence.

We are witnessing encouraging shifts, farmers adopting improved agricultural practices, households investing in income-generating assets, and communities showing stronger ownership of development initiatives. These changes reflect the transformative power of consistent support, knowledge-sharing, and community engagement.

As we continue our journey, our vision remains unchanged to improve lives with dignity, opportunity, and sustainable progress. I extend my sincere appreciation to my team, partners, and supporters whose dedication makes this work possible. Most importantly, I acknowledge the communities we serve, whose trust and participation form the heart of every step forward.

With the grace of Allah, may we carry this mission forward and help more families build a brighter future.

Aasim Azim Siddiqui
Founder Trustee



BOARD OF TRUSTEE



Aasim Azim Siddiqui
Founder Trustee



Ali Raza Siddiqui



Noman Nabi Ahmed



Asad Rafi Chandna



Samaa Siddiqui

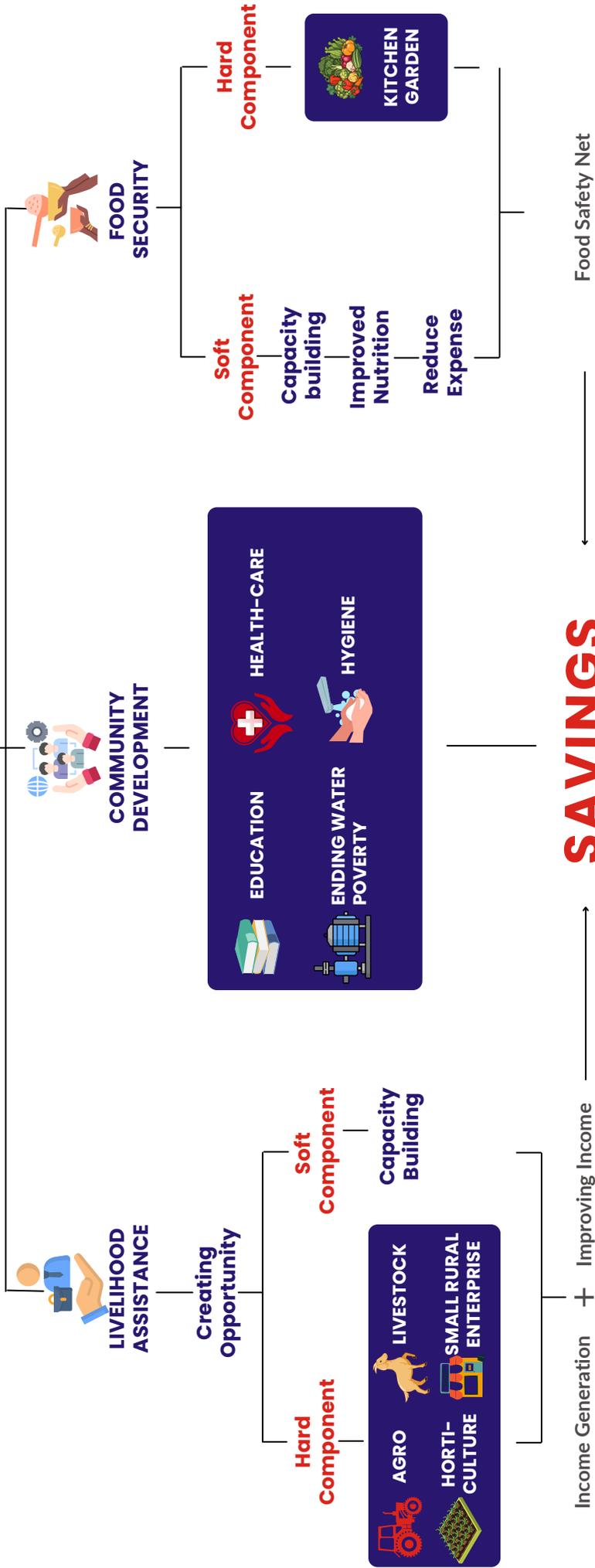


Kiran Siddiqui

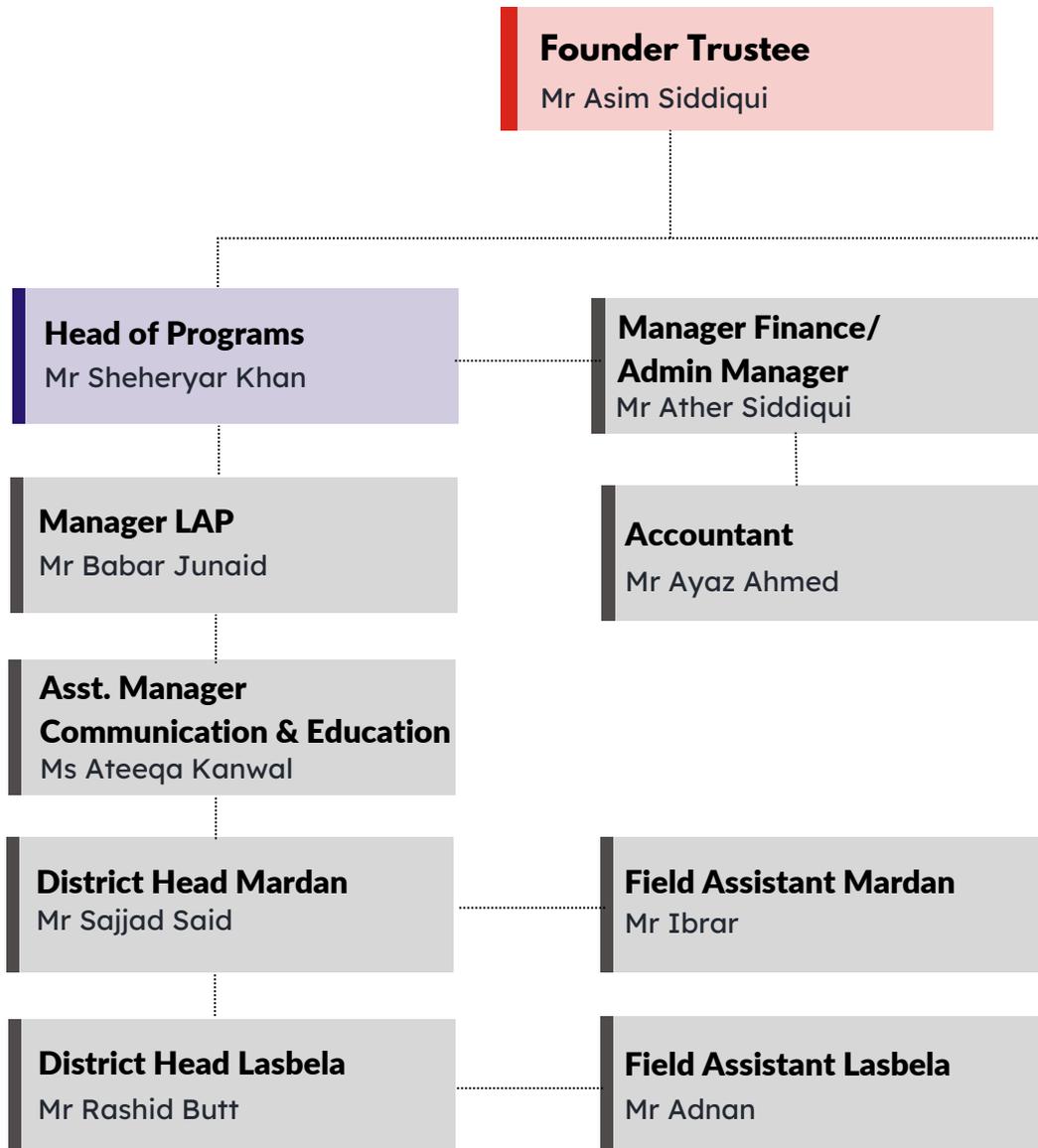


Qudsia Asif

SUSTAINABILITY CREATION MODEL



ORGANOGRAM



Manager M & E

Dr Manzoor

Manager Health

Dr Kamran Sohail

M & E Officer

Mr Mujtaba Masood Khan



A JOURNEY OF IMPACT (2009-2025)

*Behind every number is a real story of change, resilience,
and dignity.*





Regional Foot Print

Expanded to

- Balochistan
- KPK
- Sindh

7239.95
Acres Harvested

LAP



1,793 **432,815**

Beneficiaries Facilitated in Kitchen Gardening

Sq. ft. of Land Cultivated



ADP



2192

Farmers Facilitated

LDP

1756

Animals Distributed



622

Families Facilitated

Horticulture



10 Farmers Facilitated

10.5 Areas of Orchards

SREP



Small **80** Businesses initiated

16
Years of Sustainable Impact

Food Security

Healthcare & Hygiene



Beneficiaries trained for Health & Hygiene

57,753

Deworming Doses Given to Students **13,674**

46,889 Patients Treated
456 GMCs & PHCs Organized



Ending Water Poverty

Beneficiaries Provided Access to Nearby Water **4461**

Education



46 Education Facilities Supported

3963

Students Enrolled

A YEAR OF CONTINUED EXCELLENCE

OSDI has been honored with the KHI Awards by K-Electric, marking its second consecutive year of recognition for excellence in community impact.

**Uplifting
Communities**

Category

**Livestock
Development Project**

Project

1,000,000

Winning Grant





OSDI & THE UN SDGS

A PATH TO SUSTAINABLE DEVELOPMENT

OSDI aligns its interventions with the United Nations Sustainable Development Goals to ensure measurable and sustainable impact.



1 NO
POVERTY



2 ZERO
HUNGER



3 GOOD HEALTH
AND WELL-BEING



4 QUALITY
EDUCATION





5 GENDER
EQUALITY



6 CLEAN WATER
AND SANITATION



8 DECENT WORK AND
ECONOMIC GROWTH





**Every
Contribution
Makes a Big Impact**

Donate Now

Organization for Social Development Initiatives
United Bank Limited
City Branch, I. I. Chundrigar Road, Karachi, Pakistan
Branch Code No: 0605
PLS A/C No: 0605-1200048 - 4
Swift Code No: UNILP-KKA
IBAN: PK38 UNIL 0112 0605 1200 0484

LIVELIHOOD ASSISTANCE PROGRAMS



OSDI's Livelihood Assistance Program enables vulnerable households to transition from subsistence to self-reliance through sustainable income generation opportunities.

LIVELIHOOD ASSISTANCE PROGRAM (LAP)

A pathway from survival to stability, and from stability to prosperity.

Rural Pakistan faces poverty, illiteracy, and limited opportunities, keeping many families trapped in cycles of debt. To address this, OSDI launched the Livelihood Assistance Program (LAP), aimed at promoting income generation, asset creation and skill development.



**AGRICULTURE
DEVELOPMENT
PROJECT**



**LIVESTOCK
DEVELOPMENT
PROJECT**



**SMALL RURAL
ENTERPRISE
PROJECT**

Supporting small farmers with improved inputs, training, and modern farming techniques to increase crop yields and strengthen food security.

Supporting families by providing productive animals, veterinary care, and training to improve herd size, livestock health, and income.

Supporting individuals start or expand micro-businesses through skill development, seed capital, and mentorship for long-term financial independence.



Beneficiary girl with her goat received under the Livestock Development Project.



PER CAPITA/ IRREGULAR INCOME

Families having per capita income equal to or less than PKR. 5285 per month or unstable source of income.



FEMALE-HEADED HOUSE

Widow or female-headed households or female is the earning member.



FOOD INSECURITY

Families are unable to manage three meals per day & unable to meet basic needs.



FINANCIAL SAFETY NET

Low or few productive assets, (Animals value < PKR 280k/ land 3 Acres).

Selection criteria for eligible families LAP

A transparent process to ensure support reaches those with the highest need.



Through LAP, families achieve financial stability, break cycles of debt, and contribute to the socio-economic development of their communities.





EDUCATION

Grant Incentive:
Enrollment of
Children in OSDI
School/
Near by school.



DEPENDENCY

Eight or more
family members
dependent on one
bread earner



SENIOR CITIZEN/ DISABILITY

Aged 55+ and Sole
breadwinner
or suffering with any
disability



SUBSTANCE ABUSE

Families or their
household members
not involved in
substance abuse

LAP didn't give us charity, it gave us the strength to stand on our own.

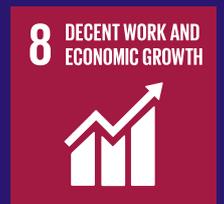


A beneficiary from Lasbela shares his experience with the LAP Program Manager, reflecting on how the program supported self-reliance rather than charity.



AGRICULTURE DEVELOPMENT PROJECT (ADP)

ADP aligns with United Nations Sustainable Development Goals



AGRICULTURE DEVELOPMENT PROJECT (ADP)

Supporting Farmers to Increase Crop Yields

Agriculture remains central to Pakistan's rural economy, contributing 24% of GDP and employing over one-third of the workforce and employing over one-third of the country's labor force. Most rural households depend directly on farming for income, food, and resilience.

Yet smallholder farmers continue to face several issues:



Low-quality or outdated seeds



Rising cost of fertilizers & inputs



Dependence on informal credit



Poor soil health & declining fertility



Weak market access & unstable prices



Water scarcity & inefficient irrigation

What these challenges lead to:



Low crop yields



Food insecurity



Reduced household income



High-risk, low-return farming



Persistent rural poverty



Limited access to modern farming practices

Against this national backdrop, OSDI's Agriculture Development Project (ADP) continues to respond to the needs of vulnerable farmers by **providing access to modern inputs, technical skills, and capacity building to improve productivity, strengthen resilience, and enhance rural livelihoods.**



From Low Yields to Lasting Prosperity

OSDI's ADP Model

PROJECT OBJECTIVES

ADP supports up to three acres per farmer, enabling impactful and scalable agricultural improvement rather than one-time aid. It addresses the long-standing gaps in Pakistan's rural farming systems by delivering a practical, farmer-centered model that equips low-income households with the tools, skills, and support needed to cultivate profitable crops such as wheat and cotton.

By providing quality inputs, training and agronomist assistance, ADP helps small farmers shift from subsistence-level yields to sustainable, income-generating production. The project reduces dependence on informal loans, and improves household food availability, —strengthening rural resilience for the long term.



Poverty Alleviation



Capacity Building



Sustainable Change





Beneficiary - Agriculture Development Project

The Change ADP Creates in Rural Communities



Boost Crop Yields & Better Use of Land

Helping farmers grow more crops on the same land through better seeds, inputs, and guidance.



Increase Household Income from Farming

Supporting farmers so they can earn more money from their crops and access better markets.



Promote Modern & Climate-Smart Farming

Encouraging farmers to use updated methods that save water, protect soil, and handle weather changes.



Help Farmers Reinvest in Their Future

Giving farmers the ability to use their profit to plant next season, buy tools, or build assets.



Break the Cycle of Loans & Sharecropping

Reducing reliance on landlords, moneylenders, and unfair crop-sharing arrangements.





Muhammad Ibrahim (Beneficiary ADP X), Village Hussain Khaskhleli

KEY HIGHLIGHTS OF ADP PHASE IX

LASBELA, BALOCHISTAN

Duration: April 2024 – October 2024

COTTON CROP

Project at a Glance

18 Farmers Supported

54 Acres of Land

Beneficiary's Profile

39% Own Land **56%** Sharecroppers **5%** Rented Land

Before the Project: Average household income: PKR 15,343/month



Support Provided



Seeds



Weedicide



Fertilizers
(Urea, DAP, NPK)



Tillage amount

Capacity Building

- Training on Land preparation, sowing, irrigation, pest & weed management
- IPM Training
- Linkages with Agriculture Department
- Continuous technical guidance



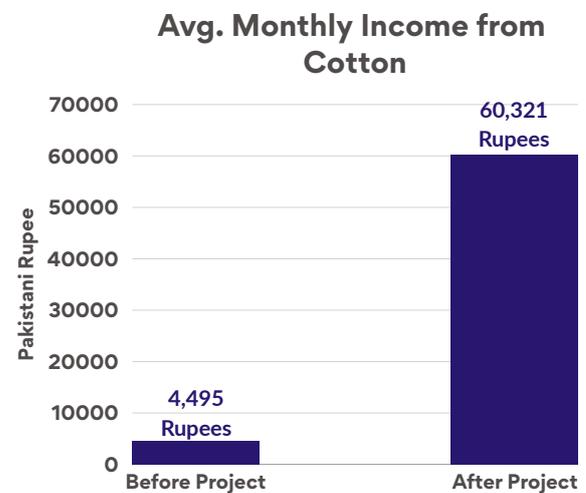
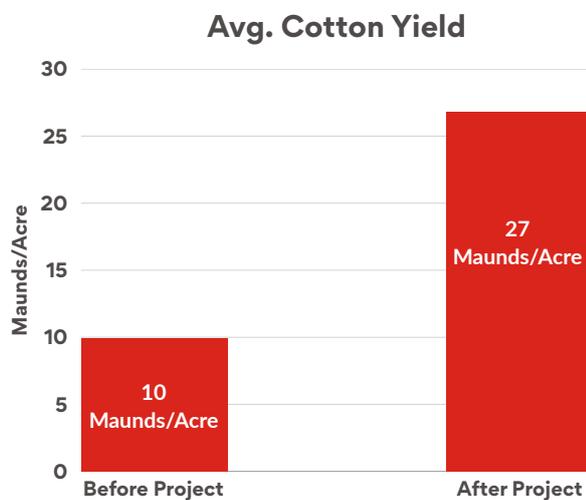
KEY OUTCOMES

Farmers retained more income due to:

- Increased Crop Productivity
- Better cost control
- Reduced share-cropping dependency

Financial Behaviour	Target	Achievement
Reinvested earnings into the next crop	20%	61%
Repaid loans	20%	50%
Purchased productive assets	20%	44%

Yield & Income Impact



How Farmers used their Profit

8 farmers purchased 18 livestock animals (15 goats, 2 cows, 1 bull).

One farmer reinvested in a pregnant cow and entered dairy production.



Before this project, farming gave almost nothing.

Now, we have a good crop, savings, and even livestock. For the first time, we feel confident about growing again next season.

— M Umar (Beneficiary ADP X), Ibrahim Deriya Village, Lasbela

KEY HIGHLIGHTS OF ADP PHASE X

LASBELA, BALOCHISTAN

07 Villages

Duration: April 2024 – October 2024

COTTON CROP

Project at a Glance

24 Farmers Supported

69 Acres of Land

Beneficiary's Profile

57%

43%

Own Land

Sharecroppers



Before the Project: Average household income: PKR 15,343/month

Support Provided



Seeds



Weedicide



Fertilizers
(Urea, DAP, NPK)



Tillage amount

Capacity Building

- Training on Land preparation, sowing, irrigation, pest & weed management
- IPM Training
- Linkages with Agriculture Department
- Continuous technical guidance



40



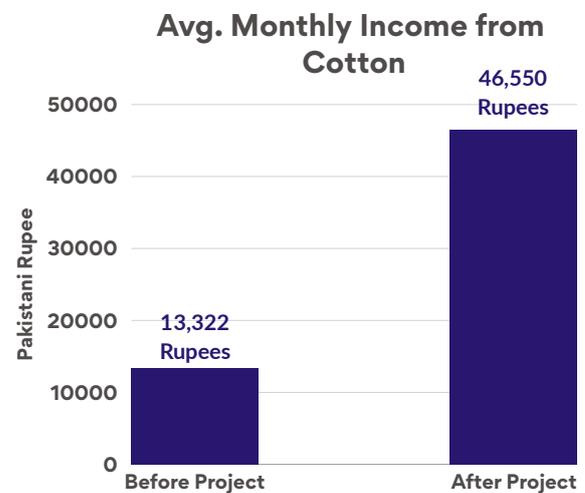
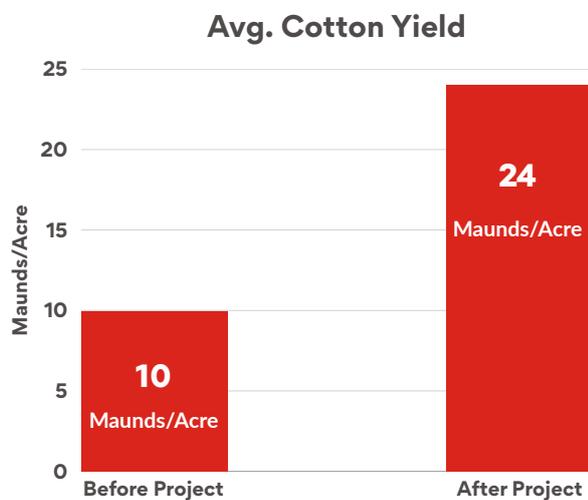
KEY OUTCOMES

Farmers retained more income due to:

- Increased Crop Productivity
- Better cost control
- Reduced share-cropping dependency

Financial Behaviour	
Cash in Hand	34%
Repaid loans	39%
Purchased productive assets	3%

Yield & Income Impact



How Farmers used their Profit

Farmer	Village	What They Bought
Muhammad Umar	Ibrahim Deriya	1 goat
Muhammad Asif	Muhammad Sadique	1 calf
Sher Muhammad	Sabra	3 goats (breeding pair + buck)



Other farmers now visit my field to ask how I produced cotton like this. Next season many will follow this method.

— Aftab (Beneficiary ADP X), Muhammad Sadique Village, Lasbela



HORTICULTURE PROJECT

For rural families, its biggest advantage is stability: Once fruit orchards mature, they generate income for 25–30 years with minimal yearly costs.



FRUITS OF PROGRESS

How Horticulture Elevates Rural Livelihoods

Pakistan's agriculture is largely built on seasonal crops like wheat, cotton, and rice, yet horticulture is rapidly emerging as a high-value growth sector. With fertile soils and diverse climates, the country produces 30+ fruit varieties, and is counted among the world's major citrus producers, particularly in Punjab and Khyber Pakhtunkhwa.

Development studies consistently show that horticulture offers higher profit per acre, lower long-term water use, and greater climate resilience than many traditional crops.

Citrus sinensis (sweet orange) is one of Pakistan's strongest commercial fruits. Mature orchards can increase household income up to 5–10 times compared to wheat or maize grown on the same land—making horticulture a powerful pathway toward long-term rural prosperity.

Challenges Farmers Faced



Only one crop cycle per year → unstable income.



High input costs and unpredictable prices.



Weak soil fertility, limited irrigation & water stress.



Market fluctuations controlled their earnings.

Why Orchards are the solution?



Provides long-term income stability.



Allows intercropping (e.g. wheat, maize, vegetables).



Requires less labor after establishment.



Builds assets & offers better resistance to climate variability.

OSDI'S MALTA ORCHARD PROGRAM

Enhancing Income & Food Security
Mardan, KPK



OSDI introduced its Citrus sinensis (Malta) Orchard Farming Initiative in 2021 followed by a second phase in 2022 as a sustainable pathway to enhance income, food security, and financial resilience for smallholder farmers.

The initiative was designed not as a one-season support project, but as a transformational model that builds long-term rural assets.



Before this, farming felt uncertain. Now intercropping sustains us, and the orchard gives us confidence for the future.

-Zahir Shah (Beneficiary, Akhundara)

- 01 Income Diversification & Stability
- 02 Capacity Building & Skill Development
- 03 Asset Creation for Generational Impact
- 04 Improved Access to Irrigation

PROJECT OBJECTIVES





Horticulturist monitoring plants in the orchard to ensure healthy development

CITRUS ORCHARD PHASES

Plant Numbers, Growth, and Income Potential

Phase I

07

Beneficiaries

560

Initial Plants
Provided

94%

Survival
Rate

Current Stage

Growing stage, trees producing ~40 fruits per plant.

Irrigation infrastructure

(Solar borewell installed under phase I) is functional and debt-free.

Phase I orchards have now entered their fourth year, with visible flowering, indicating the first stage of fruit development.

Farmers successfully intercropped maize and earned seasonal income.

All farmers independently maintain orchards after the support period, showing strong ownership and sustainability.

Phase II

03 Beneficiaries	600 Initial Plants Provided	95% Survival Rate
----------------------------	--	--------------------------------

Current Stage

Growth and canopy formation, a few trees have begun first fruiting.

With a plant retention rate above 94% across both phases and increasing farmer ownership, the orchard initiative demonstrates potential to transform farming households from uncertain, seasonal earners into long-term asset holders.

This model does more than grow fruit, it grows:

- Stability
- Income
- Food security
- Inter-generational prosperity

Economic Outlook:

Expected Monthly Income (Maturity Years 8-10 onward)

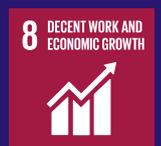
- Phase I (smaller plots) ~PKR 33,000-45,000/month
- Phase II (larger plots) ~PKR 70,000-90,000/month

With strong survival rates, visible crop development, and growing farmer confidence, the horticulture initiative is positioned to become one of OSDI's most transformational livelihood models, ensuring financial stability, food security, and intergenerational benefit.



LIVESTOCK DEVELOPMENT PROJECT (LDP)

LDP aligns with United Nations Sustainable
Development Goals



LIVESTOCK DEVELOPMENT PROJECT (LDP)

Pakistan's rural population heavily relies on agriculture and livestock for livelihoods, food security, and income generation. The livestock sector contributes a substantial portion to national economy. In FY 2023-24, livestock alone contributed around 14.6% of Pakistan's GDP and accounted for about 60–62% of the value added in the agriculture sector. ¹

Additionally, over 8 million rural households are engaged in livestock production, with many deriving a significant share (roughly 35–40%) of their household income from livestock. ²

Global and national evidence indicates that improving livestock productivity through better breeds, veterinary care, feeding, and husbandry can directly enhance household income, nutrition, and resilience, especially among vulnerable and low-resource farming families. ³ Thus, the OSDI Livestock Development Project addresses these gaps by providing technical support, improved breeds, veterinary services, and capacity-building to strengthen rural livelihoods, reduce poverty, and improve food security.

1 <https://customstoday.media/pakistan-livestock-sector-sees-growth-with-enhanced-cattle-population>

2 https://www.finance.gov.pk/survey/chapter_22/Economic%20Survey%202021-22.pdf

3 <https://pmc.ncbi.nlm.nih.gov/articles/PMC6197305/>

Livestock distribution under LDP Phase V



Turning Livestock into Livelihoods

OSDI's LDP Model

PROJECT OBJECTIVES

LDP focuses on strengthening household stability and food security by providing pregnant goats that offer immediate benefits through milk production and rapid herd growth. By combining asset creation, income generation, and improved nutrition, the project ensures both short-term relief and long-term sustainability.

Families use the milk for daily consumption, while surplus can be sold or turned into value-added products such as yogurt, butter, and cream building a reliable income stream.

To promote holistic development, LDP also requires all selected families to ensure their children are enrolled in government schools or OSDI-supported learning centers, linking livelihood support with long-term educational uplift. This integrated approach helps families grow economically while securing a brighter future for the next generation.



Income Generation



Asset Creation



Food Security & Nutrition



Capacity Building



Sustainable Change

Veterinary doctor visit under LDP



WHY IS LDP NEEDED?

Challenges



Rural poverty and lack of reliable income sources



High animal mortality due to preventable diseases



Outdated livestock practices and low awareness



Poor nutrition & improper feeding methods



Women have fewer income opportunities



Children's schooling often neglected due to poverty

What LDP Provides?

Asset Creation: Provision of goats and bucks



Veterinary Support: Vaccination, deworming, treatment



Technical Training: Feeding, disease control, hygiene



Training on Balanced Feeding & Care



Women Priority Selection: Female led households get preference



Education Linkage: LDP ensures beneficiary children attend school



Livestock distribution under LDP

KEY HIGHLIGHTS OF LDP PHASE VI LASBELA, BALOCHISTAN

Duration: Sep 2024 - May 2025

Beneficiary Reach

22 households

08 villages of District Lasbela

59% of LDP VI beneficiaries were women.



Pre Intervention Challenges

Low monthly income (average PKR 16,273)

Lack of proper sheds & inadequate feeding practices

Limited productive assets

Weak knowledge of vaccination & deworming

Poor access to veterinary services

74% households owned livestock but earned <12% of their income from it.

Key Activities

- 66 pregnant does and 9 bucks provided to 22 Beneficiaries
Each beneficiary received 3 does; one buck shared among groups.
- **Capacity building:** Training on livestock care, shed management and feeding
- **Animal health:** Regular vaccination, deworming, and preventive care.
- **Monitoring:** Tracking of kidding cycles and routine field follow-ups.



Veterinary visit under LDP



Manager LAP conducting monitoring visit

Key Outcomes

Herd size increased by

96%

75 animals provided,
current herd 147 animals

Asset value increased by

36%

PKR 2.94M → PKR 4M)

89 kids born & **76**
surviving across two
kidding cycles

With the increase in herd size, beneficiaries can:

- Sell animals, to generate income during times of need
- Utilize profits for household needs, education, and future investments
- Further grow their herd for sustainable income.

Measurable Impact

Indicator	Before Intervention	After Intervention	Change / Impact
Milk Availability	Limited / irregular	33.75 litres produced	Better household nutrition
Vaccination Coverage	Inconsistent	100% animals vaccinated	Better animal health
Deworming Coverage	Low	75 animals dewormed	Reduced disease risk
Shed Management	Minimal	All 22 HHs built sheds	Improved animal well-being
Knowledge & Skills	Basic / traditional	Training received by 22 HHs	Improved livestock care



M&E Officer Conducting Outcome Assessment



Beneficiary Woman with Her Goats

KEY HIGHLIGHTS OF LDP PHASE V

MARDAN, KPK

Duration: Oct 2024 – June 2025

Beneficiary Reach

34 households

05 villages of District Mardan

Among selected households, 50% depended on daily wage labour & wood cutting, with average monthly income at PKR 17,892, leaving families unable to invest in livestock.



Key Activities



Baseline survey
& beneficiary
verification



Training on
livestock
management &
health care



Procurement of
112 healthy
animals (102 does,
10 bucks)
03 pregnant does
per household



Vaccination,
deworming



Monthly monitoring
visits by field team

Bi-monthly
veterinary visits



Impact Snapshot

Herd size increased by 89%
 (112 animals provided → herd reached 212 animals)
 Foundation for asset growth

Asset value increased by 33%
 (PKR 4.29M → PKR 5.72M)

108 kids born across two kidding cycles (102 alive)
 94% kid survival rate



Indicator	Before Intervention	After Intervention	Change / Impact
Milk Availability	0 liters	83 liters/day	Improved nutrition
Vaccination Coverage	Very low / inconsistent	100% animals vaccinated	Better animal health
Deworming Coverage	None	100% dewormed	Reduced disease risk
Shed Management	No sheds	All 34 households built sheds	Improved livestock care
Knowledge & Skills	Traditional	34 trained, 85% shared with others	Strong community learning





Before LDP, I did not maintain a proper shed for my goats, and they often became sick. We had no milk for our children. After receiving training, constructing a proper shed, and receiving healthy pregnant does, our herd has grown and we now get milk daily. My children are healthier, and we feel more secure about our future.

LDP V Beneficiary, Morra Banda, Mardan





SMALL RURAL ENTERPRISE PROJECT

SREP aligns with United Nations Sustainable Development Goals



OSDI's SREP Model

PROJECT OBJECTIVES

Rural families face unstable incomes, high dependency burdens, and costly travel for basic needs, with women and persons with disabilities most affected.

In rain-fed areas like rural Mardan, poor infrastructure and limited services further restrict development.

SREP responds by creating village-level income opportunities alongside education and community development efforts, helping families move toward stability and dignity.



Means of income for vulnerable individuals



Increase Rural HH Income



Local Access to Goods



Lower Travel Costs



Support Local Economy



HOW SREP WORKS

Implementation Approach



SELECTION OF BENEFICIARY

Beneficiaries are selected through a criteria-based process, ensuring support reaches the most deserving individuals.

CAPACITY BUILDING SESSION

A purchasing committee is formed followed by capacity-building sessions to strengthen financial management skills.



GRANT SUPPORT MECHANISM

Beneficiaries contribute 20% of the business cost to ensure ownership, while OSDI provides the remaining grant support.

BUSINESS SETUP

Businesses are established in accessible village locations, with proper documentation maintained to ensure accountability and transparency.



REGULAR FIELD MONITORING

Monthly field visits are conducted to review the increase in beneficiaries' income throughout the project cycle.

All SREP beneficiaries receive financial literacy training, including basic bookkeeping, record keeping, profit calculation and business planning.

OSDI ensures that beneficiaries enroll and regularly send their children to school. Businesses are strictly prohibited from selling harmful substances.

From Wages to Wealth

Driving a Brighter Future

Mr. Anus Bahadar, a 24-year-old from Hassan Abad, worked as a table man in a local hotel, earning PKR 15,000–18,000 per month. Supporting his wife, a disabled brother, and elderly mother, his income barely covered basic needs, leaving the family in financial strain.

Through SREP, Mr. Bahadar purchased his own Qingqi rickshaw, enabling him to provide passenger and goods transport locally. Leveraging his driving experience and knowledge of the area, he now serves a consistent demand while expanding services like school pick-ups.

Income Before
Intervention

PKR 12000

Income After
Intervention

PKR 22,060

Increase in
income

84%



From Renting to Earning:

A Journey of Economic Uplift

Mr. Akbar Ali, a 43-year-old father from Hassan Abad, Mardan, struggled for years as a rented Qingqi rickshaw driver. Earning around PKR 15,000 per month, he had to pay PKR 9,000 in vehicle rent, leaving little to support his wife, four children, and elderly mother. Frequent breakdowns further limited his income.

Through SREP support, Mr. Ali purchased his own Qingqi rickshaw eliminating rental costs and increasing his daily trips for passengers and goods transport.

Income Before
Intervention

PKR 15000

Income After
Intervention

PKR 23,190

Increase in
income

55%



Akbar Ali, beneficiary of Small Rural Enterprise Project Phase VII

Stitching Dreams:

A Young Tailor's Path to Prosperity

Bahar Ali, an 18-year-old from Hassan Abad village, turned his passion for tailoring into a lifeline for his large family of nine. Despite leaving school after primary level and facing financial hardship at home, he worked hard to master stitching skills while training under a mentor in Rustam.

With support, Bahar established his own tailoring shop at a central village location, bringing much-needed stitching and clothing services closer to nearby communities. Today, Bahar is not only supporting his family's daily needs but also building a stable future, proving that with skills, determination, and the right support, small stitches can create big change.

Income Before
Intervention

PKR 15000

Income After
Intervention

PKR 38,560

Increase in
income

157%



Bahar Ali at his shop, engaging with the M&E Officer to discuss the progress of his business.

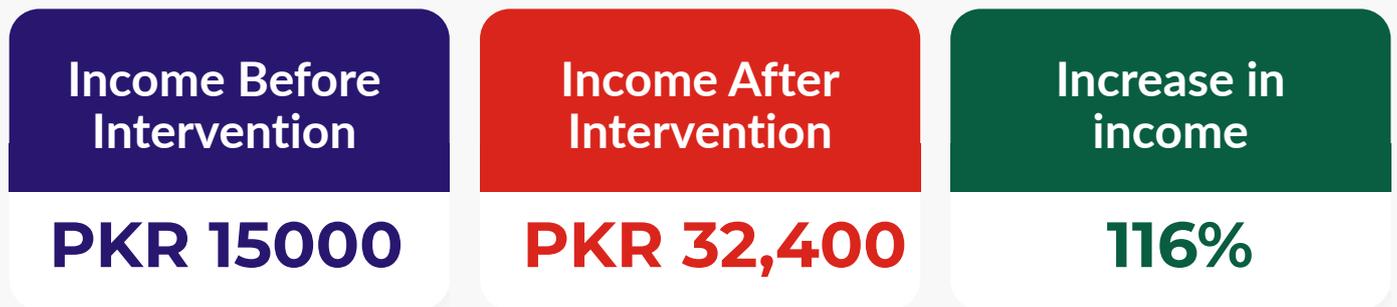
Small Support, Big Change

A Journey Powered by Support

Sardar Ali, a determined father of six from Hassan Abad, spent years travelling from village to village collecting scrap and selling small food items to earn a living. His old motorcycle frequently broke down, restricting his ability to carry goods and keeping his income low despite his hard work.

Under SREP, he acquired a new transport motorcycle fitted with a cargo cage, allowing him to carry more items and reach more customers. He also expanded his stock of confectionery and food products to meet local demand.

This single intervention transformed his livelihood, boosting his monthly earnings from to PKR 32,400, a remarkable 116% increase. Today, his strengthened business not only ensures steady income but also brings greater security, hope, and educational opportunities for his children.



Sardar Ali, beneficiary of Small Rural Enterprise Project Phase VI

From Daily Wages to Business Ownership: A Step Toward Financial Stability

Mr. Salman, an 18-year-old resident of Hassan Abad village, Mardan, worked as a motorbike mechanic at a spare parts shop, earning PKR 13,000–15,000 per month. With a household of five members, including his ageing father who works as a labourer with irregular income, the family struggled to meet basic needs.

Through SREP, Salman established his own motorbike spare parts and repair shop. This enabled him not only to continue his repair work but also to earn profit from spare parts sales. As a result, his monthly income increased to PKR 34,000 providing greater financial stability. The new business also allows his father to work alongside him, reducing his physical burden while strengthening the family's livelihood and future security.

Income Before
Intervention

PKR 15000

Income After
Intervention

PKR 34000

Increase in
income

127%



Field Assistant discussing business progress with Mr. Salman at his motorbike spare parts shop.

Community Development Programs



OSDI's Community Development Program empowers marginalized communities to move from vulnerability to resilience through inclusive, sustainable initiatives.

COMMUNITY DEVELOPMENT PROGRAMS (CDP)

From hardship to hope, and from hope to opportunity.

At OSDI, Community Development is not limited to service delivery, it is about strengthening communities to lead their own development journey. We believe sustainable change happens when people are informed, engaged, and empowered to take ownership of their well-being.

Through the CDP, OSDI works closely with rural and underserved communities to address interconnected social challenges. By integrating education, primary healthcare, infrastructure, and sanitation, we aim to improve living standards while promoting self-reliance.

This holistic approach meets immediate needs and builds stronger, healthier, and more resilient communities for the future.



EDUCATION

OSDI's Community Learning Centers (CLCs) provide accessible primary schooling where formal schools are distant or unavailable.



PRIMARY HEALTH-CARE

Promoting preventive care and basic health services



INFRASTRUCTURE DEVELOPMENT

Supporting community-led facilities and safe public spaces



SANITATION & HYGIENE (WASH)

Encouraging healthy practices and improving sanitation access



EDUCATION

Reducing distance barriers and enrolling out-of-school children by establishing community-based learning centers that ensure safe, accessible, and inclusive education contributing to SDG 4: Quality Education.

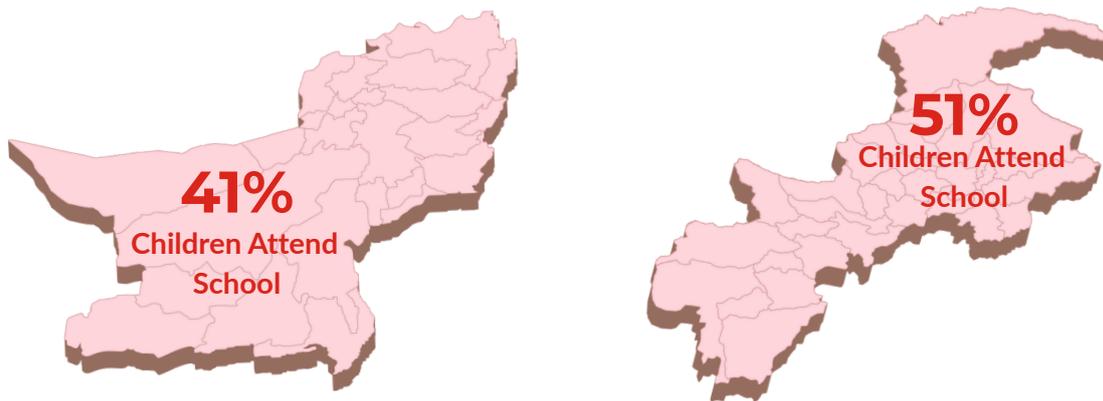
4 QUALITY
EDUCATION



EDUCATION

OSDI brings education to communities where schools are far or non-existent. Our Community Learning Centers (CLCs) provide primary education within reach of every child. We focus on rural areas of Khyber Pakhtunkhwa (KPK) and Balochistan, where access to quality education is limited.

Many children in these regions cannot attend school due to distance, poverty, or non-functional government facilities. Girls face extra barriers to education. Literacy rates remain low in KPK and Balochistan:



Literacy rates remain low at 41% in Balochistan and 51% in Khyber Pakhtunkhwa, both below the national average of 61%



EDUCATION

OSDI proactively addresses educational gaps in underserved communities. In areas where no school exists within a 3 km radius, OSDI establishes Community Learning Centers (CLCs) to bring learning closer to children. Locally recruited teachers ensure instruction is culturally relevant and responsive to community needs. In regions with non-functional schools, OSDI restore operations by providing qualified teachers, essential learning materials, and infrastructure support.

Each CLC is managed by a School Management Committee (SMC) comprised of local community members. These committees oversee daily operations, track attendance and maintain accountability and transparency.

Community engagement is central to our approach. Through interactive sessions with parents, elders, and youth, OSDI emphasizes the value of education and encourages families to enroll all children, with a focus on girls.

OSDI conducts regular monitoring and evaluation of every CLC. The ultimate goal is to make CLCs self-sustaining, empowering communities to continue the educational journey independently. Following a defined operational period to ensure quality and stability, the Balochistan centers are formally transitioned to the Balochistan Education Foundation (BEF), while the KPK centers are handed over to the Elementary & Secondary Education Foundation (ESEF). This strategic transition strengthens sustainability and ensures continued access to quality education for underserved communities.

OSDI ensures that education is accessible, inclusive, and impactful, opening doors to literacy, learning, and brighter futures for every child we serve.



Community Learning Centers Implementation Mechanism



Door-to-Door Survey 01

A detailed survey is conducted to identify out-of-school children and assess community education needs.



Land Acquisition 05

OSDI purchases land for CLCs, although communities often donate land for construction.

Construction of Community Learning Center (CLC) 06

A safe and accessible learning space is constructed for students.

Enrollment Campaigns 07

Community campaigns are conducted to enroll out-of-school children, with special focus on girls.



Student Progress Reporting 11

Student performance is tracked and shared with parents and SMC members.



Monitoring Visits 10

Regular monitoring visits each month by field team and Bi monthly by Assistant Manager Education ensures quality education delivery



H & H Awareness Sessions 12

Sessions are conducted to promote health, hygiene, and wellbeing among students and SMC members.

Coordination with Line Departments 13

After a defined implementation period, OSDI formally transfers Community Learning Centers (CLCs) to the relevant government partners – BEF in Balochistan and ESEF in Khyber Pakhtunkhwa – to ensure long-term sustainability and continuity of education services.

Broad-Based Community Meeting

02



Meetings are held with community members to build ownership, trust, and collective support for the school.

Establishment of School Management Committee (SMC)

03

A representative SMC is formed to oversee school operations and ensure community participation.



Capacity Building of SMC

04

SMC members receive training on school governance, monitoring, and financial oversight. A formal agreement is signed with the community to define roles, responsibilities, and commitments.

Recruitment of Teachers and Teacher Training & Development

08

Qualified and locally available teachers are hired through tests and interviews.

Teachers receive training to strengthen teaching skills and classroom management.

Initiation of CLC

09

Students and teachers are provided with books, stationery, and essential learning materials. Daily academic activities are conducted according to a structured timetable and curriculum.

Project Reporting & Documentation

14



Comprehensive reports document progress, achievements, and lessons learned.

Community Learning Center

Saleem Khan Banda, Mardan, KPK

The Community Learning Center in Saleem Khan Banda was initiated in September 2023. The village had no prior educational facility within a 3 km radius. Out of 80 children living in the community, only 20 had access to education, leaving the future of 60 children at risk of illiteracy.

Since its inception, the school has been actively delivering education and conducting examinations. A batch of Grade V students successfully graduated, and all have now transitioned to secondary education in government institutions.

Today, the CLC serves 78 students, ensuring that almost every child in the community has access to learning and a brighter future.





Rebuilt for Safety and Learning

The classrooms were damaged by strong winds and bad weather, and has now been reconstructed to provide a safe and secure space for children to learn.



Community Learning Center

Morra Banda, Mardan, KPK

Village Morra Banda is situated at the foot of the mountains in Village Council Surkhabi, City Rustam, and serves as a central hub for more than four nearby settlements. Prior to intervention, the village lacked any educational facility within a 3 km radius, and children were unable to attend school due to long distances, difficult paths, and safety concerns from stray dogs.

An out-of-school children survey conducted by the OSDI identified over 60 children not enrolled in school, with girls representing a higher proportion. In response, OSDI constructed the Community Learning Center, which was initiated in April 2025.

The CLC now provides education to 94 students, offering a safe and supportive learning environment that enables children to pursue education and secure a brighter future.





The Assistant Manager Education visited the construction site of CLC Morra Banda, engaged with children and community members, and conducted teacher interviews to ensure the foundation of not just a classroom, but a strong and sustainable learning environment.





HEALTH

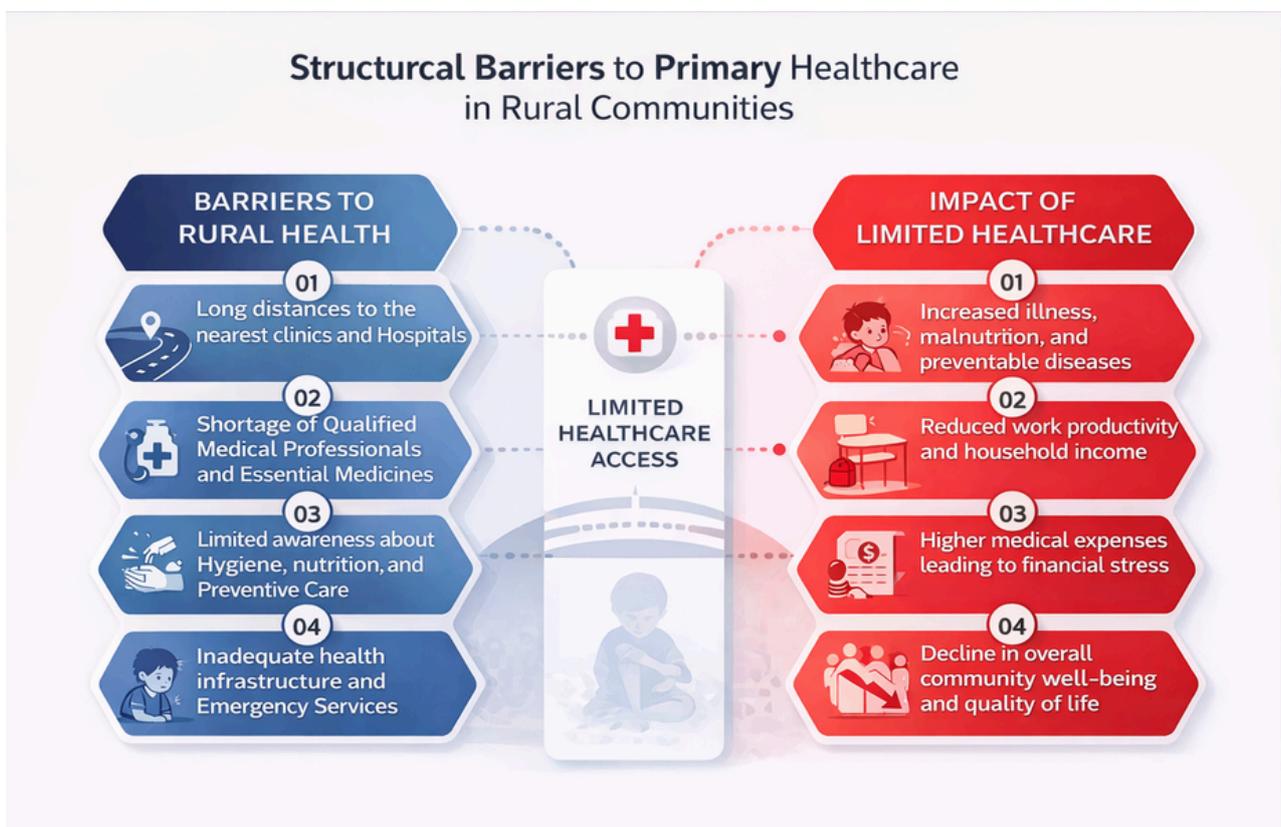
Improving access to primary health services, preventive care, and community awareness to ensure healthier families and resilient communities — aligned with SDG 3: Good Health and Well-Being.

3 GOOD HEALTH
AND WELL-BEING



HEALTH

Health is the foundation of thriving communities. Yet, in remote areas of Pakistan, access to primary healthcare remains a daily challenge. Lack of facilities, scarcity of trained staff, and limited health awareness put rural populations, especially children, at risk.

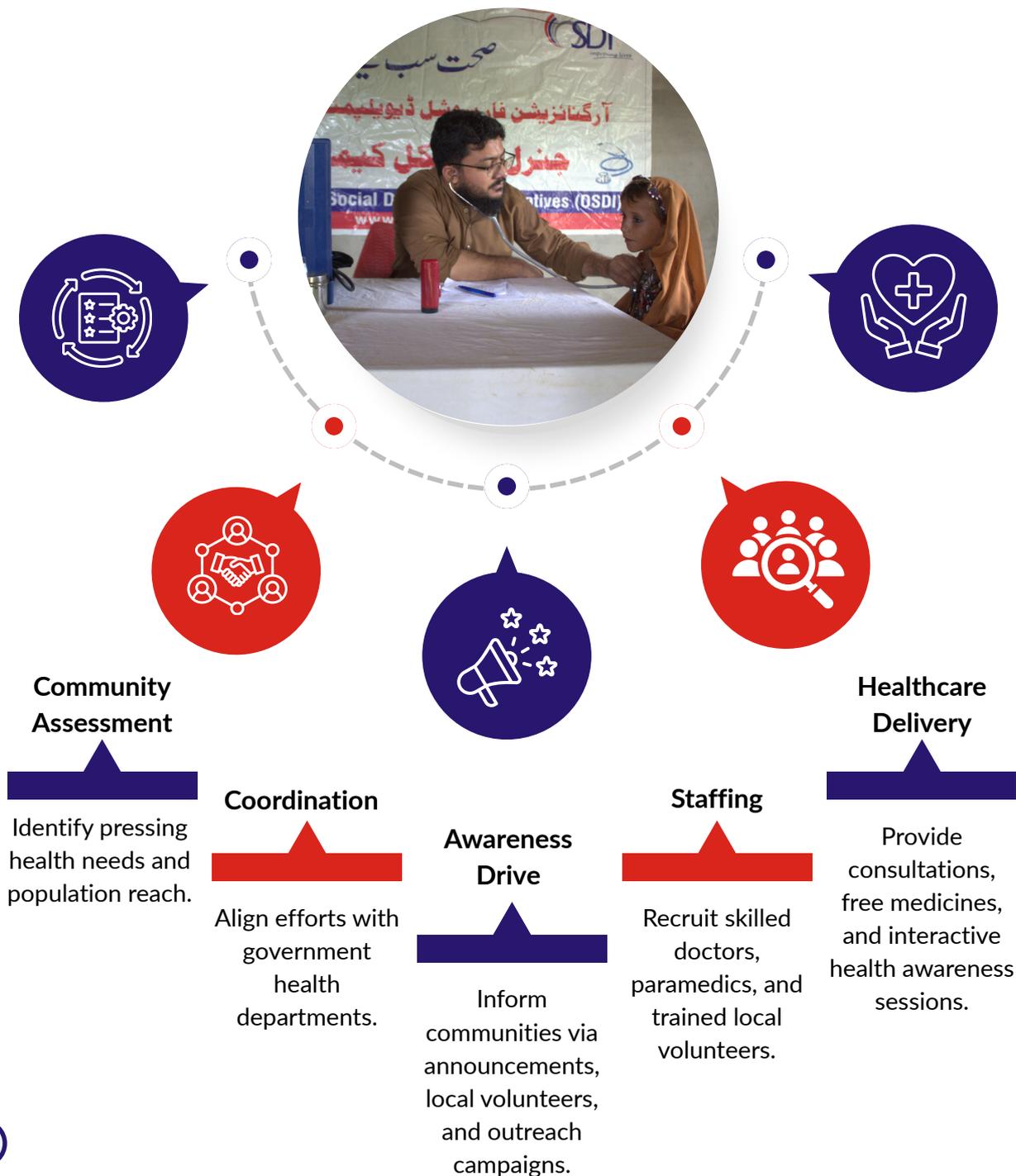


Recognizing the difficulties faced by rural populations, OSDI has made healthcare a key focus through its Healthcare Project. This initiative implements targeted interventions aimed at reducing healthcare disparities and offering essential support to underserved communities. All activities are carried out in close coordination with district health authorities to maximize reach and effectiveness.

GENERAL MEDICAL CAMPS

OSDI takes healthcare directly to the doorsteps of rural communities through monthly General Medical Camps (GMCs). These camps provide on-the-spot medical consultations, medicines (generously provided by **Hilton Pharma**), and health guidance, reducing the burden of long travel and delayed treatment.

OSDI Approach to Delivering GMCs



GENERAL MEDICAL CAMPS

During FY 24–25, OSDI organized 07 General Medical Camps across focused villages of Lasbela and 11 in Mardan, improving access to primary healthcare for underserved communities. These camps provided free consultations, medicines, and health awareness services, benefiting 896 patients in Lasbela and 1,681 patients in Mardan.

In September 2024, an integrated medical camp was conducted in collaboration with PPHI, Lasbela Welfare Trust, and the District Government, where 179 patients received treatment.

Additionally, a large-scale medical camp at Nani Mandir provided healthcare services significantly expanding outreach to remote populations.

1075

**Patients
Treated
in Lasbela**

1681

**Patients
Treated
in Mardan**

4995

**Patients Treated
in Nani Mandir
Camp**





Lasbela General Medical Camp



Mardan General Medical Camp

SCHOOL BASED DE-WORMING CAMPAIGNS

Parasitic infections threaten the growth, learning, and well-being of rural children. Poor hygiene and limited health education worsen this problem.

OSDI's Solution



Conducts regular de-worming campaigns in Community Learning Centers



Combines treatment with nutrition guidance and hygiene education

Impact



Reduces infection rates and improves children's health



Promotes healthy habits and attendance in school



Builds long-term resilience in young communities

80 students dewormed in CLC Saleem Khan Banda



HEALTH & HYGIENE AWARENESS SESSIONS

Behavioral change is as important as medical care. OSDI runs interactive sessions on personal, oral, and environmental hygiene, reaching villages, CLCs, and GMCs.

Achievements in FY 2024

- 27 awareness sessions conducted facilitating 1043 community members
- Topics included handwashing, sanitation, safe water, and clean living practices
- Encouraged families to adopt healthier daily routines

Outcome

- Improved hygiene habits across communities
- Reduced vulnerability to preventable illnesses
- Strengthened overall community well-being

Through these integrated interventions, OSDI transforms access to health into a community-driven solution, ensuring that rural populations receive quality care, practical knowledge, and the tools to build healthier futures.





WATER NEARBY HOME

Bringing Clean Water Closer to Communities

6 CLEAN WATER
AND SANITATION



WATER NEARBY HOME

Access to clean and reliable water remains a critical need in many rural areas. To address this, the Water Nearby Home Project was initiated to ensure that households can easily obtain safe water close to their homes, reducing hardships and improving daily living conditions.

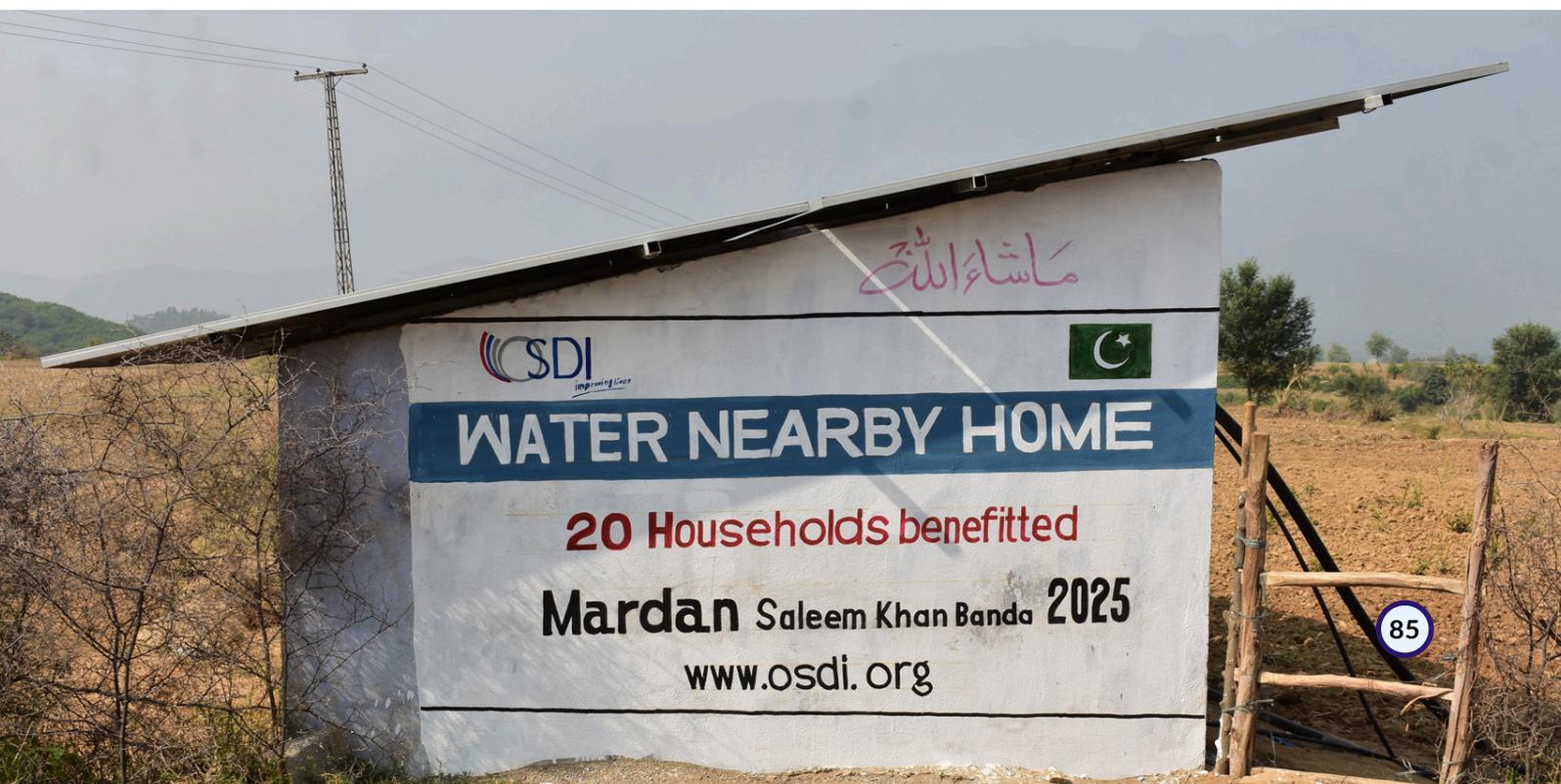
The project was implemented in Saleem Khan Banda village, where residents had long struggled with water scarcity. Villagers, particularly women and children, were previously forced to travel long distances to fetch water, spending significant time and physical effort each day. This not only caused fatigue and health issues but also limited time for education, household work, and income-generating activities.

The project included installation of a solar-powered water system, construction of a water storage tank, and final finishing works such as whitewashing and painting. Regular monitoring visits ensured quality implementation and timely progress.

As a result, the project is now facilitating:

20 Households with easy access to clean drinking water

12 Orchard Beneficiaries through improved irrigation support



Grounding Our Work in Evidence

Baseline Assessment 2024–25

To ensure that OSDI's interventions respond to real community needs, a comprehensive baseline assessment was conducted in District Lasbela during the 2024–25 fiscal year. The assessment provided critical insights into household income, access to basic services, education, health, water, sanitation, and livelihoods. These findings directly informed the design and prioritization of OSDI's Community Development, Livelihood Assistance programs, ensuring that resources were targeted where they were needed most.

Household Snapshot



18

Rural Settlements
Surveyed

07

Avg. Household Size



Majority households depend on daily wage labour and have limited ownership of productive assets.

Income & Livelihoods



PKR 18,141

Average Monthly Income

Average monthly expenses exceed income. Agriculture & livestock present, but low contribution to household income. High dependency on informal loans

Water, Sanitation & Housing



71%

Households Lack Electricity

12.8%

Have Access to Piped Water



77%

Families Live in Makeshift Housing

~85 Minutes

Time Taken per Trip to get Water



Education Access



22.3%

Adult Literacy Rate

10.4%

Female Literacy Rate



Schools are distant or lack basic facilities. Hence low enrollment is linked to poverty and difficult access to schools.

Health Challenges



40%

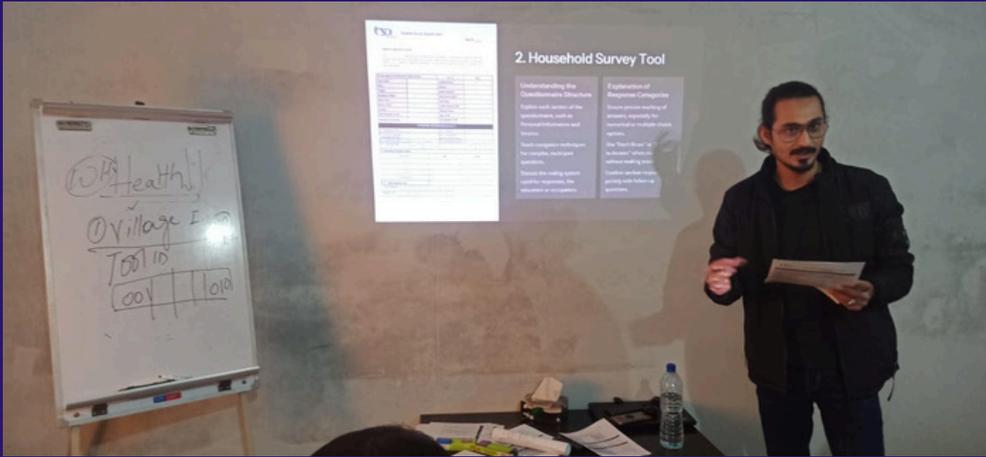
Areas Lack Basic Health Facilities

8.5 km

Avg. Distance to Nearest Health Facility



Limited access to nearby health facilities and water scarcity directly impacts health outcomes.



The baseline assessment ensures that OSDI's interventions are targeted, relevant, and community-driven, addressing root causes of poverty while building long-term resilience and self-reliance.

OSDI BASELINE INSIGHTS 2026

From Evidence → To Action

1 INCOME CHALLENGES

Baseline Finding: Low & unstable household income

OSDI Action:

- ✓ Livelihood Assistance Program
- Agriculture Development Project
- Livestock Development Project
- Small Rural Enterprise Project

Impact Focus: Income generation • Small businesses • Financial stability

2 EDUCATION GAPS

Baseline Finding: Limited school access & low enrollment

OSDI Action:

- ✓ Construction of Community Learning Centers (Primary Schools)

Impact Focus: Improved attendance • Learning continuity • Future opportunities

3 WATER SCARCITY

Baseline Finding: Limited access to clean water

OSDI Action:

- ✓ WASH Initiatives
- ✓ Infrastructure development

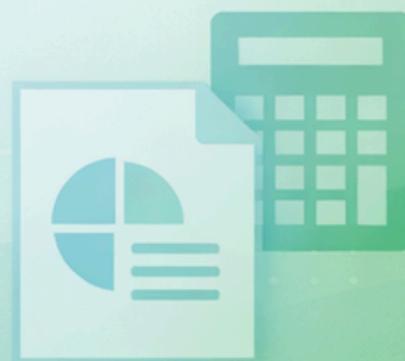
Impact Focus: Safe water • Better hygiene • Health protection

OSDI Approach

Data-Driven. Community-Focused. Impact-Oriented.

Turning Baseline Evidence into Sustainable Change.

FINANCIAL REPORT 24-25



Where Every Rupee Made a Difference

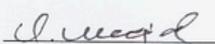
ORGANISATION FOR SOCIAL DEVELOPMENT INITIATIVES
Statement of Financial Position
As at 30 June 2025

	<i>Note</i>	2025 ----- (Rupees) -----	2024 -----
NON-CURRENT ASSETS			
Property and equipments	3	2,429,676	2,270,313
CURRENT ASSETS			
Advances and deposit	4	3,304,260	2,036,677
Cash and bank balances	5	10,251,599	10,826,722
		13,555,859	12,863,399
		15,985,535	15,133,712
FUNDS AND LIABILITIES			
General fund		13,067,467	12,499,743
CURRENT LIABILITIES			
Accrued expenses and other liabilities	6	2,918,068	2,633,969
Contingencies and commitments	7		
		15,985,535	15,133,712

The annexed notes from 1 to 12 form an integral part of these financial statements



Founder/ Trustee



Trustee

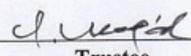
ORGANISATION FOR SOCIAL DEVELOPMENT INITIATIVES
Statement of Income and Expenditure & Other Comprehensive Income
For the year ended 30 June 2025

	Note	2025 ----- (Rupees) -----	2024
INCOME			
Donations	8	65,311,000	62,472,311
Other income	9	2,557,876	1,614,060
		67,868,876	64,086,371
EXPENDITURE			
Project expenses	10	(57,318,120)	(45,629,282)
Administrative expenses	11	(9,983,032)	(9,798,404)
		(67,301,152)	(55,427,686)
SURPLUS FOR THE YEAR		567,724	8,658,685
Other comprehensive income for the year		-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		567,724	8,658,685

The annexed notes from 1 to 12 form an integral part of these financial statements



Founder/ Trustee



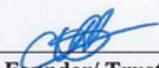
Trustee

ORGANISATION FOR SOCIAL DEVELOPMENT INITIATIVES
Statement of Changes in General Fund
For the year ended 30 June 2025

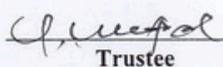
	Capital Fund	General Fund	Total
	----- (Rupees) -----		
Balances as at July 2023	-	3,841,058	3,841,058
Total comprehensive income for the year	-	8,658,685	8,658,685
Balances as at 30 June 2024	-	12,499,743	12,499,743
Total comprehensive income for the year	-	567,724	567,724
Balances as at 30 June 2025	-	13,067,467	13,067,467

The annexed notes from 1 to 12 form an integral part of these financial statements

JG



 Founder/ Trustee



 Trustee

ORGANISATION FOR SOCIAL DEVELOPMENT INITIATIVES
Statement of Cash flows
For the year ended 30 June 2025

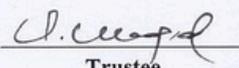
		2025	2024
		----- (Rupees) -----	
CASH FLOWS FROM OPERATING ACTIVITIES	<i>Note</i>		
Total comprehensive income for the year		567,724	8,658,685
Adjustments for			
Depreciation on property and equipment	3	681,121	579,428
(Gain) / loss on disposal of property and equipment		(601,052)	318,864
		80,069	898,292
Changes in working capital			
(Increase) / decrease in current assets			
Advances and deposit		(1,267,584)	1,230,886
Accrued and other liabilities		284,100	612,913
		(983,484)	1,843,799
Net cash (used in) / generated from operating activities		(335,691)	11,400,776
CASH FLOWS FROM INVESTING ACTIVITIES			
Additions to property and equipment		(1,375,432)	(1,729,161)
Proceeds from disposal of property and equipment		1,136,000	18,000
Net cash used in investing activities		(239,432)	(1,711,161)
CASH FLOWS FROM FINANCING ACTIVITIES		-	-
Net (decrease) / increase in cash and cash equivalents		(575,123)	9,689,615
Cash and cash equivalents at the beginning of the year		10,826,722	1,137,107
Cash and cash equivalents at the end of the year		10,251,599	10,826,722

The annexed notes from 1 to 12 form an integral part of these financial statements

35



Founder/ Trustee



Trustee



Organization for Social Development Initiatives

Address: 8th Floor, PNSC Building, M.T. Khan Road, Karachi - 74000, Pakistan.

UAN: 021 111 117 864, Fax 92-213-5632045

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