Assessment Survey

PPAF's Social Safety Net Targeting Ultra Poor (TUP) Program

by Innovative Development Strategies (IDS)

Pakistan Poverty Alleviation Fund

Assessment Survey of the PPAF's Social Safety Net –Targeting Ultra Poor Program 2011

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Abberviations

PPAF	Pakistan Poverty Alleviation Fund
IDS	Innovative Development Strategies
SCAD	Sindh Coastal Area development
SSN-TUP	Social Safety Net – Targeting Ultra Poor
LHV	Lady Health Visitor
PO	Partner Organization
BRDS	Badin Rural Development Society
AKPBS	Agha Khan Planning and Building Society
OCT	Orangi Charitable Trust
IET	Indus Earth Trust
SAFWCO	Sindh Agriculture and Forestry Workers Coordinating Organization
PKR	Pakistani Rupees

Executive Summary

Introduction – The PPAF over the period September 2007 to May 2010 implemented a Social Safety Net – Targeting Ultra Poor (SSN-TUP) Program. Under the program, five partner organizations were requested to identify ultra-poor households in selected communities. Out of the total number of households identified as ultra-poor in these selected Sindh Coastal Areas, half were targeted under the program. This allowed the other half to serve as a ready control group. Targeted households were provided productive assets, the skills to utilize these, a subsistence allowance, access to health services, and opportunities to save. The program operated under the BRAC "Graduation" Model that hypothesized that these interventions would enable ultra-poor households to "graduate" out of poverty.

The assessment of the SSN-TUP program, that is the subject of this report, was initiated in January of 2012, i.e. 1.5 to 2 years after the close of the program. The methodology involves comparing a data from sample of beneficiaries to a sample of non-beneficiaries collected through a specially designed survey.

Assets Provided – Livestock was the most common type of asset provided with 62% of households provided goats, chickens, and (less frequently) heifers. Other types of assets provided include "skill-based enterprises" i.e. tools or raw materials for activities such as carpentry, basket-making, broom-making, tailoring etc. Shops and vendor set-ups were also provided to a number of households.

These asset transfers were supplemented with a subsistence allowance worth Rs.1000 per month for 10 to 12 months, trainings for skill-development, and access to health services.

Impacts – Beneficiaries of the SSN-TUP program on average earn more, spend more, and are wealthier in terms of the assets they own than non-beneficiaries:

Incomes – Beneficiaries earn Rs. 34,122 more in a year than non-beneficiaries. Furthermore, beneficiaries saw their incomes increase 178% over the period 2008 – 2012. Non-beneficiaries saw their incomes rise by only 41% over the same period.

Sources of Income – Beneficiary households draw income from a wider range of income sources. While most non-beneficiary households relied predominantly on labour income, a significant portion of beneficiaries drew income from business. Incidence of begging and transfers as an income source is lower among beneficiaries.

Expenditure – Beneficiaries spend Rs. 1,682 more on frequent expenditures such as food, fuel, transport, communication, school fees, utilities etc. than non-beneficiaries. Beneficiaries also spend more on non-frequent expenditures such as weddings, funerals, health, cultural and religious activities.

Assets – An average beneficiary owned Rs. 66,374 more in assets than a non-beneficiary at the time of the survey. Beneficiaries also saw their assets grow 189% (from before the program up to the time of the survey). Non-beneficiaries in comparison reported a 90% increase in the worth of their assets over the same period.

Housing Conditions – While generally the living conditions of beneficiaries remain similar to

non-beneficiaries due to the relatively small amount of time since the close of the program, some indicators do show signs of improvements. Beneficiaries have better roofing on their houses, the incidence on no lighting, no toilet and no drain is reduced, and mosquito net usage is higher.

Home Produce – Beneficiaries as a whole considerably increased the household production and consumption of milk, milk products, eggs and meat. The control group in comparison only saw minor increases in the household production of milk and rice.

Savings – Beneficiaries saved an average of Rs. 711 in the year before the program started. In the last year, these same households were able to save an average of Rs. 9,676 (2011 prices), which suggests an increase of 8,966 Pakistani rupees per household. The non-beneficiaries were only able to save 1,422 Pakistani rupees which is 85.3% less than what the beneficiaries had saved.

Loans – Beneficiaries were able to acquire more loans: a higher percentage of beneficiaries reported taking loans than non-beneficiaries. Furthermore, among those who did take loans, beneficiaries had a higher incidence of taking multiple loans in the relevant period.

Perception of Social Status – Beneficiaries ranking of their own present social status was overall much higher than that of non-beneficiaries. Beneficiaries' assessment of the social status they thought they could achieve in 10 years was also significantly higher than non-beneficiaries.

Variation in Impacts – Beneficiaries that received livestock (the most common type of asset transfer) saw their incomes rise 150%. While other asset transfers such as grocery shops and other shops had a larger impact on incomes (raising them between 200 and 600%), livestock has the largest impact in terms of increasing assets worth overtime.

However, grocery shops and "skill-based enterprises" are also effective assets, raising both incomes and worth of assets owned.

Table 1 Impact of Asset Transfers on Income and Value of Assets

Type of Asset/Enterprise	Percentage Change in Incomes of Beneficiaries	Percentage Change in Value of Assets of Beneficiaries
Donkey Cart/Troller	140%	302%
Grocery/General Store	216%	291%
Food Vendor	163%	139%
Other Shop/Vendor	569%	0%
Livestock	150%	451%
Skill Based Enterprise	193%	331%
Other	211%	145%
Overall	173%	209%

Note
- Grocery/General Store includes Grocery Store, General Item Store, Kiryana, Mobile General Store and "G.Items".

- Other Shop/Vending includes fruit or vegetable seller, milk seller, thela, wood seller, clothes, shoes etc.

- Skill-Based Enterprises includes transfers of tools or raw materials for broom making, basket making, tailoring, embroidery, hair-cutting, mat making etc.

- Food Vendors includes hotels, restaurants, bakeries, confectionary, or shops for biryani, burger, paan, sweets, tea, cold drinks, tobacco etc.

- Other includes cabin, boats, cycles, fishing nets, diesel machines, fridge/freezer/icebox, water tanks.

- **Graduation Rates**- The Partner Organisations reported a graduation rate of 84%, whereas the results of this survey indicate a graduation rate of 44%. The lower graduation rate found by IDS is due largely to the lower school enrolments reported by the households which was one of the three criteria defined by the program to determine graduation.

About this Assessment

This report presents results from the assessment survey of the PPAF's Social Safety Net – Targeting Ultra Poor (SSN-TUP) program.

The PPAF initiated the SSN-TUP program with the aim of targeting some of the poorest households, "the Ultra Poor", under a model based on BRAC's "Graduation Model". By providing ultra poor households productive assets, the skills to utilize these, a cash allowance to ensure subsistence, access to health services, access to technology and markets; the model aims to provide ultra poor households the ability to "graduate" above to a higher non-poor bracket.

To assess the success and effectiveness of the program two approaches were taken. A 'with and without' i.e. test group versus control group approach was taken wherein a sample of beneficiaries and non-beneficiaries were surveyed and an assessment made of their relative wealth and income levels. A 'before-and-after' approach was also adopted where changes in wealth, income and welfare since the completion of the program (of beneficiaries and their control group counterparts) are also considered. This survey (and assessment) took place approximately 2 years* after completion of the project:

Start of Program	Sep 2007*
End of Program	May 2010*
Assessment Survey	Jan 2012

Start and end dates of the program vary by location/implementing partners.

About the PPAF's SSN-TUP

The aim of the program was to improve access of poor rural women and men to productive assets, skills, services and improved technologies. Particular emphasis was placed on enhancing productivity through pilot schemes for new microfinance products and market access initiatives. Under the PPAF-TUP project, the Social Safety Net program was launched with the objective of bringing relief to a class of people who are widely categorized as the 'poorest of the poor' (the ultra poor). According to terms of reference there is widespread awareness that this segment of society seems to be immersed in a 'looped repetitive cycle of abject poverty that standard health, education, training or credit interventions fail to have any impact on them resulted in the design of an innovative, tailor made approach to aid people escape from the endless circle of despair'.

Partner Organizations and the Location of their Intervention

The Social Safety Net was launched in the SCAD (Sindh Coastal Area Development) areas such as Badin, Thatta, West Karachi and Gadani which are considered some of the most deprived areas of Pakistan. These include areas that are prone to natural disasters which make people extremely vulnerable.

To implement the program, PPAF partnered with five organizations. The partner organizations are Badin Rural Development Society (BRDS), Orangi Charitable Trust (OCT), Aga Khan Planning and Building Service (AKPBS), Indus Earth Trust (IET) and Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO).

Table 2: Partner Organizations

PO	District	Tehsil(s)	UC(s)	Program Start Date	Program End Date	Villages	Beneficiaries
BRDS	Badin	Badin	1: Kadhan 2: Seeran 3: Kadi Kazia	Dec 2008	Sep 2009	17	200
SAFWCO	Thatta	Karochhan	1: Kharochhan	Sep 2007	Feb 2010	19	200
OCT	East Karachi	Kemari	1: Kemari Town	May 2008	Dec 2010	11	200
IET	Karachi	Kemari	1: Gabo Pat	Dec 2007	May 2010	22	200
AKPBS	Thatta	MP Sakro & Keti Bandar				16	200

Partner Organizations' Methodology

The precise intervention entailed beneficiaries selected under the program being provided the following:

- Productive assets e.g. livestock, shops, carts etc.

- Varied skill development/training e.g. livestock rearing, enterprise development etc.

- Cash allowance for subsistence

- Facilitation of voluntary savings

- Access to health services / health insurance

Selection of Beneficiaries: The figure that follows illustrates the beneficiary selection process. While the steps defined therein were the same across POs, the process was subjective:

1. POs made assessments of which villages are least developed

2. Within villages, PRA techniques which use opinions/perceptions of local participants were used to identify who in the village were poorest

3. Half of the identified poor were selected as beneficiaries while the other half were assigned to a control group. However, POs used different methods to do this:

   a. Some used a lottery within identified villages to select half of the "Ultra-Poor" identified

   b. Other POs chose to select half of the villages identified

Hence, at the onset, variation in the households selected can be expected across POs (and raises question about whether they were indeed the ultra-poor).

Figure 1Selection of Beneficiaries by POs
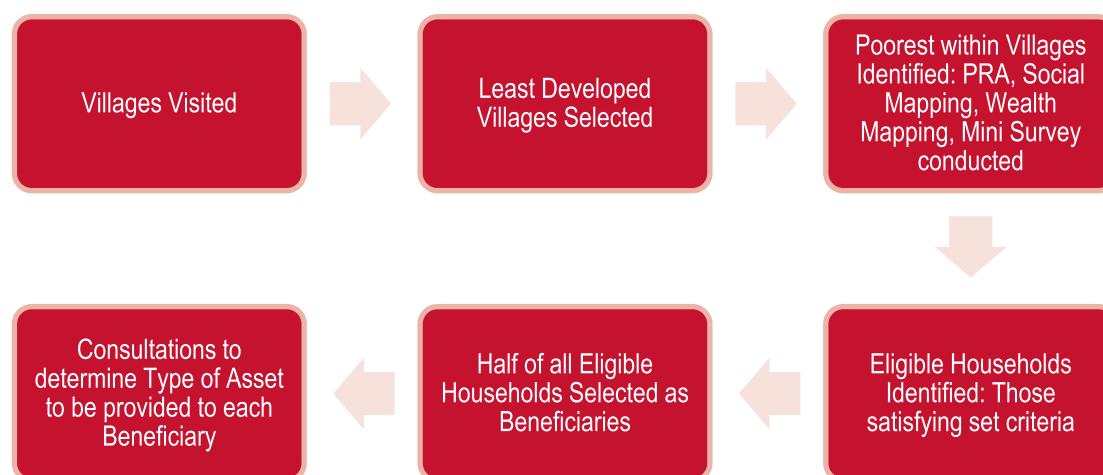
Selection of Livelihood Option: The process of selecting what type of productive asset would be provided to a household was also subjective: each PO made their own assessment of what to provide beneficiary households.

The table below shows the broad categories of assets/livelihood options. Overall, 51.7 percent received livestock and a further 10.7 percent received livestock with other assets (e.g. shed, sewing machine etc.). "Skill-based livelihood" options such as basket making, broom making, carpentry, tailoring, etc. were the second most popular choice.

Table 3: Assets Provided – as reported by Partner Organizations

Type of Asset/Enterprise	% of Beneficiaries
Donkey Cart/Troller	4.5
Grocery/General Store	4.7
Food Vendor	3.1
Other Shop/Vendor	3.6
Livestock Only	51.7
Livestock with Other Assets	10.7
Skill Based Enterprise	14.7
Other	7.0
Grand Total	**100**

Notes:

• Grocery/General Store includes Grocery Store, General Item Store, Kiryana and Mobile General store

• Other Shop/Vending includes fruit or vegetable seller, milk seller, thela, wood seller, clothes, shoes etc.

• Skill-Based Enterprises includes transfers of tools or raw materials for broom making, basket making, tailoring, embroidery, hair-cutting, mat making etc.

- Food Vendors includes hotels, restaurants, bakeries, confectionary, or shops for biryani, burger, paan, sweets, tea, cold drinks, tobacco etc.

- Other includes cabin, boats, cycles, fishing nets, diesel machines, fridge/freezer/icebox, water tanks.

Provision of Cash for Subsistence: Beneficiaries were also provided a regular stipend for food. In most cases this was a cash transfer of Rs. 1000 per month. However, in some cases, in-kind transfers of equivalent worth were also made.

Savings: Beneficiaries were encouraged to save. In the case of SAFWCO, for example, beneficiaries were provided bank accounts to save.

Health Facilities: Each NGO provided basic health facilities to beneficiaries.

Trainings: At least one member of household was provided some sort of skill development.

Methodology

Scope of work

The purpose of this report is to compile a comprehensive report on the Social Safety Net – Targeting Ultra Poor Project in coordination with all 5 partner organizations. Deliverables of the project include a study on the effect of the program on household expenditure, income, assets, savings, household condition, and social status. Methodology of the program consists of conducting a survey on a sample of households and administering a questionnaire. Details are provided below.

– Sampling

The sample was divided into two groups; SSN-TUP beneficiaries and non-beneficiary households. The sample for both groups was selected equally from the five POs i.e. 40 beneficiaries and 20 non-beneficiary households for each PO. The table 4 on page no 14 summarises the sample selection.

– Beneficiary Sample

The sample of beneficiaries was composed of 200 members, equally distributed among the 5 POs. Hence each PO had a sample size of 40 beneficiaries. Further, 3 villages were surveyed per PO. The selection of these villages was size based – the smallest, largest and median sized villages were chosen for every PO. Median is not defined as a unique village. Instead, villages were randomly selected from median sized villages. The sample size of 40 was selected such that the distribution of the sample size was proportionate to the size of the village. The final selection of beneficiaries from within each village was a simple random draw from the village population.

– Non-Beneficiary Sample (Control Group)

For every PO, a sample of 20 non-beneficiaries was selected and surveyed to serve as a comparison against the beneficiaries. Out of these 20 control group members, 10 were selected from the same villages the beneficiaries were selected from i.e. from the villages where the SSN program was

administered. These were the households considered eligible for the program, but not selected in the final draw. The remaining 10 control group members were chosen from a non-beneficiary village i.e. one where the SSN program had not been conducted. Selection from a non-beneficiary village was undertaken to account for "demonstration effects". These are spill-over effects that may arise if non-beneficiary households emulate beneficiary households by, for example, starting new enterprises as well. The POs were consulted to identify appropriate non-SSN villages. Villages that were close to selection criteria but not chosen for SSN were selected.

Table 4: Sample by PO and Villages

PO		Sample Villages	Tehsil, District	Union Council	Population	Sample
BRDS	Smallest	Vikyo Khaskheli	Badin, Badin	Khadi Khazia	6	6
	Median	Allahdino Khaskheli	Badin, Badin	Seeran	10	9
	Largest	Maghwar Paro Kadhan	Badin, Badin	Kadhan	27	25
					43	40
AKPBS	Smallest	Allah Warayo Kashkheli	MP Sakro, Thatta	Haji Gharano	4	3
	Median	Habib Khaskheli	MP Sakro, Thatta	Haji Gharano	8	5
	Largest	Keti bander	Keti Bander, Thatta	Keti Bander	50	32
					62	40
IET	Smallest	Manhjar	Kemari, Karachi	Gabo Pat	1	1
	Median	Haji Hussaini Faqeer	Kemari, Karachi	Gabo Pat	7	4
	Largest	Noor Muhammad - Gond Pass	Kemari, Karachi	Gabo Pat	54	35
					62	40
OCT	Smallest	Noor Shah Sheikh Goth	Karachi, Karachi	UC-8	3	2
	Median	Murad Goth	Karachi, Karachi	UC-8	16	10
	Largest	Budhni Goth	Karachi, Karachi	UC-8	44	28
					63	40
SAFWCO	Smallest	Syed Juman Shah	Karochhan, Thatta	Karochhan	3	3
	Median	Qasim Khaskheli	Karochhan, Thatta	Karochhan	10	10
	Largest	Allah Dino Patel	Karochhan, Thatta	Karochhan	34	27
					47	40
Overall	**Small Villages**	**5**			**17**	**14**
	Median Villages	**5**			**51**	**37**
	Large Villages	**5**			**209**	**149**
					277	**200**

Questionnaire Design

The same questionnaire administered to both the beneficiaries and the non-beneficiaries. The questionnaire was based on the following indicators:

- Household production

- Household consumption

- Frequent and less frequent expenditures

- Housing conditions

- Type and value of assets owned (value of assets before and after project)

- Net annual income from different sources before and after project

- Average amount saved before and after project

- Current status of asset(s) provided under SSN-TUP

- Effectiveness and suitability of training provided under SSN-TUP

- Changes in self-assessment of social standing

A copy of the questionnaire is attached in the Annex of this report.

Training

IDS organized a series of training sessions to teach the field staff about the evaluation study of the SSN TUP Project. Initially a meeting was held on December 28, 2011 in Karachi with all the partner organizations. This meeting served as a coordination session between IDS and the partner organizations. Participants at the meeting included field staff from all partner organizations, IDS employees, and Mr. Asghar Ali Memon from PPAF. Participants at the meeting were briefed about the methodology for the evaluation study and provided copies of the questionnaire. At this meeting, IDS and the partner organizations prepared a work plan for the upcoming survey.

Further IDS staff organized two day training sessions in Karachi, Badin, and Thatta for the partner organizations. Two enumerators for each partner organization attended the training course and completed the survey

All of the training sessions followed a specific agenda. On the first day the enumerators were given a full day lecture to introduce them to the project, teach enumeration techniques, build familiarity with the questionnaire, and introduce the work plan with time frame. On the second day IDS staff accompanied the enumerators into the field for pretesting and field training. IDS staff closely monitored each enumerator, corrected errors, and provided feedback. Details for each training session are provided in the table below.

Survey

As mentioned above, 300 households were administered a questionnaire for the purpose of this

study. The work plan for the survey was for each enumerator to complete 6 questionnaires per day. Therefore each survey team completed their respective survey in 5 days. The survey team mailed their questionnaires through courier service to IDS headquarters on the day after the survey was completed.

Field Observations

IDS senior staff members spent 1 day with each survey team while it was in the field monitoring the survey work. This was done to ensure that the field teams were well-organized, followed the survey procedures and enumeration techniques correctly followed and the questionnaires were properly filled. IDS senior staff members toured the survey location and met the village elders. While in the field IDS staff was also shown the assets that were provided to the beneficiaries.
IDS staff noted that the beneficiaries were very eager to have their household interviewed. Once it became apparent that a team had entered a village to conduct interviews, the beneficiaries would approach the survey staff and try and convince them to interview their household. Field staff also reported that they faced no problems in approaching non-beneficiary households in for an interview. IDS staff also noted that respondents were very cooperative and answered all the questions that were asked.

Interviews were usually conducted at the doorstep of a household or in a large room inside the household. This made it easy for enumerators to verify household assets and probe the value of assets that had not been mentioned. Interviews were usually conducted in the preferred language of the respondent. Enumerators and respondents were usually sitting next to each other during the interview. While an interview was being conducted, it was common for other members of the community to sit nearby and observe the interview.

While in the field, IDS staff members were able to observe the difference between the households that received assets and the households that did not receive assets. IDS staff noted that households that were beneficiaries usually had better quality of durables household goods such as furniture and even televisions in some cases. Additionally the materials that were used to build the houses that the beneficiaries lived in were usually stronger than other houses in the community.

Results and Analysis

The sections that follow provide the results and analysis from the data in the questionnaires. Detailed results are provided for each section in the questionnaire.

Program Information

Asset Transfers

Under the SSN the selected households were provided with assets in order to attain the objectives of the program. The table below shows the percentage of households that received each type of asset, livestock was the most frequently transferred asset. Skill based enterprise also had a significant share.

Table 5 Distribution of beneficiaries by type of asset transferred - % of beneficiaries

Type of Asset/Enterprise	% of Beneficiaries
Donkey Cart/Troller	3%
Grocery/General Store	6%
Food Vendor	6%
Other Shop/Vendor	2%
Livestock	57%
Skill Based Enterprise	18%
Other	8%
Grand Total	**100%**

- Grocery/General Store includes Grocery Store, General Item Store, Kiryana and Mobile General.

- Other Shop/Vending includes fruit or vegetable seller, milk seller, thela, wood seller, clothes, shoes etc.

- Skill-Based Enterprises includes transfers of tools or raw materials for broom making, basket making, tailoring, embroidery, hair-cutting, mat making etc.

- Food Vendors includes hotels, restaurants, bakeries, confectionary, or shops for biryani, burger, paan, sweets, tea, cold drinks, tobacco etc.

- Other includes cabin, boats, cycles, fishing nets, diesel machines, fridge/freezer/icebox, water tanks.

The table below shows the percentage of beneficiaries reporting change in assets that they were provided under the program. Majority of the changes were reported by the households which were provided with livestock, skill based enterprise and food vendor facilities. In the case of livestock 27% were sold, 15%died and 61% reported that there was an increase from the number they were provided. The changes in the income and wealth of the beneficiary households are discussed in later sections.

Table 6 Change in Assets

Type of Asset/Enterprise	Sold	Died	No longer functional	No change	Increase in Asset
Donkey Cart/Troller	13%	0%	0%	75%	13%
Grocery/General Store	13%	0%	0%	63%	25%
Food Vendor	0%	0%	6%	44%	50%
Other Shop/Vendor	0%	0%	0%	67%	33%
Livestock	17%	15%	0%	7%	61%
Skill Based Enterprise*	4%	0%	0%	46%	50%
Other**	4%	0%	0%	74%	22%

Subsistence Allowance

Under the program beneficiary households were to receive a subsistence allowance. The results of the survey show that beneficiaries received an average of Rs. 1000 per month. It is also observed that this allowance was received for 10 to 12 months.

Health Facilities

The table below shows the percentage of beneficiary respondents that were provided with the different health facilities. All of the beneficiaries informed that they were visited regularly by a L.H.V. Awareness sessions organized were attended by majority of the total beneficiary respondents. Of the total beneficiaries 90 % received medicines and attended health and hygiene sessions.

Table 7 Health Facilities

Health Facilities	% of Beneficiaries
Regular L.H.V. visits	100%
First aid Box	62%
Health and hygiene Kits	78%
Health and hygiene sessions	90%
Mother and child care sessions	74%
Blood Investigations	56%
Vaccinations	76%
Development of linkages	92%
HB	50%
Sugar Test	25%
X-Ray	89%
Medicines	90%
Awareness Session	96%
Mobile Health Service	79%
Health Camp	73%
Mosquito nets	60%
Medical Camps	60%
Consultancy	39%
Blood Test	62%
Health Van	53%

Training

Under the program the POs had to conduct training sessions for the members of beneficiary household. An average of 3 members per household attended the training sessions. The average duration of training was 1.36 days. The maximum duration that training was conducted was 7 days.

The following table summarizes the percentage of households that received each type of training. Health Preventive, Livestock Farming and Enterprise Development were the most common types of training.

Table 8 Households received Training

Type of Training	% of Beneficiaries
Cabin	0.4%
Donkey Cart/Troller	0.9%
Enterprise Development	38.3%
Fish Marketing	2.4%
Health Preventatives	24.3%
Livestock Farming	32.6%
Shop/ Selling	0.2%
Mat making	0.9%

The chart below ranks the usefulness of the trainings as perceived by the respondents. Cabin, Donkey Cart/Trailor and Mat Making were ranked as being useful by 100% of the respondents who had received the respective trainings. Shop/ Selling was reported as being slightly useful by 100% of the respondents who had received this training. Of the beneficiaries who had received Enterprise Development, Fish Marketing, Health Preventives and Livestock Farming trainings 90% rated these are very useful.

Figure 2: Usefulness of Trainings
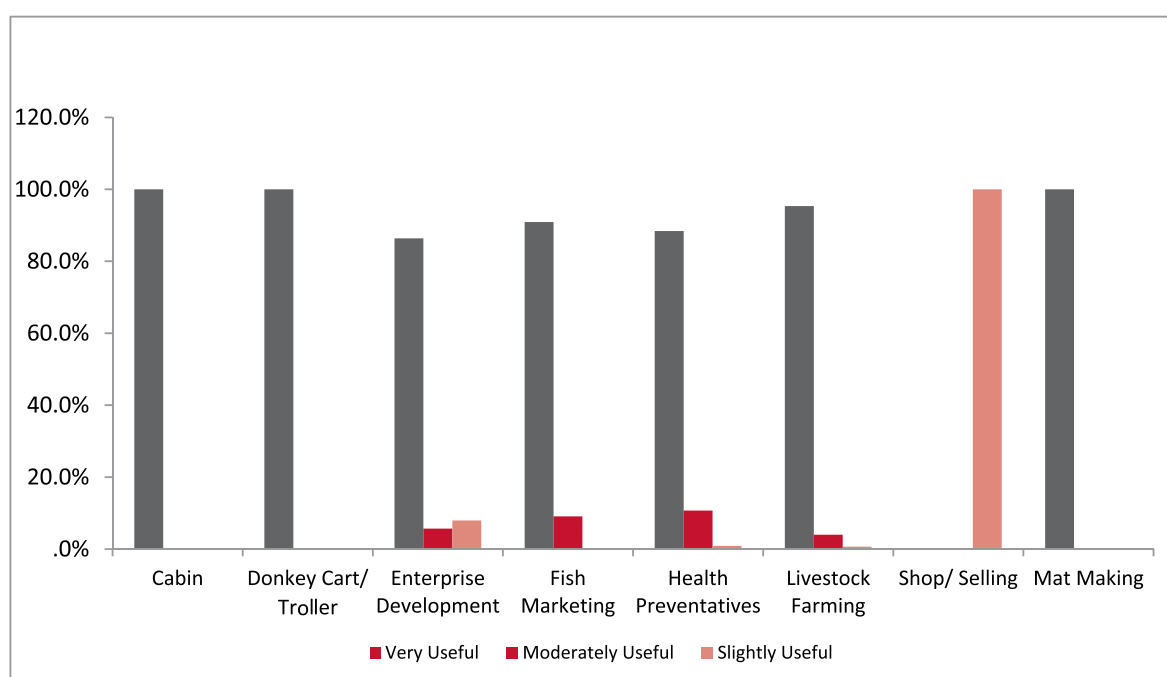
Household Characteristics

Number of Household Members

The family size of the beneficiaries is greater than the non-beneficiaries. As shown in the table below the average number of household members is 6.64 for beneficiaries, whereas for the non-beneficiaries it is 7.51.

Table 9: Number of Household members

	Minimum	Maximum	Average Family Size
Beneficiaries	1	14	6.64
Non-Beneficiaries	1	18	7.51

Occupation of 18-60 year olds

The objective of the PPAF's program was to enable household members of the selected households to generate income. This was not only ensured by the transfer of assets but also by imparting different trainings to the beneficiary household members. The effect of this should be reflected in a greater number of employed members and fewer household members "at home". The table below summarizes the occupation of beneficiary and non-beneficiary household members belonging to the age group of 18 to 60 years. In the sampled beneficiary households 32% of the members belonging to this age group are self employed whereas the occupation of only 11% of the household members from the non-beneficiaries falls into this category. Of the total beneficiary household members belonging to this age group 3% are employed in the livestock sector, while there are none employed in this sector from the non-beneficiaries.

Table 10: Occupation of 18-60 year olds

Occupation	Beneficiaries	Non-Beneficiaries
Farming	-	1%
Livestock (commercial)	3%	-
Agricultural wage labour	3%	5%
Non-agricultural wage labour	10%	18%
Self employed (non-agriculture)	32%	11%
Government servant	-	0.3%
Employee in private company	3%	1%
Farm help(unpaid)	-	1%
Nonfarm home help (unpaid)	1%	2%
Student	2%	1%
Looking for work	3%	1%
At home (housewife/retired)	33%	46%
Fishing	10%	12%
Beggar	-	0.3%

Being "Self employed" has a direct relation to the provision of assets. The beneficiaries were provided with assets like livestock, broom making raw material, donkey cart, mobile fruit shop, grocery shop, hair cutting tools. The use of such assets to generate income falls into the category of being "self employed". A higher employment of beneficiaries in this sector than the non-beneficiaries indicates the affect of the asset transfer. Moreover, the number of "at home" household members is less for beneficiary group of respondents than the non-beneficiaries.

Children of ages 5 to 10 years

The education of the children belonging to the age group of 5 to 10 years also indicates an improvement in the quality of life of the beneficiaries. The table below shows the occupation of household members belonging to this age group from the beneficiaries and the non-beneficiaries. The percentage of children "at home" is high for both but; the beneficiary percentage is still lower than the non-beneficiary group. Moreover, 35.7% of the children belonging to this age group from the beneficiaries go to school where as only 20.60% are attending school from the non-beneficiary group.

Table 11: Occupation of children of ages 5 to 10 years

Occupation	Beneficiaries	Non-Beneficiaries
Farm home help(unpaid)	-	2%
Non-agricultural wage labour	0.50%	-
Nonfarm home help (unpaid)	2%	3.80%
Student	35.70%	20.60%
At home (housewife/retired)	61.20%	67.60%
Fishing	0.50%	-

Housing Conditions

A comparison of housing conditions reveals that beneficiaries are better off in some respects, but largely housing conditions of beneficiaries and non-beneficiaries are similar with relatively small differences. This is unsurprising given the short period of time since the program: changes in housing conditions (materials used in construction of house, source of water, sources of energy) are likely to occur over a longer time span and for some indicators require changes in the community infrastructure as a whole.

The indicators where beneficiaries do appear to have fared better than their control counterparts include type of toilet and type of drainage with the incidence of "no toilet in house" and "no drain" somewhat lower among beneficiaries. See figure below.

Figure 3: Type of toilet and waste-water disposal
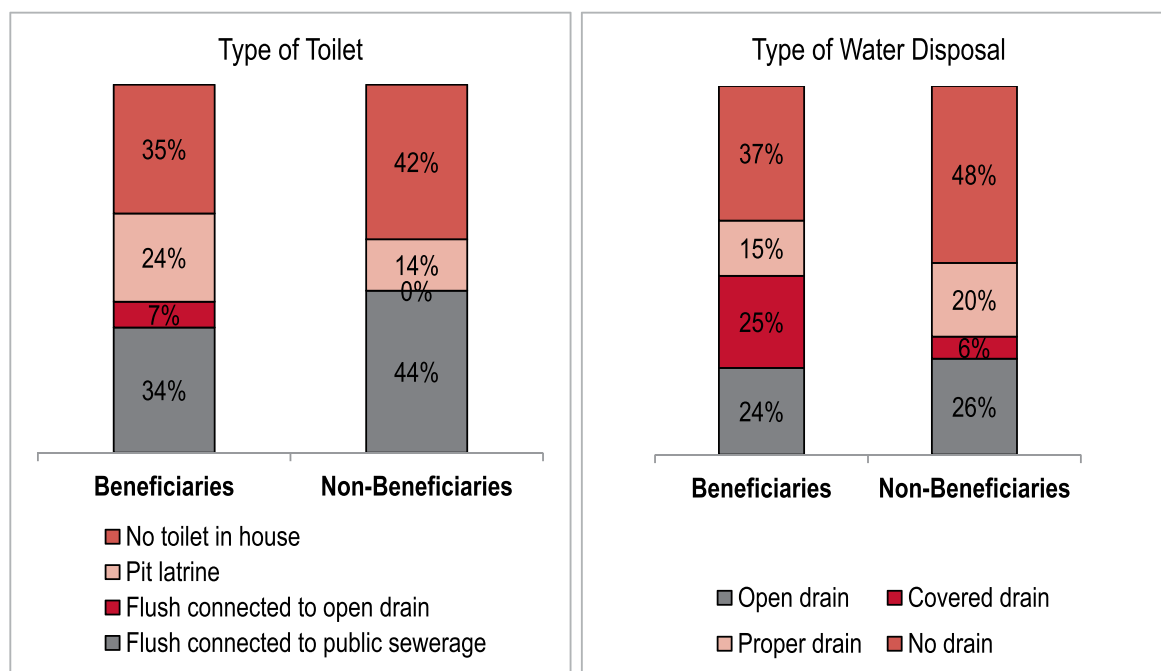
Beneficiaries also appear to have better roofing for their houses than non-beneficiaries: 51% of beneficiaries had roofing made of *pucca* materials; whereas only 23% of non-beneficiaries had *pucca* roofing (see figure below). Materials used for walls and floor, however, are the same for both groups. This may be due to the fact that roofing is most easy to improve while changing walls and floors require greater time and effort.

Figure 4: Distribution of households by type of housing materials
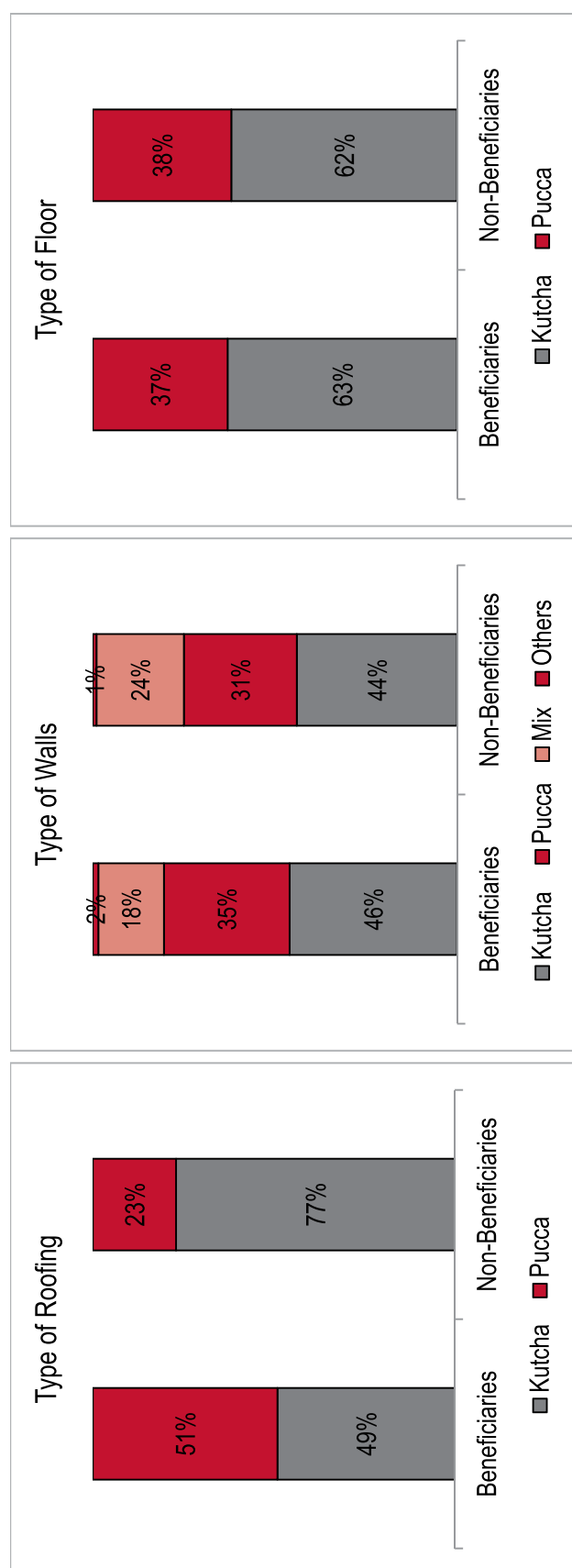
Notes: *Kutcha* includes materials such as mud, stones, bamboo, *sarkanda/sirkian* and mats.
Pucca includes concrete, bricks, cement blocks, iron sheets, wood, pre-cast roofs, and chips.
"Mix" are combinations of *kutcha* and *pucca* materials.
"Other" includes any materials other than those listed.

Beneficiaries also fare better in the usage of mosquito nets, with 74% reporting having used nets. Only 27% of non-beneficiaries reported using mosquito nets.

Figure 5: Usage of Mosquito Nets
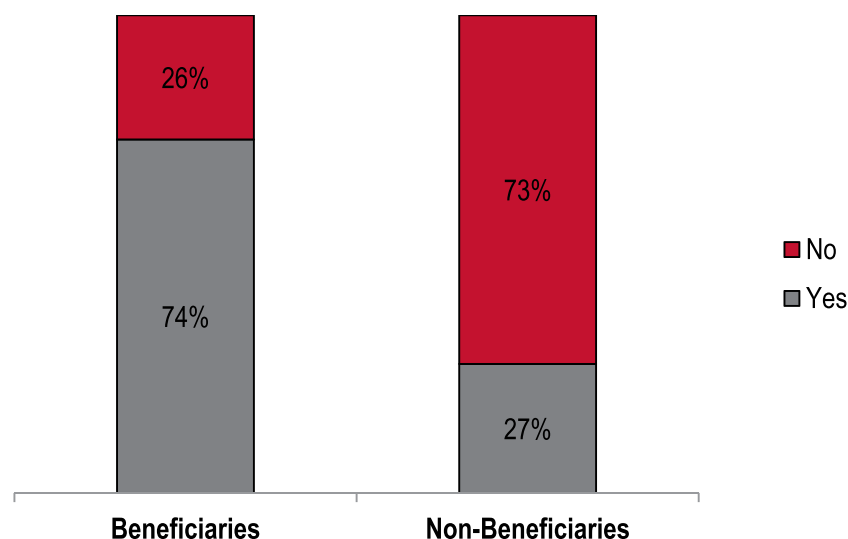
Among beneficiaries, we also see the incidence of no lighting almost eliminated in favor of candles, kerosene lamps, and also electricity. In comparison, 13% of non-beneficiaries report having no source of lighting.

Figure 6: Main source of lighting
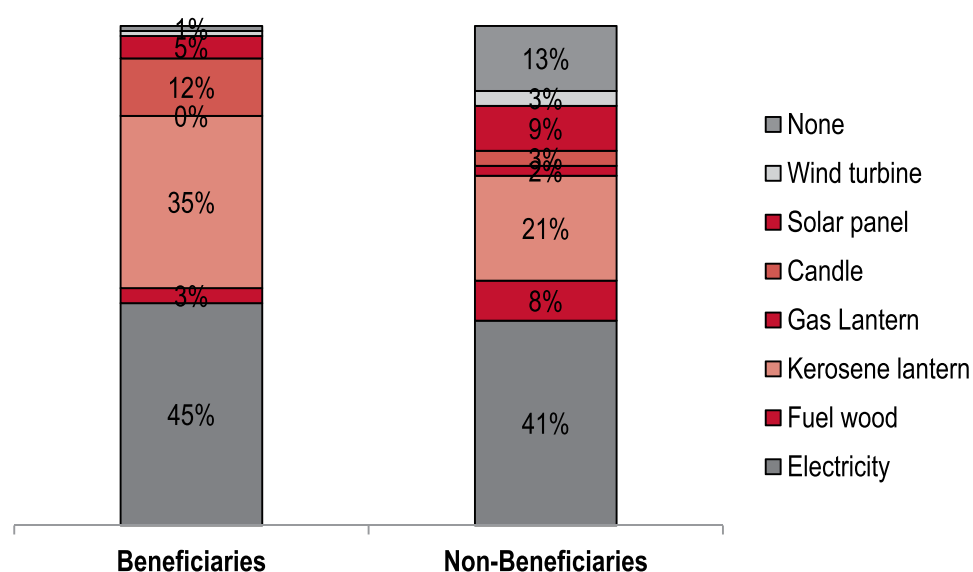
As for source of drinking water, and source of cooking fuel, beneficiaries and non-beneficiaries have similar circumstances. See figures below.

Figure 7: Main Source of Drinking Water
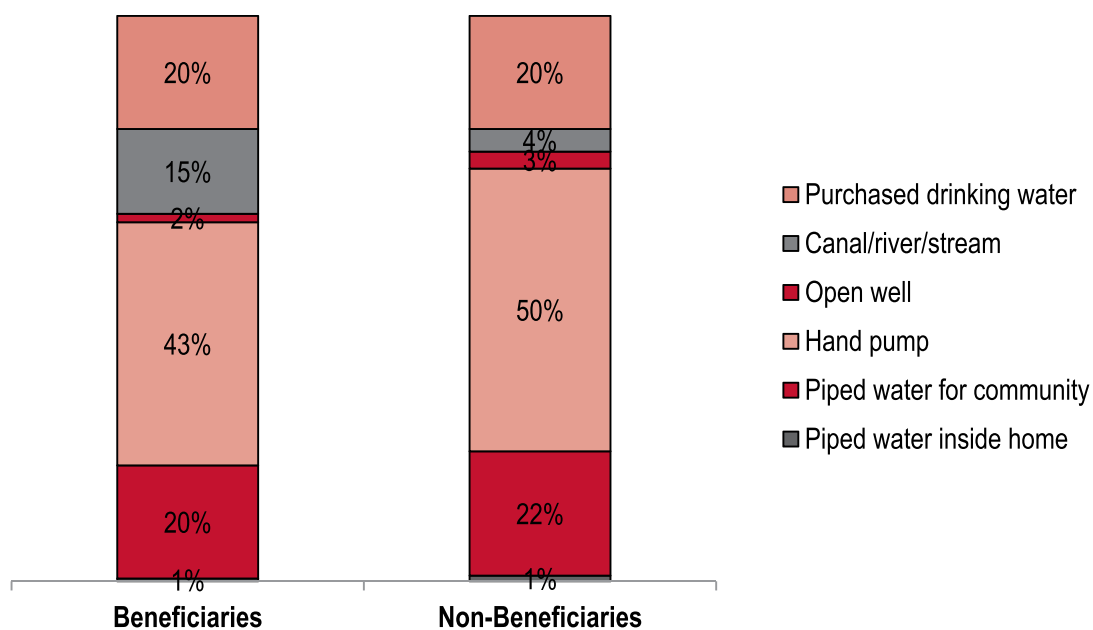
Figure 8: Main source of cooking fuel
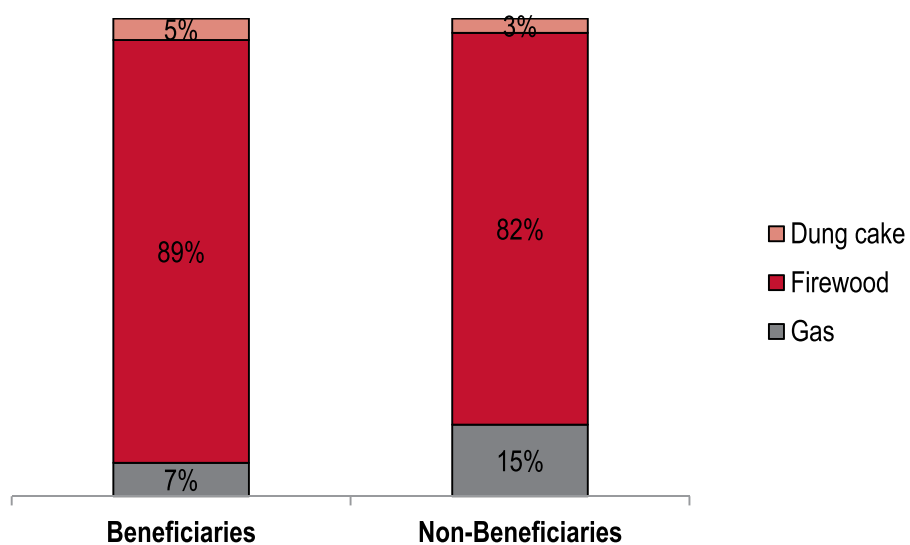
Income

Change in Income- Beneficiary Vs Non-Beneficiaries

Beneficiaries of the SSN-TUP program earned, on average, Rs. 34,122 more in the year after the completion of the program than their non-beneficiary counterparts. This difference is statistically significant as the table below shows.

Table 12 Changes in Income

Comparison of Current 2011 Mean Income of Beneficiaries and Non-Beneficiaries			Before and After Income of Beneficiaries at 2011 Prices			Income of Beneficiaries at 2007-08 Prices		
Beneficiaries	Non-Beneficiaries	t-Value	Before (2007-08)	After (2010)	t-value	Before (2007-08)	After (2010) 2008=100	t-value
92,439	58,317	6.17*	33,295	92,439	14.64*	33,295	43,446	4.93*

Note: *, **, ***, indicate 1%, 5% and 10% level of significance

In terms of change in incomes over the course of the program, beneficiaries saw their incomes increase 178%. The non-beneficiaries in comparison saw their incomes increase 41%. See table and figure below.

Table 13: Change in Incomes - Beneficiaries vs. Control

	12 Months Before Program	Last Year (2010)	Percentage Change
Beneficiaries	33,295	92,439	178%
Non-Beneficiaries	41,325	58,317	41%

Figure 9: Change in Incomes – Beneficiaries vs. Control

Figure 9: Change in Incomes – Beneficiaries vs. Control
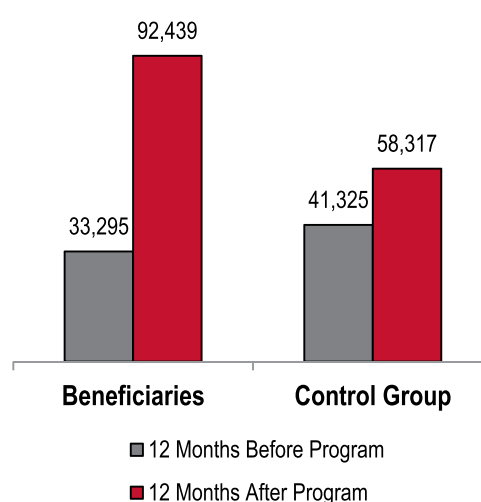
Change in Income of Beneficiaries

This analysis observes the annual income of beneficiaries before the program was initiated and in the after the completion of the program. The difference in the nominal average income of beneficiaries is statistically significant. This implies that the beneficiaries were earning more than before in nominal terms. When adjusted for inflation the difference is still statistically significant. See Table 12 above.

Sources of Income – Beneficiaries vs. Control

Beneficiaries of the SSN-TUP program as a whole had a wider range of income sources. Most of the control group drew their income either from non-agriculture labour (58% of households) or cash transfers (19% of households). Beneficiaries on the other hand in addition to these sources also drew frequently drew income from livestock, and artisan work, other business and trade.

Figure 10: Distribution of Households by Income Source - Beneficiaries vs. Control
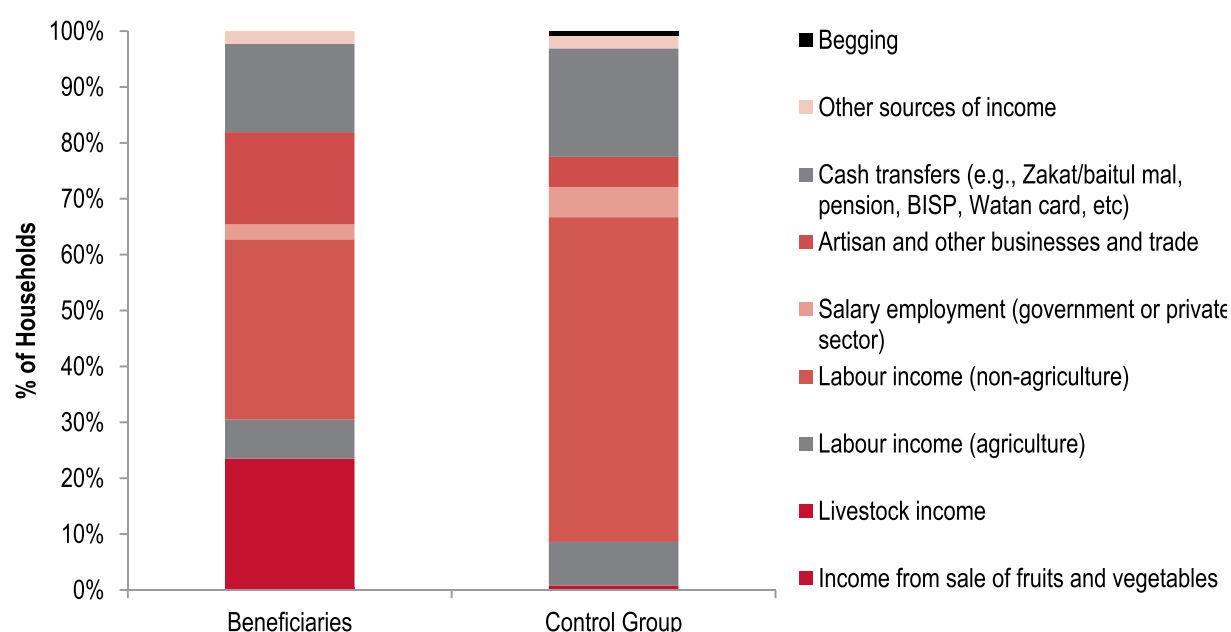
Table 14: Sources of Income – Beneficiaries vs. Non-Beneficiaries (Percentage of Households)

Source of Income	Beneficiaries	Non-Beneficiaries
Income from sale of fruits and vegetables	0.5	0
Livestock income	23.0	0.8
Labour income (agriculture)	7.0	7.8
Labour income (non-agriculture)	32.3	58.1
Salary employment (government or private sector)	2.7	5.4
Artisan and other businesses and trade	16.5	5.4
Cash transfers (e.g., Zakat/baitul mal, pension, BISP, Watan card, etc)	15.8	19.4
Other sources of income	2.3	2.3
Begging	0	0.8

Change in Income by Type of Asset Provided

The following analysis provides an assessment of the relative effectiveness of the different types of assets provided under the program.

Livestock was the most common type of asset provided. Beneficiaries that received livestock saw their incomes increase 150% after the program. Relative to other assets, the growth in incomes is low. See chart below. However, the impact of providing livestock is likely to be understated under income. The impact of livestock is seen in consumption instead (in the next sections) and growth of assets as well.

Table 15: Change in Income by Type of Asset Transferred
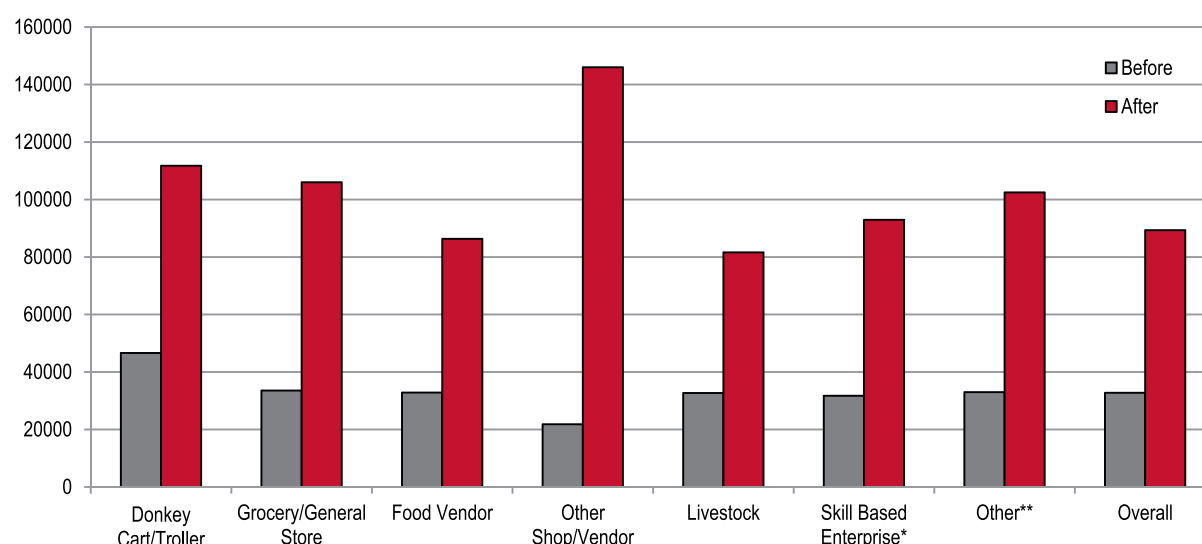
The table below shows that the provision of shops and other vendor set-ups (mobile shops, *thela*) appears to raise incomes more than other: beneficiaries that were provided these saw their incomes grow 163% to 569%. Similarly those that received assets (tools or raw materials) relating to a "skill-based" enterprise such as carpentry, mat-making, basket-weaving, hair-cutting, tailoring etc. saw their incomes increase 193%. However, these enterprises (unlike livestock rearing) require market-access to generate any benefits to the household.

Table 16: Change in Income by Type of Asset Transferred

Type of Asset/Enterprise	Frequency	Mean Income Before Program	Mean Income After Program	Percentage Change
Donkey Cart/Troller	8	46,625	111,750	140%
Grocery/General Store	16	33,563	105,988	216%
Food Vendor	18	32,833	86,311	163%
Other Shop/Vendor	6	21,833	146,000	569%
Livestock	158	32,690	81,626	150%
Skill Based Enterprise	50	31,720	92,949	193%
Other	23	33,000	102,487	211%

Notes:

- Grocery/General Store includes Grocery Store, General Item Store, Kiryana and Mobile General Store.

- Other Shop/Vending includes fruit or vegetable seller, milk seller, thela, wood seller, clothes, shoes etc.

- Skill-Based Enterprises includes transfers of tools or raw materials for broom making, basket making, tailoring, embroidery, hair-cutting, mat making etc.

- Food Vendors includes hotels, restaurants, bakeries, confectionary, or shops for biryani, burger, paan, sweets, tea, cold drinks, tobacco etc.

- Other includes cabin, boats, cycles, fishing nets, diesel machines, fridge/freezer/icebox, water tanks.

Expenditures

Frequent Expenditures

Changes in frequent expenditures before the initiation and after the completion of the program for both beneficiary and non-beneficiary households were examined in the survey. The items considered frequently bought include food (cereal, pulses, milk, meat/poultry, vegetables, fruit, oil, and sugar), fuel, transport expenses, communication (cell phone charges), school fees, utilities and maintenance, labour and other minor expenditures (cigarettes, paan, etc.)

The table below summarizes the change in expenditure for beneficiary and non-beneficiary households after the completion of the program. Monthly mean expenditure after the program is higher for the beneficiaries than the non-beneficiary group. The difference between the mean values of the two groups is statistically significant.

Table 17 Changes in Frequent Expenditure

Comparison of Mean Expenditure by Beneficiaries and Non-Beneficiaries			Mean Expenditure by Beneficiaries at 2011 Prices			Mean Expenditure by Beneficiaries at 2007-08 Prices		
Beneficiaries	Non-Beneficiaries	t-Value	Before (2007-08)	After (2011)	t-value	Before (2007-08)	After (2011) 2008=100	t-value
8,708	7,026	2.47**	5,470	8,708	15.70*	5,470	4,093	-9.10*

Note: *, **, *** indicates 1%, 5% and 10% level of significance subsequently.

The table above also shows the average frequent expenditure of beneficiaries before the program started and after completion in nominal and real values. At 2011 prices, the change in expenditure is statistically significant. After the values have been adjusted for inflation (2011 values have been deflated to 2007-08 prices) the difference remains significant statistically.

Less Frequent Expenditures

Less frequent expenditures include spending on clothes and shoes; social events such as weddings and funerals; housing improvements; health expenses on medication, consultation and hospitalization; cultural and religious activities such as Milad, Quran khwani, slaughtering on Eid, etc.

Table 25 below summarizes average less-frequent expenditures for beneficiaries and non-beneficiaries during the year before the program was initiated and after completion. The difference between average less-frequent expenditures (annual) between the beneficiaries and the non beneficiaries is statistically significant.

Table 18: Changes in Less Frequent Expenditure

Comparison of Expenditure by Beneficiaries and Non-Beneficiaries			Expenditure by Beneficiaries at 2011 Prices			Expenditure by Beneficiaries at 2007-08 Prices		
Beneficiaries	Non-Beneficiaries	t-Value	Before (2007-08)	After (2011)	t-value	Before (2007-08)	After (2011) 2008=100	t-value
29,564	16,030	4.82*	10,371	29,564	13.02*	10,371	13,895	4.38*

Note: *, **, ***, indicate 1%, 5% and 10% level of significance

Table 18 shows the average less-frequent annual expenditure of beneficiaries for the year before the program started and after the it was completed. The results show an increase of Rs. 19, 193 in the nominal average expenditure of beneficiaries. The change in the less-frequent expenditure in nominal values by the beneficiaries is statistically significant. When adjusted for inflation, the difference remains statistically significant.

Production of items and consumption of home-produced items

Home-produced items include: wheat, rice, vegetables, milk and milk products, etc. The table below shows the percentage of beneficiaries producing the respective item before and after the completion of program, along with the present percentage of non-beneficiary households producing the items. The results show a significant increase for the beneficiary group in the percentage of households producing milk and milk products, eggs and meat and a minor increase in fishing. In comparison to the non-beneficiaries a higher proportion of the beneficiary households produce milk and milk products.

Table 19: Household production of items

Item Names	Beneficiaries (%)		Non-Beneficiaries (%)
	Before (2007-2008)	After (2011)	After (2011)
Wheat	2.5%	2.5%	-
Rice	3.5%	3.5%	3.0%
Other grains	0.5%	0.5%	1.0%
Vegetables	-	1.0%	1.0%
Fruits	-	1.0%	-
Milk	3.0%	59.0%	5.0%
Milk Products	1.0%	8.5%	-
Eggs	12.5%	33.5%	7.0%
Meat	0.5%	11.0%	-
Fishing	19.0%	23.0%	17.0%
Firewood	50.5%	50.5%	43.0%

The table below displays the consumption of the following 'home-produced' items. The results show a significant increase in percentage of households consuming home-produced milk, milk products, eggs and meat and a minor increase in fishing for the beneficiary group. Compared to the non-beneficiaries, a higher proportion of beneficiaries were consuming home produced items.

Table 20: Household consumption of home-produced items

Item Names	Beneficiaries (%)		Non-Beneficiaries (%)
	Before (2007-2008)	After (2011)	After (2011)
Wheat	2.5%	2.5%	-
Rice	3.5%	3.5%	3.0%
Other grains	0.5%	0.5%	1.0%
Vegetables	-	1.0%	1.0%
Fruits	-	1.0%	-
Milk	3.0%	59.0%	5.0%
Milk Products	1.0%	8.5%	-
Eggs	12.5%	33.5%	7.0%
Meat	0.5%	11.0%	-
Fishing	19.0%	23.0%	17.0%
Firewood	50.5%	50.5%	43.0%

Wealth - Ownership of Assets

Total Value of Assets Owned – Beneficiary Vs Non-Beneficiary

Beneficiaries of the PPAF's SSN-TUP program **on average are wealthier than non-beneficiaries**: on average beneficiary had Rs. 66,574 more in assets than a non-beneficiary at the time of the survey (i.e. 2 years after the close of the intervention). This difference between beneficiaries and the non-beneficiaries is large. Recall that the project provided only Rs. 15,000 worth of assets to each beneficiary. The difference is also found to be statistically significant as the table below shows.

Table 21 Change in Value of Assets Owned

Comparison of Current Mean Value of Assets Owned by Beneficiaries and Non-Beneficiaries			Mean Value of Assets Owned by Beneficiaries at Current Prices			Mean Value of Assets owned by Beneficiaries at 2007-08 Prices		
Beneficiaries	Non-Beneficiaries	t- Value	Before (2007-08)	After (2011)	t-value	Before (2007-08)	After (2011) 2008=100	t-value
124,362	57,988	7.77[*]	43,003	124,412	15.99[*]	43,003	58,450	4.677[*]

Note: *, **, ***, indicate 1%, 5% and 10% level of significance

In terms of growth in wealth, beneficiaries of the PPAF's SSN-TUP programme saw the (nominal) value of their assets grow 149%. Non-beneficiaries in comparison reported a 95% increase in the worth of their assets over the same period. See figure and table below.

Figure 11: Mean Value of Assets (Rupees)
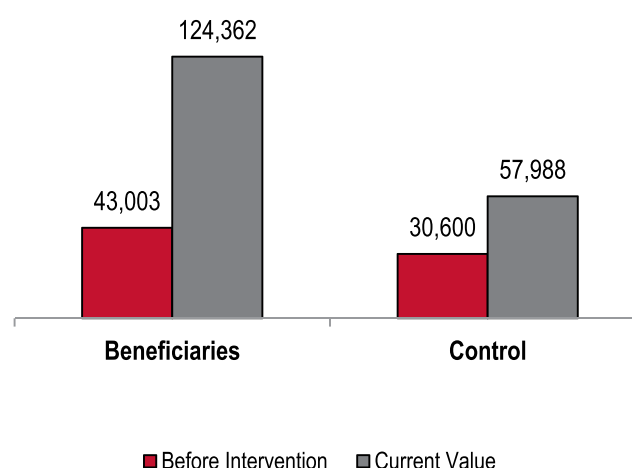
Table 22: Growth in Value of Assets Owned - Beneficiaries vs. Control

	Current Value (Rupees)	Growth in Value of Assets (% change)
Beneficiaries	124,362	189
Non-Beneficiaries	57,988	90

Change in Value of Assets owned by Beneficiaries

Table 21 also compares the value of assets owned by beneficiaries at the time of the survey to the value of assets owned by them before they joined the program in both nominal and real terms. In nominal values the current mean asset value of beneficiaries is higher than the value of asset they owned before the received the asset transfers. The change in the value of assets owned is statistically significant even after being adjusted for inflation.

Change in Total Value of Assets Owned by Type of Asset Transferred

The following analysis compares the different assets/enterprise received through the program in terms of changes in the value of assets owned by the beneficiaries.

Livestock was the most common type of asset provided. As the table below shows, beneficiaries that received livestock had the greatest change in the value of assets they owned. Beneficiaries that were provided with donkey cart had a 302% change in their wealth. Similarly those that received assets (tools or raw materials) relating to a "skill-based" enterprise such as carpentry, mat-making, basket-weaving, hair-cutting, tailoring etc. had a 331% increase in the total value of assets owned. Those that were provided with grocery or general store set ups had a 291% change in the value of assets owned.

Table 23 Change in Value of Assets Owned by Type of Asset Transferred

Type of Asset/Enterprise	Frequency	Mean Assets Value Before Program	Mean Assets Value After Program	Percentage Change
Donkey Cart/Troller	8	32,813	131,813	302%
Grocery/General Store	16	8,319	32,500	291%
Food Vendor	18	23,821	56,909	139%
Other Shop/Vendor	6	105,783	105,583	0%
Livestock	158	661	3,643	451%
Skill Based Enterprise	50	4,786	20,648	331%
Other	23	31,057	76,079	145%

Note:

- Grocery/General Store includes Grocery Store, General Item Store, Kiryana and Mobile General Store.

- Other Shop/Vending includes fruit or vegetable seller, milk seller, thela, wood seller, clothes, shoes etc.

- Skill-Based Enterprises includes transfers of tools or raw materials for broom making, basket making, tailoring, embroidery, hair-cutting, mat making etc.

- Food Vendors includes hotels, restaurants, bakeries, confectionary, or shops for biryani, burger, paan, sweets, tea, cold drinks, tobacco etc.

- Other includes cabin, boats, cycles, fishing nets, diesel machines, fridge/freezer/icebox, water tanks.

Savings

One of the primary functions of the Social Safety Net – Targeting Ultra Poor Project was to increase and encourage household savings. Therefore, all of the households in the sample were asked how much money they were able to save on an annual basis in the year before the program and in the year after the program was completed. The table below provides data on annual savings of the households in the sample. Data indicates that households that received assets saved an average of 711 Pakistani rupees in the year before the program started. During the year after the program was completed, these same households were able to save an average of 9,676(2011 prices) Pakistani rupees which suggests an increase of 8,966 rupees per household. The non-beneficiaries were only able to save 1,422 Pakistani rupees which is 85.3% less than what the beneficiaries had saved.

Table 24 Changes in Annual Saving

Comparison of Saving by Beneficiaries and Non-Beneficiaries			Savings by Beneficiaries at 2011 Prices			Saving by Beneficiaries at 2007-08 Prices		
Beneficiaries	Non-Beneficiaries	t- Value	Before	After	t-value	Before (2007-08)	After 2008=100	t-value
9,676	1,422	8.39[*]	711	9,676	11.22[*]	711	4,548	9.70[*]

Note: *, **, ***, indicate 1%, 5% and 10% level of significance

The difference between the mean savings of beneficiaries and non-beneficiaries after the completion of the program is statistically significant. Therefore we can say that the average savings of beneficiaries was significantly different from the average savings of the non-beneficiaries. This also proves that average annual savings increased at a higher rate for households that received assets

The table above also shows annual nominal and real savings of the beneficiaries before the program started and after its completion by partner organization. The increase in savings by beneficiary households is statistically significant in nominal and real value.

The table below describes how often the households in the sample decided to save their money. Data indicates that most of the beneficiary households (58%) in the sample decided to save their money on a monthly basis. Only 7% of the total sample beneficiary were not saving at all. Of the non-beneficiaries only 2% and 22% were saving on a weekly and monthly basis, respectively. The remaining 76% had no savings.

Table 25 How often do the households save

	% of Households			
	Daily	Weekly	Monthly	No Saving
Beneficiaries	12%	23%	58%	7%
Non-Beneficiaries	-	2%	22%	76%

The graph below describes the location where the households selected to keep their savings. The graph suggests that most of the households opted to keep their savings at home. A high number of beneficiary households decided to place their savings in a bank. The few non-beneficiaries that had savings kept their savings either at home or in committee/bisi.

Figure 12 Location of Savings
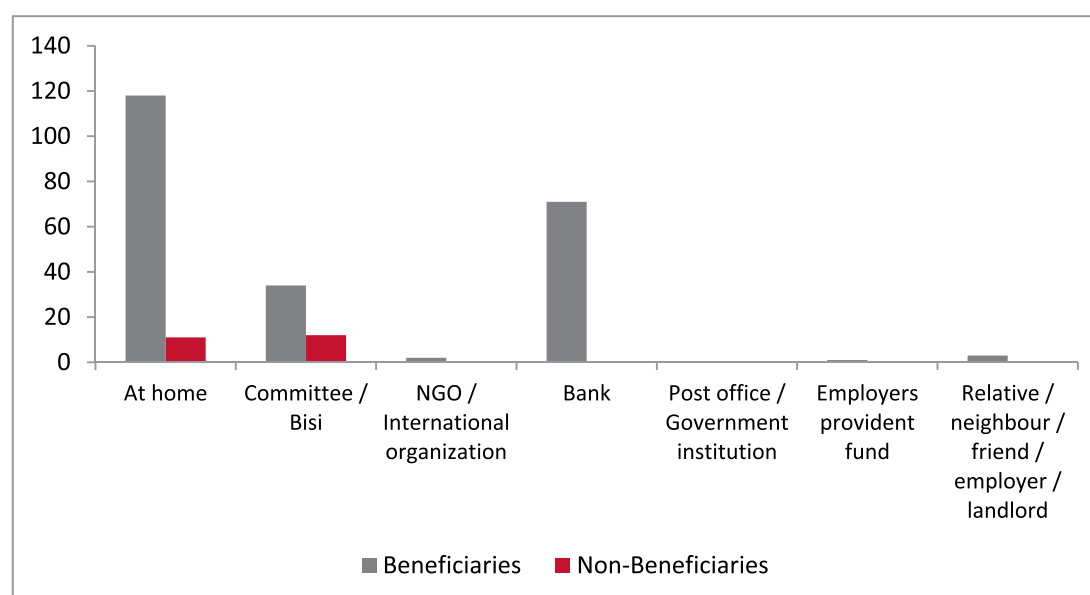
Note: A household could have savings in more than one location

Current amount of household savings

In addition to annual household savings, it is also important to consider current amount of household savings. This section discusses current amount of household savings. The graph below shows the location or form of current saving by beneficiary and non-beneficiary households. Majority of both beneficiary and non-beneficiary households keep their savings as "cash in hand". Households that were provided assets have a higher average amount of current savings than the households which were not selected for the program. See table 27 below.

Figure 13 Location/form of Current Savings
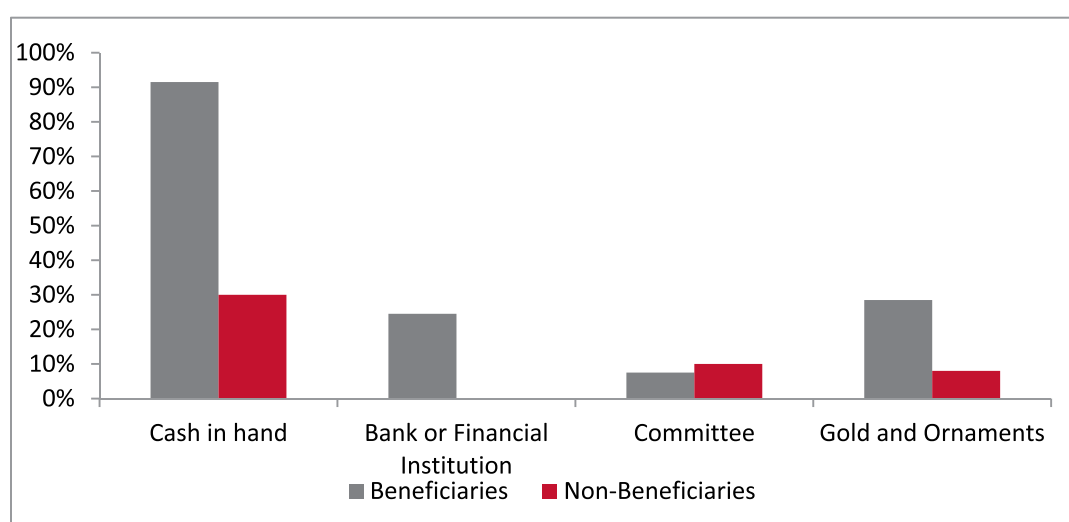
Table 26 Current amount of household savings

Form of Saving	Minimum Amount (PKR)	Maximum Amount (PKR)	Average Amount (PKR)	Std. Deviation
Beneficiaries				
Cash in hand	30	20,000	3,236	3996.87
Bank or Financial Institution	1,800	40,000	4,168	6523.87
Committee	500	40,000	5,947	11221.46
Gold and Ornaments	450	42,000	9,182	9704.01
Non-Beneficiaries				
Cash in hand	20	20,000	1,767	3699.98
Bank or Financial Institution	-	-	-	-
Committee	200	500	345	140.34
Gold and Ornaments	800	3,000	1,725	919.24

Debt

The table below shows the number of households in the sample that took a loan in the last 5 years. 85 households or 28% covered in the survey reported taking a loan. The incidence of loan taking was higher among beneficiaries: 30% compared to 26%. The higher incidence of loan taking could be indicative of beneficiaries perceiving their well-being improved or more willingness of lenders to give loans or both.

Table 27: Number of households that took a loan in last 5 years

	Number of Households that took a loan	Total Households	Percentage
Beneficiaries	59	200	30%
Non-Beneficiaries	26	100	26%
Total	85	300	28%

Furthermore, among those households who did take loans, beneficiaries took multiple loans more frequently: 17% of beneficiary loan-takers took more than one. In comparison 12% of non-beneficiary loan takers took more than 1 loan in the last 5 years.

Table 28: Number of loans taken by households

Form of Saving	Minimum Amount (PKR)	Maximum Amount (PKR)	Average Amount (PKR)	Std. Deviation
Beneficiaries				
Cash in hand	30	20,000	3,236	3996.87
Bank or Financial Institution	1,800	40,000	4,168	6523.87
Committee	500	40,000	5,947	11221.46
Gold and Ornaments	450	42,000	9,182	9704.01
Non-Beneficiaries				
Cash in hand	20	20,000	1,767	3699.98
Bank or Financial Institution	-	-	-	-
Committee	200	500	345	140.34
Gold and Ornaments	800	3,000	1,725	919.24

Regarding source of loan, the figure below shows more diversity of sources among beneficiaries: while the major sources of loans remain friends, relatives and shopkeepers, we do see some incidence of acquiring loans from more formal sources among beneficiaries.

Figure 14: Distribution of Loans by Source of Loan
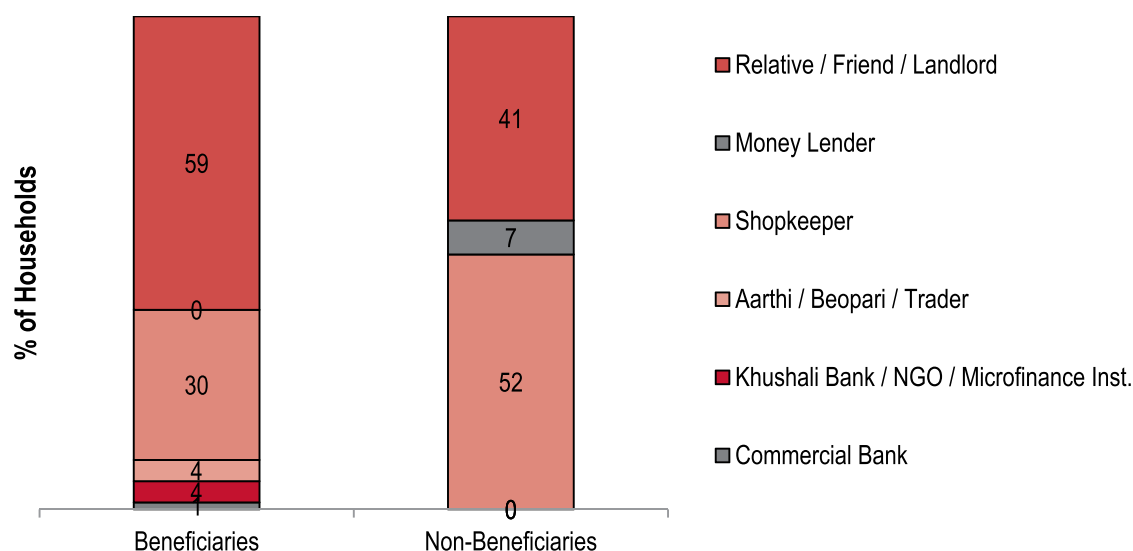
The purposes of the loans acquired are quite similar among beneficiaries and non-beneficiaries. However, we do see some incidence of loans for the purpose of "shop and business" among beneficiaries which is missing among non-beneficiaries. See figure below.

Figure 15: Distribution of Loans by Purpose of Loans
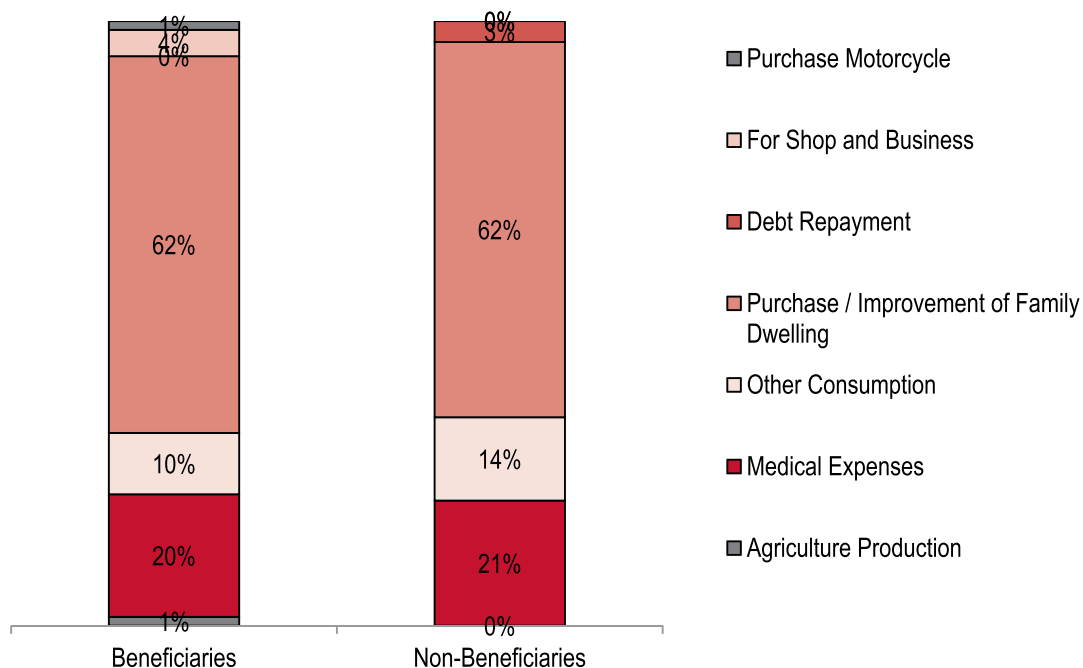
Perceptions of Social Status

In order to determine perceptions of social status, each respondent was asked different questions to which they had to respond by rating on a scale from 1 to 10, such that 1 was the lowest social status level and 10 was the highest. The table below summarizes the average scores for each of the questions across beneficiaries and control group households.

Both beneficiaries and non-beneficiaries considered themselves to be at the same social status level before the program was initiated. There was an improvement in the current perceived social status of the beneficiaries where as it got worse for the non-beneficiaries. Beneficiaries' assessment of the social status they thought they could achieve in 10 years was also significantly higher than non-beneficiaries.

Table 29 Perceptions of Social Status

Questions	Beneficiaries	Non-Beneficiaries
1. What is the level of social status you have at present?	5.68	1.37
2. What is the level of social status that you would like to achieve?	8.13	4.56
3. What level of social status for you think you will achieve in 10 years?	8.46	5.56
4. What is the level of social status you had before the program began?	1.52	1.16
5. What is the maximum level of social status someone can have in your village?	9.71	7.86
6. What is the minimum level of social status someone can have in your village?	1.84	1.10

Graduation Rate

The table below provides a comparison of the graduation rates as reported by the Partner Organizations and the graduation rates calculated by Innovative Development Strategies. For the SSN-TUP Project, the criterion for graduation was:

1. Asset value is increased up to 25% to 30% as compared to the actual initial value.

2. The beneficiary has at least PKR 2,000 as savings in hand.

3. All children between the ages of 5-10 in the household are attending school.

4. Hemoglobin levels of beneficiaries and their families reach normal level.

(Note: For the purpose of IDS's assessment of the SSN-TUP Project, it was not possible to obtain the hemoglobin level of the sampled households. Therefore a comparison on graduation is based on the first three criteria only.)

Table 30 Graduation Rates Reported by POs and IDS

Graduation rate reported by POs	Graduation rate reported by IDS	Difference in Graduation Rates
84%	44.0.%	40%

Overall, the Partner Organizations reported a graduation rate of 84.4%, where as IDS reported a graduation rate of 44%. The lower graduation rate results largely from the lower school enrolments assessed by the IDS survey. Possible reasons for this difference are:

- IDS's survey reported low levels of school enrolment for children between the ages of 5-10. However, the Partner Organizations were provided with an exception that if the nearest school is more than 1.5 kilometres away, then school enrolment is not necessary to achieve graduation. Therefore, the graduation rate reported by the Partner Organizations is higher because it includes households where children between the ages of 5-10 are not attending school because the nearest school is far away.

- There was a time lag of almost a year between the time the Partner Organizations conducted their study to report the graduation rate, and the time IDS performed its own study to determine the graduation rate. During this time, all of the children aged by one year. This may have caused a change in the number of children enrolled in school. Additionally, a change in the level of assets or savings during this time period could account for the difference in the reported graduation rates.

Lessons

The results of the study show that overall beneficiaries of the SSN-TUP program were better off than the non-beneficiaries. Beneficiaries earned, saved, consumed, spent, borrowed more and were wealthier. At least 44% (IDS calculated graduation rate) of the sampled beneficiaries graduated from being "ultra poor" to a higher non-poor bracket.

Livestock was the most commonly distributed asset and had high impact on the wealth and income of beneficiary households. Beneficiaries that received livestock saw their incomes rise 150%. While other asset transfers such as grocery shops and other shops had a larger impact on incomes (raising them between 200 and 600%), livestock has the largest impact in terms of increasing assets worth overtime. However, grocery shops and "skill-based enterprises" are also effective assets, raising both incomes and worth of assets owned.

Average annual savings increased at a higher rate for beneficiaries compared to non beneficiaries. Households that received assets were more willing to take loans compared to households that did not receive assets. Beneficiaries also had more access to loans since their credibility increased due to higher income and asset value. Most of the households received their loan from a friend, relative, or landlord. For most of the households, the purpose of the loan was to improve family dwelling. As the results show, the housing conditions of the non-beneficiaries were slightly better than those of the non-beneficiaries.

The SSN-TUP project of the PPAF was successful in improving the living standard of the "ultra poor". Although that graduation rate calculated is lower than 50 % there is hope for this to be higher if a similar study is conducted after a longer time period, given the fact that the IDS assessment

followed two successive floods. The results show higher employment, income and increased value of assets. Thus, those who have not been able to "graduate" yet are still moving towards graduation.

Annex: PPAF SSN-TUP Questionnaire

Date of Interview: _____ / _____ /20_____   NGO Serial Number _____

Questionnaire ID: _____

Province: _____   District: _____   Union Council: _____

Tehsil: _____ – _____

Village: _____   Post Office: _____

Address: _____

Respondent Name: _____

(Respondent must be a household member)

Is this a beneficiary household?

   a. Yes

   b. No (Do not fill Section H)

Name of Beneficiary (if different from respondent): _____

Name of NGO/Partner Organization: _____

Respondent Contact # _____

Beneficiary Contact # _____

Section A: Household Roster

A1	A2	A3	A4	A5	A6	A7	A8	A9	A10
Household member's name	Relationship to the head of the household: 1 =Household head 2 =Spouse 3 =Son/daughter 4 =Son/Daughter-in-law 5 =Mother/Father 6 =Mother/Father-in-law 7 =Brother/Sister 8 =Brother/Sister-in-law 9 =Grandchild 10 =Grandparent 11 =Aunt/Uncle 12 =Nephew/Niece 13 =Domestic Servant 14 =Other Related 15 = Other non-related	Gender of the household member 1=Male 2=Female	Age of the household member (completed years) If age ≤ 5, write age >> next person If age < 1 year write 0 >>next person	How many years of formal education did this household member complete? (see codes)	What is the highest level of education achieved by this household member? (see codes)	Is this household member currently attending school? 1 = Yes 2 = No	Marital status of the household member 1 =Married 2 =Single 3 =Engaged 4 =Divorced (w/o divorce) 5 =Separated 6 =Widowed Other, specify	What is this household member's primary occupation? 1= Farming 2 =Livestock (commercial) 3 =Agricultural wage labour 4 =Non-agricultural wage labour 5 =Self employed (non-agriculture) 6 =Government servant 7 =Employee in private company 8 =Farm home help (unpaid) 9 =Nonfarm home help (unpaid) 10 =Student 11 =Looking for work 12 =At home (housewife/retired) 13= Fishing Other, specify	CNIC number of all members of household who are above 18 years. (If CNIC not available then skip to next person)
Household Member ID									
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

Section A: Household Roster Continued

A1	A2	A3	A4	A5	A6	A7	A8	A9	A10
Household member's name	Relationship to the head of the household: 1=Household head 2=Spouse 3=Son/daughter 4=Son/Daughter-in-law 5=Mother/Father 6=Mother/Father-in-law 7=Brother/Sister 8=Brother/Sister-in-law 9=Grandchild 10=Grandparent 11=Aunt/Uncle 12=Nephew/Niece 13=Domestic Servant 14=Other Related 15=Other non-related	Gender of the household member 1=Male 2=Female	Age of the household member (completed years) If age ≤ 5, write age >> next person If age < 1 year write 0 >>next person	How many years of formal education did this household member complete? If no education write 0 >> B9 (see codes)	What is the highest level of education achieved by this household member? (see codes)	Is this household member currently attending school? 1 = Yes 2 = No	Marital status of the household member 1=Married 2=Single 3=Engaged 4=Divorced 5=Separated (w/o divorce) 6=Widowed Other, specify	What is this household member's primary occupation? 1= Farming 2=Livestock (commercial) 3=Agricultural wage labour 4=Non-agricultural wage labour 5=Self employed (non-agriculture) 6=Government servant 7=Employee in private company 8=Farm home help (unpaid) 9=Nonfarm home help (unpaid) 10=Student 11=Looking for work 12=At home (housewife/retired) 13=Fishing Other, specify	CNIC number of all members of household who are above 18 years. (If CNIC not available then skip to next person)
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									

Household Member ID

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Section A: Household Roster Continued

A1	A2	A3	A4	A5	A6	A7	A8	A9	A10
Household member's name	Relationship to the head of the household: 1=Household head 2=Spouse 3=Son/daughter 4=Son/Daughter-in-law 5=Mother/Father 6=Mother/Father-in-law 7=Brother/Sister 8=Brother/Sister-in-law 9=Grandchild 10=Grandparent 11=Aunt/Uncle 12=Nephew/Niece 13=Domestic Servant 14=Other Related 15 = Other non-related	Gender of the household member 1=Male 2=Female	Age of the household member (completed years) If age ≤ 5, write age >> next person If age < 1 year write 0 >>next person	How many years of formal education did this household member complete? If no education write 0 >> B9	What is the highest level of education achieved by this household member? (see codes)	Is this household member currently attending school? 1 = Yes 2 = No	Marital status of the household member 1 =Married 2 =Single 3 =Engaged 4 =Divorced 5 =Separated 6 =Widowed Other, specify	What is this household member's primary occupation? 1 =Farming 2 =Livestock (commercial) 3 =Agricultural wage labour 4 =Non-agricultural wage labour 5 =Self employed (non-agriculture) 6 =Government servant 7 =Employee in private company 8 =Farm home help (unpaid) 9 =Nonfarm home help (unpaid) 10 =Student 11 =Looking for work 12 =At home (housewife/retired) 13= Fishing Other, specify	CNIC number of all members of household who are above 18 years. (If CNIC not available then skip to next person)
Household Member ID									
11									
12									
13									
14									
15									
16									
17									
18									
19									
20									

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SECTION B: HOUSEHOLD EXPENDITURE

B1 Household production and consumption

B1a		B1b	B1c	B1d	B1e
Item Id	Item Name	Did you produce [item] last year? 1=Yes 2=No	Did you consume home produced [item] last year? 1=Yes 2=No	Did you produce [item] before the programme started? 1=Yes 2=No	Did you consume home produced [item] before the programme started? 1=Yes 2=No
1	Wheat				
2	Rice				
3	Maize				
4	Other grains				
5	Pulses				
6	Vegetables				
7	Fruits				
8	Milk				
9	Milk products				
10	Eggs				
11	Meat				
12	Fishing				
13	FireWood				
	Others (Specify)				

B2 Frequent expenditure

B2a		B2b	B2c	B2d
Item ID	Item name	In the **last 30 days** did your household spend money on [item]? 1 = Yes 2 = No >> B2d	Amount spent on [item] in the **last 30 days?** Rupees	Amount spent in a month (30 days) before the programme started? Rupees
1	Food			
1.1	*Cereal, Pulses*			
1.2	*Milk and Milk products*			
1.3	*Meat, Fish and Poultry*			
1.4	*Vegetables*			
1.5	*Fruit*			
1.6	*Oil*			
1.7	*Sugar*			
1.8	*Other (specify)*			
2	Fuel (firewood, charcoal, kerosene, gas)			
3	Transport expenses			
4	Communication (cell phone, calling)			
5	School fees and other educational expenses			
6	Utilities and maintenance costs (electric bill, water)			
7	Labour (agriculture and non agriculture)			
	Other, specify (e.g., Pan, Cigarette, tobacco etc.)			

B3 Less frequent expenditure

B3a		B3b	B3c	B3d
Item ID	Item name	In the **last 12 months,** did your household spend money on [item]? 1 = Yes 2= No >> B3d	What was your household's total expenditure on [item] over the **last 12 months?** Rupees	What was your household's total expenditure on [item] over the **last 12 months** before the programme started? Rupees
1	Clothes and shoes (including school uniforms)			
2	Social events (wedding, funeral, birthdays, etc)			
3	Housing improvement (latrine, new roof, etc)			
4	Human Health expenses (medication, consultation, hospitalization)			
5	Cultural/religious activities (e.g. Mela, Milad, quran khwani, etc.)			
	Other1, specify (e.g., Religious activities like slaughtering on Eid etc.)			
	Other2, specify			

B3 Less frequent expenditure

B3a Item ID	Item name	B3b In the **last 12 months**, did your household spend money on [item]? 1 = Yes 2= No >> B3d	B3c What was your household's total expenditure on [item] over the **last 12 months**? Rupees	B3d What was your household's total expenditure on [item] over the **last 12 months** before the programme started? Rupees
1	Clothes and shoes (including school uniforms)			
2	Social events (wedding, funeral, birthdays, etc)			
3	Housing improvement (latrine, new roof, etc)			
4	Human Health expenses (medication, consultation, hospitalization)			
5	Cultural/religious activities (e.g. Mela, Milad, quran khwani, etc.)			
	Other1, specify (e.g., Religious activities like slaughtering on Eid etc.)			
	Other2, specify			

SECTION C: HOUSING CONDITIONS

C1	C2	C3	C4	C5	C6	C7	C8	C9	C10
What is the roofing material of the main house? 1 =Concrete 2 =Bamboos 3 =Iron sheet 4 =Wood 5=Sarkanda/Sirkiyan Other (please specify)	What is the wall material of the main house? 1 =Mud 2 =Cement blocks 3 =Bricks 4 =Stones 5=mix Other (please specify)	What is the floor material of the main house? 1 =Mud 2 =Cement 3 =Wood 4 =Tiles 5=Chips Other (please specify)	What is the main source of drinking water? 1=Piped water inside home 2=Piped water for community 3 =Hand pump 4 =Motorized pump 5 =Tube well 6 =Open well 7 =Closed well 8 =Pond 9 =Canal/river/stream 10 =Spring Other (please specify)	What type of toilet is used by your household? 1 =Flush connected to public sewerage 2 =Flush connected to open drain 3 =Pit latrine 4 =No toilet in house	What system of sewage channels for the disposal of waste water do you have? 1= Open drain 2=Covered drain 3=Proper drainage 4=No drain	Is there a garbage disposal or collection service in your *Mohalla*? 1=Yes 2=No	What is the main source of lighting used in your house? 1 =Electricity 2 =Fuel wood 3 =Kerosene lantern 4 =Gas lantern 5 =Candle 6=Solar panel 7=Wind turbine 8 =None	What is the main source of cooking fuel in your house? 1 =Gas 2 =Firewood 3 =Crop residue 4=Dung cake 5 =None Other, please specify	Do you and/or any of the other members in your household use mosquito nets? 1=Yes 2=No

SECTION D: VALUE OF ASSETS

D1 Value of assets

D1a		D1b	D1c	D1d	D1e	D1f
Asset ID	Asset Name	Do you own this asset? Yes 1= 2=No >> D1e	How many do you own? (Number)	Current Value (Total PKR)	Did you own the asset before the programme was initiated? 1=Yes 2=No >>next asset	What was the value of this asset?
1	Land (agriculture+other)					
2	House/building					
	Animals					
3	Cow/Buffalo					
4	Sheep/Goat					
5	Horse/Donkey/ Camel etc					
	Others(specify)					
	Vehicles (Only for personal use)					
6	Motorcycle					
7	Car/Jeep					
8	Bicycle					
9	Animal Cart					
	Others (specify)					
	Agricultural Machinery (only for personal use)					

D1a	D1b	D1c	D1d	D1e	D1f
Asset ID	Asset Name	Do you own this asset? 1= Yes 2=No >> D1e	How many do you own? (Number)	Current Value (Total PKR)	Did you own the asset before the programme was initiated? 1=Yes 2=No >>next asset	What was the value of this asset?
10	Tractor					
11	Thresher					
12	Tube well/ water pump					
	Household Assets (Major items) (Only for personal use)					
13	TV					
14	Fridge					
15	Washing Machine					
16	Sewing Machine					
17	Cell Phone					
18	Furniture(Sofa set, Dining table, etc)					
	Others (specify)					
19	Jewellery					
20	Total					

SECTION E: INCOME

E1 Sources of income

Source ID	Income source	E1b — What was the **total annual net income** from [income source] for your household over the last **12 months before you joined the program?** Rupees	E1c — What was the **total annual net income** from [income source] for your household over the **last 12 months after you joined the program?** Rupees
		E1a	
1	Crop income excluding fruits and vegetables		
2	Income from sale of fruits and vegetables		
3	Livestock income		
4	Labour income (agriculture)		
5	Labour income (non-agriculture)		
6	Salary employment (government or private sector)		
7	Artisan and other businesses and trade		
8	Cash transfers (e.g., Zakat/baitul mal, pension, BISP, Watan card, etc)		
9	Remittances (Domestic and International)		
	Other (please specify)		

SECTION F: SAVINGS

F1 How often do you save?

1   Daily
2   Weekly
3   Monthly

F2 Savings

F2a Saving ID	Source/Place of saving	F2b Do have savings at any of these? Yes = 1 No = 2>>F2d	F2c Average amount last year	F2d Average amount before the programme started
1	At home			
2	Committee/Bisi			
3	NGO/International organisation			
4	Bank			
5	Post office/ Government institution			
6	Employers provident fund			
7	Relative/ neighbour/ friends/ employer/ landlord			
8	Others (specify)			

F3 What is the current amount of household savings?

F3a	F3b	F3c	F3d	F3e
Cash in hand (Rs.)	In the bank or financial institution (Rs.)	In Committee (Rs.)	In Gold and Ornaments (Rs.)	Other (Rs.)

SECTION G: DEBT

Answer questions for all loans in the last five years

Note: For in-kind loans report value of loan at price charged by lender

G1	G2	G3	G4	G5	G6	G7	G8
Loan ID	Year	Duration	Sources of loan 1 Commercial Banks 2 Khushali bank/ NGO/Micro-Finance Institution 3 Mill 4 Aarthi/Beopari/Trader 5 Shopkeeper 6 Money Lender 7 Relatives / Friends/ Landlord Other(specify)	What was the purpose of loan? 1. Agricultural Production 2. Purchase of agricultural land 3. Purchase of tractor 4. Purchase of thresher 5. Purchase of tubewell 6. Purchase of other farm equipment 7. Medical expenses 8. Other consumption 9. Purchase/ Improvement of family dwelling 10. To pay off old loans 11. For non-agricultural production 12. For shop/ business Other (specify)	Have you repaid the loan? 1= Yes, fully 2= Yes, partially 3= No	How much have you repaid? (%)	Average Interest rate (%)) per loan
		Months	Code	Code	Code	%	%
						Amount	

SECTION H: PROGRAMME INFORMATION
(Note: This section is to be filled only for beneficiaries)

H1. Asset Transfers under the SSN-TUP Project:

H1a	H1b	H1c	H1d	H1e	H1f
Asset Code (see codes)	Type of asset received under SSN TUP project Number provided	Receiving Date(mm/yy)	Current number	Reasons for change in asset number 1= Sold 2= Got stolen 3 = Died 4 = No longer functional 5 = No change 6= Increase Other, specify	Number of asset before SSN TUP project

H2. How much subsistence allowance did you receive?

PKR: _____ per month

H3. For how long did you receive the allowance? _____ (Months)

Codes for H1				
1	Bakery	29	Food Vendor	55	Shoe making
2	Basket Making	30	Fruit seller	56	Shop
3	Biryani	31	Fruit Thela	57	Skill-Based Enterprise
4	Black Smith	32	G. Items	58	Soil Pot Selling
5	Boat	33	gen item shop	59	Tabbaco
6	Boat Engine	34	General Store	60	Tailor Service
7	Broom Making	35	Goats	61	Tea Shop
8	Burger Shop	36	Grocery Shop	62	Toys Selling
9	Cabin	37	Heifer	63	Trailer
10	Candle making	38	Hen	64	Vegetable Shop
11	Carpentery	39	Horse Purchase (Raising on Beach)	65	Washing Machine
12	Chapal Raaraa	40	Hotel	66	water tank
13	Sweet *Rahra*	41	Ice Box	67	Wood Selling
14	Cigrette - Pan Cabin	42	Iron wire for pan hut		Other (Specify)
15	Clothes Seller	43	Junk Trader		
16	Cold Drink Shop	44	Lelami Clothes		
17	Sewing machine	45	Livestock		
18	Confectionary	46	Livestock Roling		
19	Cycle	47	Mason		
20	Deep freezer/ Fridge	48	Milk seller		
21	Diesel Machine	49	Mobile Fruit Shop		
22	Donkey Cart	50	Mobile Generel Store		
23	Dry Cleaning	51	Mobile Vegitable Shop		
24	Electric items	52	Seashell Handicraft		
25	Embroidery	53	Selling Animal Skin		
26	Embroidery Machine	54	Sheep		
27	fast food				
28	Fishing Net				

H4. What kind of training were you given?

H4a		H4b	H4c	H4d
Training ID	Type of Training	Duration (Number of days)	Number of household members that received training	How useful was the training? 1= Very useful 2=Moderately useful 3=Slightly useful 4=Not useful at all
	Cabin			
1	Donkey Cart/ Trailor			
2	Enterprise Development			
3	Fish Marketing			
4	Health Preventatives			
5	Livestock Farming			
6	Shop/ Selling			
7	Other (specify)			

H5. What health facilities were you given?

Sr. #	Health facilities provided	Please tick the given services	Sr. #	Training Provided	Please tick the given services
1	Regular L.H.V. visits		16	LHV	
2	First aid Box		17	Mosquito nets	
3	Health and hygiene Kits		18	Medical Camps	
4	Health and hygiene sessions		19	Consultancy	
5	Mother and child care sessions		20	Blood Test	
6	Blood Investigations		21	Health Van	
7	Vaccinations				
8	Development of linkages				
9	HB				
10	Sugar Test				
11	Health Session				
12	Medicines				
13	Awareness Session				
14	Mobile Health Service				
15	Health Camp				

H6. How many days in a year has each household member been sick? (Count the number of days missed due to illness)

| H6a | H6b |
Household member code from roster	Number of Days missed

Section I: Social Status

1)   What is the level of social status you have at present?
2)   What is the level of social status that you would like to achieve?
3)   What level of social status do you think you will reach in 10 years?
4)   What is the level of social status you had before the program began?
5)   What is the maximum level of social status someone can have in your village?
6)   What is the minimum level of social status someone can have in your village?