

Results Framework of Pakistan Poverty Alleviation Fund (PPAF)

Overall Objectives (Ongoing)	PPAF Outcome Indicators (2012-2022)		Project Indicators ¹	Baselines	Means of Verification
Eradicate extreme poverty and hunger	1.	At least 60% of the targeted poor and 50% of the ultra poor graduated to higher scores on the poverty scorecard ²	PRISM: Improvements in poverty score-card grading in targeted districts Improvements in social indicators (specifically reduction in child malnutrition)	PSC scorecards – required for every UC we target Hunger / food insecurity experienced at village level – baselines required	<p>The following MoVs will be used to assess progress against overall objectives: PO's MSP implementation report, BTRs, Case studies</p> <p>MER dept will undertake an internal sample study over a five year period to determine impact against overall project objectives. Qualitative and quantitative (preferably random surveys) research reveals improved quality of life (better health/nutrition, increased options for work/employment, consumption, asset levels, quality of housing, confidence levels) for poorest and excluded groups</p>
	2.	Halve the proportion of persons living with high food insecurity and/or hunger	PPAF III: At least 60% of community members report a minimum of 20% increase in household incomes or assets	PO responsibility	
Promote gender equality and empower women	1.	At least 50% of those targeted are women		CO male / female numbers and ratio - PO to collect	Study by specialized researcher/ institute based on sample survey
	2.	Percent of women CO members who mainly decide the use of the income they earn.			
	3.	Participation of women in household decision-making index ³			
	4.	Increased percentage of women own assets or resources in their name			

¹ Projects includes PPAF-III & PRISM – PPAF-III closing date is Jan-2015 and PRISM ending on Dec-2013

² Using the poverty scorecard for targeting as cut-offs/ score ranges i.e. 0-11, 12-18, 19-23 and 24-100. PPAF defines ultra poor household with PSC scores of 18 or less.

³ This indicator measures women's participation in the following three decisions: Determining own health care; Making large household purchases; and Visiting family or relatives.



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Achieve universal primary education	<p>Target: 90% of girls and boys of primary school age within target villages complete a full course of primary schooling.</p> <ol style="list-style-type: none"> At least 50% of students completed their primary cycle are girls Teacher/student ratio; teacher attendance rate; student attendance rate 	Improvements in social indicators (improved enrolment for boys and girls)	Baseline data to be collected by PO on enrolment rates	Compliance reports, BTRs, HID rating and studies of community and non-governmental institutions by specialized researchers/ institutes
Improve maternal health	<p>Target: A 50% reduction in maternal mortality rates within the targeted populations:</p> <ol style="list-style-type: none"> Number of functioning health facilities in PPAF covered Union Councils The proportion of women attended at least once during pregnancy by trained personnel in PPAF target UCs The proportion of births attended by trained health personnel in these UCs 		Baseline data to be collected by PO on maternal mortality rates	
Reduce child mortality	<p>Target: Reduce by 50% the under-five mortality rate within target communities:</p> <ol style="list-style-type: none"> Children under five that are moderately malnourished; severely malnourished Achieve Immunization rate close to 100% in all PPAF UCs Oral Rehydration Therapy (ORT) use rate 		Baseline data to be collected by PO on child mortality rates CO baselines collected – POs and HID unit	
Community and NGO institutions pursuing the preceding objectives	<ol style="list-style-type: none"> Improved governance, transparency, accountability and coverage of targeted communities by community 			



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established and strengthened	and non-governmental institutions			

Intermediate Outcomes	Intermediate Outcome Indicators	Project Indicators	Means of Verification	
Component 1 (Human and Institutional Development): a) Community institutions (COs/VOs and clustered bodies) formed and functioning satisfactorily. b) Women are engaged in community decision-making (with men) around economic and social development and are more visible in public spaces c) Rights-based approaches and social responsibility become intrinsic within both PO and CO practices	1.1	At least 50% of the households in each priority Union Council are members of COs.	PPAF III: At least 60% of COs are viable and sustainable (baseline 65,000)	
	1.2	At least 75% of the households in each targeted village ⁴ are members of COs.		PO's MSP proposal (same for baseline, if some COs already existed)
	1.3	At least 60% of poor/poorest ⁵ households in targeted communities are members of COs.	At least 60% of targeted poor and 60% of poorest households are members of COs	PO's MSP proposal (same for baseline, if some COs already existed)
	1.4	At least 40% of all community institution members in every priority Union Council are women.	At least 30% of all CO members are women	PO's MSP proposal (same for baseline, if some COs already existed)
	1.5	At least 33% of community's adults with special needs are members of the CO or WCO.		PO's MSP proposal (same for baseline, if some COs already existed)
	1.6	At least 50% of the community organizations engaged with POs possess financial, technical (context oriented) and managerial skills and capabilities.	At least 33% of targeted community orgs report improved access to municipal/local services	PO's MSP proposal (same for baseline, if some COs already existed)

⁴ A village is a clustered human settlement or community, larger than a hamlet, with the population ranging from a few hundred to a few thousand; though often located in rural areas, the term urban village is also applied to certain urban neighbourhoods.

⁵ Poor (extremely, chronically and transitory poor) households will be identified using the Poverty Scorecard (Score Range 0-24). This score range has been labelled with the Population Quartile/ Poverty Bands taken from Centre for Research on Poverty Reduction & Income Distribution (CRPRID) and by the RSPs for National Level UC Based Poverty Reduction Programme (UCBPRP).

Intermediate Outcomes	Intermediate Outcome Indicators		Project Indicators	Means of Verification
	1.7	60% of women and men trained from COs report improved understanding of their rights, equity, transparency and social & environmental responsibility – and provide evidence of how they have used this knowledge and implemented rights-based approaches as CO members.	At least 60% of COs are clustered into VOs and 25% of these become LSOs	
	1.8	Training manuals prepared by Pos/PPAF for COs are used by 90% of social mobilisers when engaging with groups, and evidence is collected by at least 60% of SOs/POs to show how social practices have changed as a result	At least 25% of COs are performing satisfactorily in terms of effectiveness, transparency and accountability	
Component 2 (Livelihoods Enhancement and Protection): Living standards of targeted households improved and vulnerability to shocks reduced	2.1	At least 50% of the poorest households in the targeted UCs have (a) developed livelihood plans and/or received the livelihood grants for their CLF.	At least 70% of COs, VOs, LSOs have received requested skill training and grants At least 50% of communities have developed livelihood plans and received grants...	PO's MSP implementation report MER unit monitoring and evaluation activities which will involve full review of process, outputs, outcomes and impact
	2.2	At least 50% of livelihood grant recipients are women.	At least 50% of communities have developed livelihood plans and received the livelihood grants for their CLF are women's groups	PO's MSP implementation report
	2.3	At least 70% of livelihood asset transfer and skills training recipients report improved economic opportunities and/or quality of life	At least 20% of all clustered orgs report effective linkages with markets and private sector	PO's MSP implementation report
	2.4	Communities that have received Community Livelihood Fund (CLF) revolve savings for internal lending and maintain at least 95% repayment rates.	Communities revolve savings with at least 95% repayment rates	PO's MSP implementation report MER unit monitoring and evaluation
Component 3 (Water, Energy and Infrastructure): Poor communities gained increased access to quality	3.1	Minimum ERR of 20% and FRR of 25% for project investment in water and infrastructure	Minimum ERR of 20% and FRR of 25% of investment in water & infrastructure	PO's MSP implementation report
	3.2	At least 90% of PPAF funded infrastructure schemes	At least 50% of COs benefit from	Special studies

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infrastructure services.	are maintained at a functional level.	improved infrastructure and 30% have accessed other funding sources for infrastructure / local services. At least 40% of beneficiaries are women	
Component 4 (Disaster Management and Preparedness): EIDM: People living in the PPAF programme areas have mitigation mechanisms in place to avert or cope with natural disasters; and are helped by way of relief, recovery, reconstruction and rehabilitation, in the aftermath of natural disasters or situations caused due to armed conflicts.	4.1	All UCs where Second Generation Drought Mitigation & Preparedness Projects (DMPP) have been implemented have in place operational community based early warning systems and contingency plans for droughts.	PO's MSP implementation report Baseline: PO's MSP proposal MER unit monitoring reports
	4.2	All MSPs include a management plan for the disaster the UC is prone to. Management plans must ensure 50% women's participation in planning and implementation phases with specific actions for women's and children's protection identified	
	4.3	All PPAF supported health and education buildings must be seismically safe and capable of acting as safe shelters during floods and earthquakes.	PO's MSP implementation report Baseline: PO's MSP proposal
	4.4	PPAF and POs have an organization wide institutional mechanism in place to swiftly respond to a disaster situation.	PO's MSP implementation report Baseline: PO's MSP proposal ESM reviews
	4.6	Special capacity building activities and trainings provided to women members of COs to support them to cope with disasters	
Component 5 (Education): Access to quality education is improved and utilised by all primary school age children in PPAF priority areas	5.1	Net student retention rate in a primary education cycle in PPAF-supported schools of at least 80% per annum maintained over the project period.	Net enrolment growth rate of 7.5% per annum maintained over project period. At least 40% are girls.
	5.2	At least 50% of students in PPAF-supported schools are girls.	



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	5.3	At least 80% of the parents of students of targeted project schools report satisfaction with PPAF supported education interventions		
	5.4	At least 40% of SMC members of PPAF-supported schools are women.	At least 60% of beneficiaries (students, parents) report satisfaction with education facilities	PO's MSP implementation report Baseline: PO's MSP proposal
	5.5	At least 70% of students report improved reading, writing and arithmetic skills, as well as report their school environment has improved		
Component 6 (Health): Women and children gain increased access to quality primary, preventive and maternal health services.	6.1	6.1 At least 70% of the beneficiaries report satisfaction with PPAF supported health facilities	At least 60% of beneficiaries report satisfaction with health facilities.	PO's MSP implementation report Baseline: PO's MSP proposal
	6.2	At least 50% of beneficiaries of project health centres are women and maternal health services are provided by trained practitioners.		
	6.3	At least 40% of Health Management Committee members in targeted project health centers are women.		
	6.4	All HMCs are linked to (integrated with) the govt supported village health committees (if existing) so that no parallel structures are created	At least 40% of beneficiaries are women/girls	PO's MSP implementation report Baseline: PO's MSP proposal MER will undertake sample surveys to determine school quality and provide analysis of qualitative indicators
	6.5	At least 15% per annum increase in antenatal and post-natal checkups at every public health facility in the project area		PO's MSP implementation report MER unit monitoring and eval
	6.6	At least 10% increase in the availability of trained		PO's MSP implementation report

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		birth attendants for deliveries and allied services in outreach settlements served by PPAF partners		
Component 7 (Microfinance): Borrowers (especially women) availed and benefited from microcredit particularly in less penetrated areas	<u>Increasing the scale and depth</u>			
	7.1	The total portfolio of active microcredit borrowers increased by at least 10% every year.	The microcredit outreach increased to 8.80% from 6.0% in PPAF III districts, with 230,000 new borrowers. Minimum annual growth rate of 20% in loans maintained in one-fourth of PPAF III districts.	PO's MSP implementation report
	7.2	Raise the ratio of PPAF financed women clients to 55% of the total number and at least to 40% for every partner.	At least 25% of all loans received by women. PRISM: Increase in number of active clients by at least 160,000 – of which 50% women	
	7.3	The microcredit outreach increased to 10% from 6.0% in underserved 37 districts	Increased understanding of micro-finance sector issues and requirements by policy-makers and commercial banks	
	<u>Portfolio Quality</u>			
7.4	Overall portfolio quality as measured by PAR>30 days to be kept under 5%. Average repayments of microcredit loans to POs at least 95% and from POs to PPAF of at least 98%	Average repayments of microcredit loans to POs at least 95% and from POs to PPAF of at least 98% Increase in gross loan portfolio of participating MFIs or MFBs of at least \$40 million	PO's MSP implementation report PPAF financial statements (Quarterly) and POs reports Quarterly Progress Report from Partners PO reports Gallup and Poverty Scorecard	

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	<u>Sustainability</u>			
	7.5	Operational Sustainability (OSS) achieved by at least 50% of the partners	<p>Increase in number of commercially viable MFIs or MFBs active from 3 to 8.</p> <p>Increase in proportion and total volume of 8 orgs assets financed from commercial sources</p> <p>Improvement in profitability ratios of all 8 orgs</p> <p>At least 3-4 orgs operating at/above 100% operational self sufficiency</p>	<p>PO's MSP implementation report</p> <p>Quarterly Progress Report from Partners</p> <p>Financial Statements of the POs</p> <p>Monthly Portfolio Reports from Partners</p> <p>Overdue Report prepared on a monthly basis</p> <p>PO's MSP implementation report</p>
Component 8 (Persons with Disabilities): Persons with Disabilities in 7 selected districts ⁶ (24 targeted UCs) rehabilitated	8.1	50% of Persons with Disabilities in targeted UCs, with identified needs, provided with assistive devices	<p>MER will monitor and evaluate health outcomes against these indicators using sampling of districts</p> <p>Service provider's training completion report.</p> <p>PO quarterly progress report</p> <p>Verification of receipt of assistive devices on attendance sheets of distribution camps</p>	
	8.2	25% of Persons with Disabilities in targeted UCs, with identified needs, completed Enterprise Development Training (Skill Training and Business Incubation) and earning incomes, of which at least		

⁶ Karachi Coastal Area, Khairpur, Multan, Swabi, Swat, Mansehra, and Rawalakot



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	40% are women		
	8.3 50% of Children with Disabilities in targeted UCs, with identified needs, enrolled in schools (Special or Inclusive)		
Component 9 (Corporate Management): Effective and transparent project management established for coordination, learning and evaluation, and quality enhancement.	9.1 Project management has satisfactorily addressed statutory audit findings according to agreed PPAF business standards specified in Operations Manual.	Project management has satisfactorily addressed statutory audit findings Complaints received by PPAF (grievance focal point, etc.) have been addressed, according to agreed PPAF business standards	Audit report / Compliance report
	9.2 Complaints and recommendations received by PPAF (grievance focal point, etc.) have been addressed, according to agreed PPAF business standards.	PPAF takes necessary actions related to findings of regular Monitoring, Evaluation and Learning reports	Grievance data base
	9.3 PPAF takes necessary actions related to findings of regular Monitoring, Evaluation and Learning reports	PPAF capacity strengthened through improvements in MIS and M&E systems	Agreed actions status report generated by Internal Audit
	9.4 <u>Institutional Review and Spin-off of CED:</u> Institutional review of PPAF microfinance portfolio, management and governance structure completed and approved by the PPAF Board by mid-term of PPAF III and agreed changes operationalized by end of the project.	Institutional review of PPAF micro-finance portfolio	BOD minutes
	9.5 PPAF ensures application of Environmental and Social Management Framework and environment friendly development approach	Effective management structures in place to facilitate operations in the micro-finance sector	ESM audit reports

