

Final Report

Institutional Assessment of 1st and 2nd Tier Community Institutions of the Poor



Institutional Assessment Conducted for:
Pakistan Poverty Alleviation Fund (PPAF)
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We thank you all

Mir Hussam-ud-Din Quasmi

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II- Acronyms

B form	Registration form for minor
BEEJ	Balochistan Environmental and Educational Journey
BISP	Benazir Income Support Programme
BRSP	Balochistan Rural Support Program
CEO	Chief Executive Officer
Cis	Community Institutions
CIGs	Common Interest Group
Cos	Community Organizations
CMST	Community Management Skills Training
CNIC	Computerised National Identity Cards
CPI	Community Physical Infrastructure
CUP	Community Uplift Program
ECP	Election Commission of Pakistan
EPS	Environmental Protection Society
FFO	Farmers Friend Organization
FGD or FGDs	Focus Group Discussions
HDF	Human Development Foundation
HHs	Households
IPs	Implementing Partners
KII or KIIs	Key Informant Interviews
KPK	Khyber Pakhtunkhwa
LSO	Local Support Organisation
MER	Monitoring, Evaluation & Research
NADRA	National Database and Registration Authority
NGO	Non-Governmental Organization
Nikah	Marriage
Nikah Nama	Marriage Certificate
NRM	Natural Resource Management
NRSP	National Rural Support Program
PAD-III	Project Appraisal Document III
PKR	Pakistani Rupee
POs	Partner Organizations
PPAF	Pakistan Poverty Alleviation Fund
PPAF-III	Third Pakistan Poverty Alleviation Fund Project
PSC	Poverty Scorecard Survey
RCDS	Rural Community Development Society
RSPs	Rural Support Programme
SAFWCO	Sindh Agricultural and Forestry Workers Coordinating Organization
SBP	State Bank of Pakistan
SO	Social Organizer
SRSO	Sindh Rural Support Organization

SRSP	Sarhad Rural Support Program
TRDP	Thardeep Rural Development Programme
UC	Union Council
VDP	Village Development Plan
VOs	Village Organizations
WiC	World in Consulting

III-Executive Summary

One of the main strengths of the PPAF is that they religiously believe in community mobilisation. This belief guided them to start projects which have strong components of community mobilisation. Keeping the same tradition alive, PPAF-III also had a major component of social mobilisation. PPAF model of community mobilisation and its empowerment consists of three tiers. The first tier is called Community Organisation (CO) while second tier is called Village Organisation (VO) and the top most tiers are called Local Support Organisation (LSO). Combinations of these three tiers are called Community Institutions (CIs). The study in hand covered the first and second tiers of the CIs. PPAF manages the entire process through its Partner Organisations (POs).

Data was collected from 13 districts across the four federating units of Pakistan to gauge the impact of CIs. 12 POs and 13 districts were selected during the study design. One PO, one district rule was followed for the sample selection, except for one partner¹ which has national coverage. Three types of POs were selected for the study including one national PO, strong POs at provincial level and relatively small POs which have limited coverage.

Existing maturity indices for the first and second tier of CIs were updated for the study. Four main indicators including governance, women empowerment, accountability/transparency and sustainability have been included in the critical maturity indices. After the study, maturity indices have been further refined. It is recommended that (a) proposed maturity indices should be circulated amongst the POs for their feedback (b) a participatory process should be adopted to debate every proposed indicators and its sub-indicators along with ranking criteria and (c) the final agreed version should be pre-tested in the field with a small sample size spread across the country before these are put in practice.

The main study finding is that both the VOs and COs are more or less performing without much difference. Despite the similarities, couple of factors were noted which are working in favour of VOs performance. VOs are slightly better educated than their counterparts at COs. Similarly, their economic condition is also relatively better but the most important division within them is that the VOs are more activist.

Out of 50 ranking points, maturity index of community organisations received 31 ranking points or 61% of total available score. COs fell into category B and have shown moderate performance. Similarly majority of the COs (50%) showed moderate performance (category B) while 33% COs received category C which means they have shown low performance and require capacity building measures. 10% COs showed excellent performance and have been bracketed into Category A while 6% COs showed that they need handholding (Category D).

Out of four main indicators, Governance received 11 ranking points out of 15 (71%) while Women Empowerment indicator received 7 ranking points out of maximum 12 points (57%). Accountability/Transparency indicator received 4 ranking points out of 7 (57%) while Sustainability indicator received 7 ranking points out of available 13 points (55%).

¹ National Rural Support Programme (NRSP)

Overall, maturity index of VOs received 27 ranking point (54%) and have been placed at Category B that means they have shown Moderate Performance. Higher percentage of the VOs (48%) showed low performance (Category C) which means they require capacity building measures. 35% of VOs showed moderate performance (Category B). 13% VOs stands at the lowest table hence need handholding. They recorded category D while only 1% of VOs showed excellent performance and recorded Category A.

The three main indicators of VOs performance are also moderate. Governance received 11 ranking points out of 15, Women Empowerment received 5 ranking points out of 10, Accountability/Transparency received 4 ranking points out of 7 and Sustainability is at the lowest ebb which received 5 out of 15 ranking points.

Major stumbling block in the development of CIs is the lack of commitment from POs in terms of recruiting, training and most importantly retaining the male and female Social Organisers (SOs) after the completion of project activities. With the exception of one partner, these SOs are hired only against a project specific duration, therefore, their positions cease to exist the moment project life cycle is complete. Resultantly, strength of the community institutions, which in most of the cases need handholding, starts deteriorating, and over a period of time they stop functioning as there is no one which can work with them, guide them and keep them motivated. This is an alarming situation that needs immediate response. It is recommended that PPAF should develop clear criteria for the engagement of POs. Minimum bench marks need to be developed and agreed with the existing and future POs. One of the commitments which PPAF needs to take from all of its POs is that they will ensure permanent positions (as a core staff) of minimum one male and one female SOs in each district with or without the PPAF funding. These SOs should be paid a reasonable monthly salary along with regular facilities to keep them interested and motivated in their job.

Community mobilisation requires long term vision and commitment. The current stream of funding, where POs are required to mobilise, establish and show sustainable CIs within a few months needs to be seriously reviewed at the highest level. PPAF needs to revert back to the original model of long term commitments and engagements with communities. It is recommended that PPAF should have a two prong strategy in which, while on one side they should actively engage with the POs to ensure that PPAF vision of long term community engagement is institutionalise while on the other hand educating the donors that few stream of funding with bar to show results within few month is highly unproductive and not sustainable.

CIs are at weak footings. They need continuous support from the POs. Once that is ensured then their performance will enhance dramatically. Training and capacity building measures should continue at regular intervals.



INTRODUCTION

1. Introduction of the Report:

1.1 About PPAF:

Pakistan Poverty Alleviation Fund (PPAF) is the lead apex institution for community-driven development in the country. Set up as a fully autonomous not-for-profit private sector organization, PPAF enjoys facilitation and support from the Government of Pakistan, The World Bank, International Fund for Agricultural Development (IFAD), KfW Entwicklungs bank (Development Bank of Germany) and other statutory and corporate donors. PPAF aims to be the catalyst for improving the quality of life, broadening the range of opportunities and socio-economic mainstreaming of the poor and disadvantaged, especially women. The core operating units of the PPAF deliver a range of development interventions at the grassroots/community level through a network of more than 100 Partner Organizations across the country. These include social mobilization, livelihood support, access to credit, infrastructure and energy, health, education and disaster management. Externally commissioned independent studies have demonstrated positive outcomes and impact of PPAF interventions on the lives of benefiting communities related to their economic output, household incomes, assets, agricultural productivity skills and other quality of life indices².

1.2 PPAF's Institutional Development Program:

WiC understands that institutional development program is revolving around empowering the local communities through (i) creating new COs or strengthening the existing COs are called 1st tier of community institutions (ii) creating VO are called 2nd tier of community institutions and (iii) creating a 3rd tier at the Union Council (UC) level is called LSOs. WiC also understands that PPAF is working in partnership with the POs to achieve the stated objectives.

The overall aim and objective of the PPAF-III intervention is to:

- a. To reduce the extent and severity of poverty among targeted populations;
- b. To improve the human development status of these populations;
- c. To reduce inter-personal disparities and disparities between lagging regions and districts and the rest of the country; and;
- d. To establish and strengthen community and non-governmental institutions in pursuit of the preceding objectives

² ToRs of the Assignment

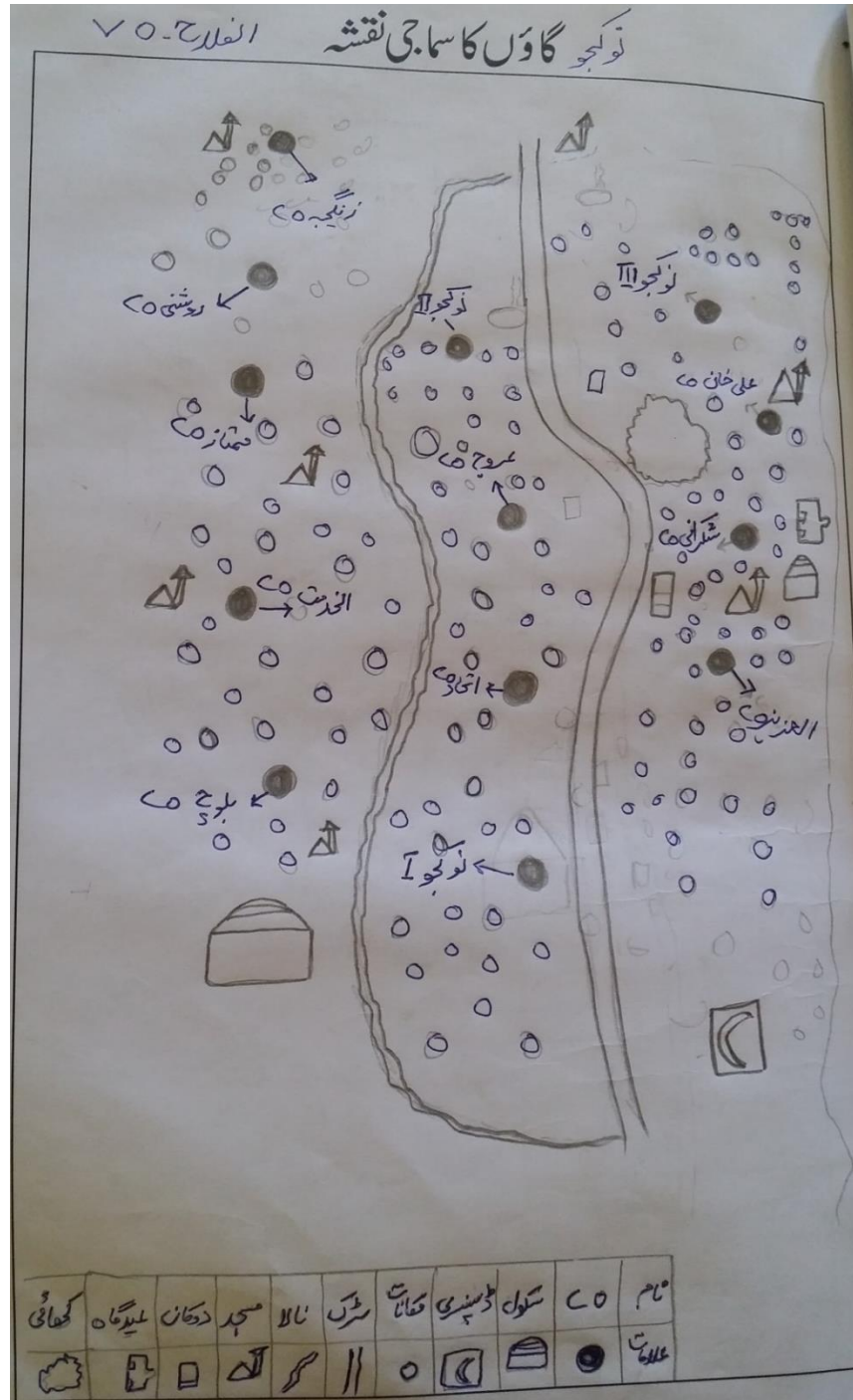
1.3 Background and Rationale of the Study:

This comprehensive assessment of PPAF's institutional development component focused on the key areas of governance, institution building and social mobilization, to determine the relevance, sustainability and effectiveness (as part of an overall maturity index) of community organizations and federated village organizations to take forward inclusive and integrated development. As part of PPAF's mandate, the Monitoring, Evaluation & Research Unit has planned to conduct an assessment study to gauge the maturity level of community institutions including first tier and second tier organizations under the PPAF-III program, across Pakistan.

The specific assessment objectives are as follows:

- To assess the institutional development program design, with a focus on relevance, efficiency and effectiveness (as reflected in the PPAF III PAD)
- To ascertain and critically analyse the quality of first and second level community institutions against intended sustainability standards (maturity index) putting efforts to bring the positive change at villages and in the lives of relevant stakeholders.
- To determine the sustainability of the first and second tier community institutions and highlight areas of weakness including internal and external factors of hindrance.
- To find out the needs to be done to realize dynamic and sustainable community institutions through analysing the role, responsibility and capacity of the partner organizations.
- To appraise that the existing PPAF's maturity/sustainability indicators are acceptable and agreeable by the Partner organizations and they are on board. [PPAF has developed a CO maturity index through a consultative process with partner organizations during Social Mobilization Additional Financing phase].

³ Sustainability defined as being active, financially viable and having a good governance structure. Active being (e.g. regular attendance at meetings), financially viable being (e.g. taking and repaying loans e.g. internal lending) and having a governance structure that ensures independence, representation and operational sustainability. *PowerPoint Presentation on "Participatory Exercise to Track Empowerment of Social Capital", Compliance & Quality Assurance (CQA) Group, Karachi, 20th September, 2014*



METHODOLOGY

2. Methodology

Methodology adopted for the assessment of CIs followed a consultative process based on the quantitative and qualitative research methods such as FGDs, KIIs, participatory discussions, observations and pictures from the field. Following process was undertaken:

2.1 Research Tools:

Draft maturity index was prepared by the PPAF before launching of the study. Draft maturity index was used as a basic document for primary data collection. Detailed discussions were held with the MER Unit for developing the joint understanding on the existing maturity index. Research tools were thus designed in the shape of quantified FGD tools for data collection.

Following research tools were used in this study:

- Questionnaire for COs
- Questionnaire for VO
- Questionnaire for Poverty Scorecard Survey
- KIIs Guidelines for PO Staff
- KIIs Guidelines for PPAF Staff
- Observation
- Picture Taking (depending on the cultural margins)

Research tools were translated in Urdu language and pilot tested in Islamabad.

2.2 Literature Review:

PPAF provided a number of relevant documents to the consultant for the literature review. WiC team had a detailed literature review of the documents. These documents comprise of PPAF PAD-III, PPAF Operational Manual, 2020 Strategy Document, Presentation of Ghazala Mansuri – DECRG, PPAF-III UC Matrix, Reports of Apex & Semiotics (2011-2014), PPAF District Prioritization Map and COs database. Detail of the reviewed documents is given at Annex-IV.

2.3 Development of Sampling Framework:

The current assessment study was proposed to be conducted across the country including the provinces of Punjab, KPK, Sindh, Balochistan and GB area. FATA was excluded from the sample due the security issues, especially in the current circumstances and on-going military operation. AJK has also been excluded because only one district falls in the target priority area which is negligible, therefore, four provinces of Pakistan including Punjab, Sindh, KP and Balochistan were covered under the assessment. Sample was selected at three different levels i.e. (A) PO level (B) District level, and (C) Community Institutions level.

- A. **Selection of Partner Organizations:** Partner Organizations (POs) were selected on random basis purposely and in consultation with PPAF team. WiC, in consultation with PPAF targeted twelve (12) partner organisations (operating in 13 selected districts) during assessment process. NRSP, FFO, RCDS, SWAFCO, TRDP, SRSO, SRSP, CUP, EPS, BRSP, BEEJ and HDF were selected for the assessment study. Key informant interviews were conducted with relevant staff of the partner organisations.

- B. **Selection of Districts:** During a meeting with PPAF it was agreed to not to consider priority-4 districts for the current assessment study, only selected districts falling in priority categories of 1, 2 & 3 would be targeted for the assessment. By applying same criteria, 13 districts were selected from the province of Punjab, Sindh, KPK and Balochistan. WiC, in agreement with PPAF selected the following districts for assessment:

Table-1: List of Target Districts:

Province	Sr. No	District	Tehsil	UC	Priority	PO
Punjab (3 PO's)	1	Bahawalpur	Ahmadpur East	Bun Wala	Three	NRSP
	2	Muzaffargarh	Muzaffargarh	Ghazanfar Garh	Three	FFO
	3	Layyah	Chaubara	Khairawala	Two	RCDS
KPK (3 PO's)	4	Kohistan	Dasu	KOMILA	One	SRSP
	5	Shangla	Alpuri	Damorai	One	CUP
	6	Swat	Kabal	Kanjo	Three	EPS
Balochistan (3 PO's)	7	Khuzdar	Khuzdar	Zeedi	One	BRSP
	8	Musakhel	Musakhel	Saddar Musa Khel	One	BEEJ
	9	Zhob	Zhob	Omza Viala	Two	HDF
Sindh (4 PO's)	10	Badin	Badin	Abdullah Shah	Two	NRSP
	11	Thatta	Ghorabari	Udassi	Two	SAFWC O
	12	Ghotki	Mirpur Mathelo	Mirpur Mathelo-2	Three	SRSO
	13	Tharparker	MITHI	KEHRI	One	TRDP

13 districts selected for the assessment make approximately 21% of the total 61 districts falling in the priority categories of one, two and three. As shown in the table No 1 more weightage was given to the high priority categories. WiC selected 6 districts from priority one category which are 46% of total 13 districts. Similarly, 3 districts were selected from priority category of two which are 22% of total 23 districts. WiC also selected 4 districts from less priority area of three which is 16% of total 25 districts.

Table-2: Priority Distribution:

Priority Category	Total Districts	Selected Districts	Percentage
Priority One	13	6	46%
Priority Two	23	3	13%
Priority Three	25	4	16%
Total	61	13	21%

- C. **Selection of Community Institutions:** WiC developed initial criteria for the selection of COs and VO's. As per criteria, only first tier institutions (COs) and second tier community institutions (VOs) were selected including Male, Female and Mix CIs. WiC determined the sample size and

drew the sample framework from the provided database. After discussion with PPAF, WiC increased the sample size for 1st and 2nd tier community institutions (COs & VO). According to original sample size, 100 community institutions were proposed to be evaluated. On PPAF request, WiC increased the sample size and agreed to include 446 community institutions (415 COs, 31 VO) for the current assessment study. Approximately 34 to 35 community institutions were selected from each selected district.

Selection of CI Members for FGDs: Focus group discussions were conducted with selected members of COs and VO. 6-10 members were selected on purposely random basis. Staff of partner organizations was made responsible for gathering members at one place for the group discussion. Consent of the members was taken before starting the discussion.

Selection of CI Members for Poverty Scorecard Survey: Poverty Scorecard Survey (PSC) was also conducted with selected members of selected COs and VO. At least 5 members were selected from each selected CO/VO for the PSC survey. Total PSC data of 2,187 members was collected under the current study.

2.4 Hiring and Training of Field Researchers

WiC hired experienced field staff for the data collection activities. To conduct the entire data collection process, seven (07) enumeration teams were hired separately for each district. Researchers were hired on the basis of their past relevant experience in social mobilization, research and their qualification. It was also ensured

that researchers were local residents of the same district and were familiar with the local cultural norms.



Field Enumerators Training
Hotel Capital Lodge, Islamabad
Thursday, 9 April, 2015

2.5 Monitoring of Data Collection and Quality Assurance

WiC nominated Team Leader was responsible for overall management and implementation of the project. WiC nominated one Researcher as a Field Supervisor to oversee the data collection activities in their respective districts. To ensure the quality of data, nominated Team Leader also conducted focus group discussions with 1 CO and 1 VO in each district. The Field Supervisors provide guidance and supervised the Researchers in each district to ensure that (1) data is being collected according to the requirement/instructions/training and (2) provide on the spot help to the field researchers. They monitored and facilitated the overall data collection process and coordination.

Second round of data checking was started at data entry and cleaning stage. The supervisor of the data entry process was responsible for the quality assurance. He checked/verified 10% of entered data on random basis. To remove data entry errors, simple frequency of all entered data was also taken. The nominated Data Analyst and Researcher were responsible for cleaning of the data.



KEY FINDINGS

3. Key Findings

Analysis of Maturity Index for CIs.

Data was collected from two levels of CIs i.e. 1st tier called Community Organisations (COs) and 2nd tier Village Organisations (VOs). Analysis of both the CIs have separately presented in the following sub-sections:

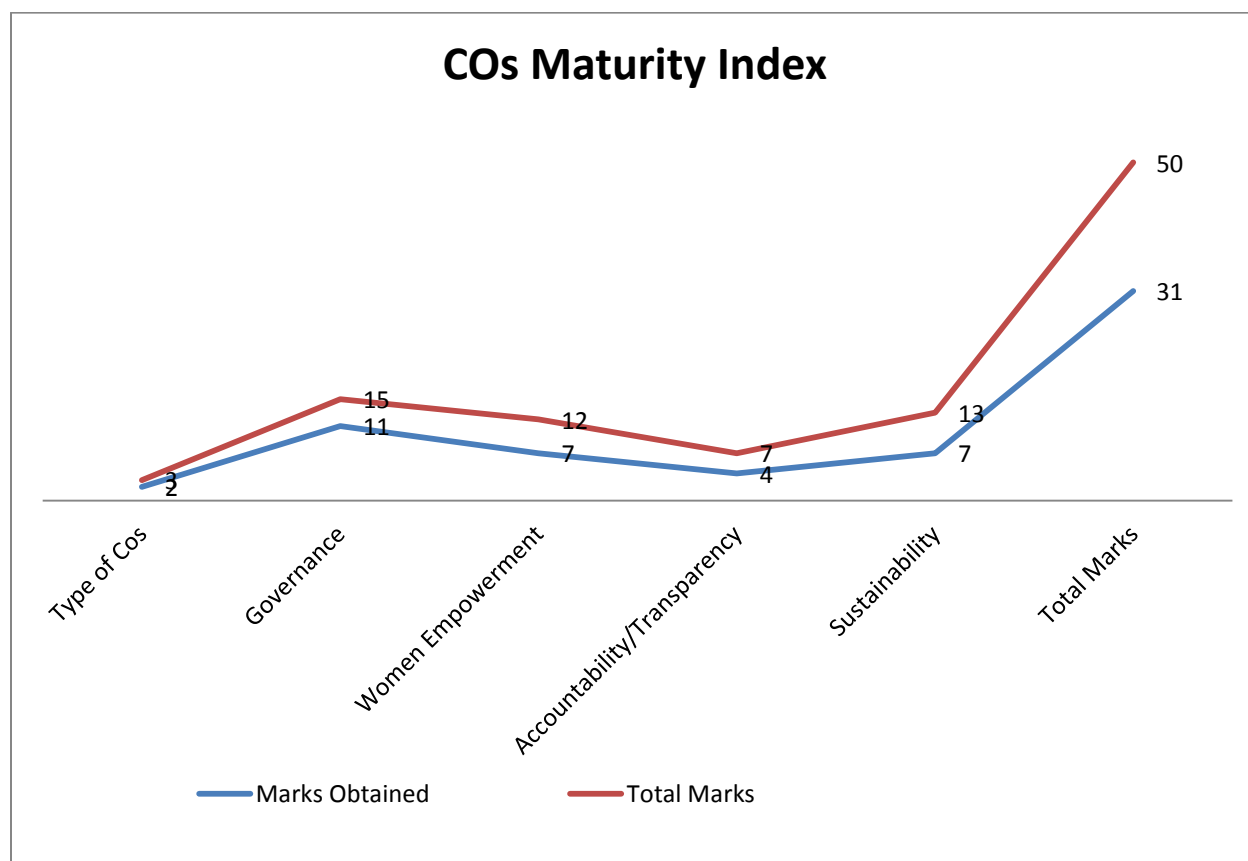
Section One: Analysis of Maturity Index of 1st tier (Community Organisations), and;

Section Two: Analysis of Maturity Index of 2nd tier (Village Organisations)

Section 1: Analysis of Maturity Index of Community Organisations:

415 male, female and mix community organisations were selected for checking the critical maturity index of male, female and mix COs. 4 main themes of the three tier structure name Governance, Women Empowerment, Accountability/Transparency and Sustainability were studied. Out of 50 ranking points, maturity index of community organisations received 31 ranking points or 61% of total available score. CO fell into category B i.e. moderate performance.

Results found for each sub-indicator has been described below. Supporting tables have been placed at Annex-VI and VII.



Graph-1: CO Maturity Index

3.1 Type of Community Organization:

Community Organisations were formed through social mobilisation in a hamlet with 15-20 members. In most of the cases, each member representing one household (HH) with some exceptions, as in some cases more than one member of the family joined the same CO. Initially gender segregated COs (male only and female only) were formed due to the cultural and religious reasons, as free mixing of sexes is not a socially acceptable norm in the Pakistani society specially, if we are looking at rural parts of Pakistan. Currently, 53% COs were found to be male only and 45.5% were found to be female only. A very insignificant number, (only 1.4%) of COs were found to be mix-group.

Mix trend were seen in some areas. In one of the village of Thatha, even a male Social Organiser (SO) was not allowed to visit the village during female CO meeting but interestingly within Thatha, there was another village which decided to merge gender segregated COs. They were found to be in the process of merging and re-shaping their COs with equal status of male and female numbers. Currently their number of COs stands 18 (9 male and 9 female COs) which after re-organising will come down to 9 COs. However, it was found in the districts of Shangla and Khuzdar that there is no talk of formulation of mix-COs. They formed gender segregated COs and would like to keep the same status. This trend seems to prevail in the rest of the Pakistan with barely few exceptions.

Out of 3 maximum score, this section received 2 points.

CO Governance Structure:

7 sub-indicators were looked in this governance indicator. Out of maximum 15 ranking points, this section received 11 ranking point (71%) which is moderate performance (Category B). However, qualitative data highlights some inherent structural limitations of governance structures of these COs. These have been identified and explained under each sub-indicator where applicable.

3.2 Election of Office Bearers:

Continuous, uninterrupted elections are important for the sound functioning of COs. Timely elections serve two purposes. One: regular elections bring healthy competition within the organisation (in this case COs) and forces the elected representatives to demonstrate their commitments, leadership qualities and management to take the organisational cause forward. Elected representatives remain alert to function according to their given mandate and aspiration of the community members. Two: Next generation of leadership remain available and ready to take-over the charge at any given point when the existing leadership is not available or able to function. The trend is not very healthy. Combine results show 39.5% COs reporting that they opt for elections. A bigger percentage (60.5%) favours selection.

A female CO in district Tharparker was found to be very active. They regularly conduct elections in a very transparent process which resulted in changing of their leadership every now and then. Nevertheless, results from other villages and districts show that this is not the case in most of the COs. This is one of the major structural flaw in the implementation of the COs which has the potential to badly effect the sustainability of the organisation. Strong Social Mobilisation (SM) is the key in formulation and governance of community organisations.

During qualitative research, it was found that CO members are less inclined to come forward and challenge the existing power structure. Several factors were seen playing behind this lack of interest. The first and foremost factor is that there are one or two volunteers available in each CO. This is not a new phenomenon as this is a regular occurrence in the social mobilisation. Several aspects are associated with this factor e.g. lack of education, low economic base etc. but the most important aspect remains the social mobilisation. Effective social mobilisation campaigns make the community members realise the

importance of conducting regular election with its true spirit. Implementing Partners (IPs) need to re-orient the COs on this very important aspect through effective social mobilisation campaigns so that COs (both male and female) start practicing to conduct regular elections for election of office bearers.

Some of the CO members even refuted the elections as according to their opinion, election will bring bitterness within the existing socio-cultural environment.

3.3 Tenure of Office Bearers:

Tenure of office bearers is another critical sub-indicator within the governance indicators. More than 53% COs reported that the tenure of their office representatives is over a year. 28% male COs and 25% female COs have over one year tenure. This is a low performance where capacity building measures are required.

It is critical that SOs are mobilised to ensure that every CO understand the importance of regular election in their organisation so that they start adhering to their own bylaws.

3.4 Community Organization Federated at the VO level:

Three tier structure requires proper organisation on the ground zero i.e. CO. Once its set-up is formulated and starts running to its full capacity, that particular CO then federates to VO level.

CO results are very encouraging as 83% COs have so far federated at the VO level. 46% male COs and 35% female COs has so far federated at the VO level. This is an excellent performance.

3.5 Frequency of Meetings

Overall 68% COs are meeting on monthly basis. Male COs are slightly outperforming in monthly meetings as 35.5% of them are meeting on monthly basis. Their female counterparts are slightly behind at 31.6% while mix-COs record is quite dismal. Only 1% of them are meeting on monthly basis.

However, frequency of meetings doesn't give any clue about the quality of meeting. Registers of the meetings were checked. Some COs are maintaining their registers very smartly, some are sluggish and others have not bothered to update at all. Lack of education was quoted as one of the primary reason for not updating the meetings records. Most of the missing records starting from the period when social organisers' positions seized to exist. It was found out that most of the PPAF POs do not have permanent position of SOs⁴. It was also found that except NRSP, no other PO, which was included in the sample of this study, had a permanent position of SOs in their programme design. SOs position was limited to the availability of funding. Social mobilisation plays a vital part not only in formulating a community organisation but also ensuring that it is able to function according to its mandate. Due to peculiar religio-cultural dimensions, it is imperative that in future PPAF makes out such an institutional arrangement with all of its implementing partners that they appoint and retain appropriate number of male and female SOs on permanent basis, with or without donor or partner funding. This action will ensure that COs are not only meeting on agreed desirable intervals but its members are able to engage themselves in meaningful discussions which are fully recorded in their registers.

For independent, smooth records and maintenance of meeting proceedings, it is recommended that one educated member of the hamlet be included in every existing CO (if there is no educated member in the

⁴ this is valid for male and female SOs

current CO). With the same stretch it is also recommended that this aspect should be made a permanent feature in the design of all future CO formulation.

3.6 Attendance in meeting:

How many members regularly attend meeting is another very important sub-indicator. 37.6% COs record show that their more than 80% members are attending meetings. While 53% COs confirm that members attendance is between 50-80%. This is quite a substantial number as this sub-indicator falls in the category of moderate to excellent performance.

Without prejudice to higher number of attendance in meetings, it was found that most of the members remained hummed and hawed during entire focus group discussions notwithstanding the amount of stimulus used to engage them. This negates the social mobilisation concepts of participation and equity. SOs and VOs can play an active part in motivating members to speak their minds out when they take their precious time to attend the meetings.

3.7 Participatory decision mode of Community Development:

Over 98% COs reported that their decisions are participatory. Out of them, around 52% reported that they develop near consensus (80% or over) while over 46% reported that there is a majority vote (50% or above). This is an excellent performance.

Qualitative data also shows that hamlet development plan considers and approves those projects which are jointly beneficial to the majority of the populous instead of few individuals. This is an extremely good sign in creating harmony and reinforcing the concept of joint development within the hamlet/village.

3.8 Decision of Community Development followed:

Around 65% COs confirmed that their decision regarding community development is being followed. Development work has been completed to various degrees:

Table 3: Decision of Community Development Followed	
Percentage of COs	Status of Development Work
0-25%	28.3%
26%-50%	29.4%
51%-75%	23.8%
76% and above	18.6%

Types of development work following in the communities include safe drinking water, sanitation, solid waste collection and disposal etc in the last 5 years. Majority of physical infrastructure work was carried out from the funding of PPAF.

CO Women Empowerment:

5 sub-indicators were studied under the CO inclusion indicator. Out of total available 12 ranking points, this section received 7 ranking points (57%) which is a low performance. Efforts are required to improve CO performance by imparting capacity building measures.

3.9 Hamlet Development Plan: Method of Identification and Prioritisation of Community Needs:

As explained under Governance section, participatory decision making process is being fully followed. 99% COs are developing hamlet development plan through participatory approach. This sub-indicator has achieved its full potential. However, almost none of the COs could present hamlet development plan which they conceived, developed, approved and submitted for implementation to VOs.

Reasons behind non-availability of the hamlet plan or VDP was explained to:

- i. Paper work was not involved. Plan was only done verbally;
- ii. Plan was made on charts but were not kept safe;
- iii. There was no educated member who could write on their behalf

3.10 Women Involvement over Household Income/Expenditure:

Women empowerment will remain a dream without economic empowerment. Control over household income and expenditure gives women the required liberty to become part of the decision making process along with other members of the household. 59% COs confirm that they do have control over income and expenditure of the household. 30% female COs and 28% male COs reported that household economic decision making has now fallen into the hands of womenfolk. This is a fundamental shift from the traditional stronghold where men used to control every paisa; both for income and expenditure.

Several factors have worked in favour of this change. Social mobilisation has obviously played a vital part but this aspect is only part of the truth and not the whole truth. Other parts include education, economic migration of the men and information and communication technology.

Education, though has a long way to realise its full potential, is slowly seeping into the system. Education, no matter how slow is the process, is contributing in changing the thinking process of the communities.

Economic migration of earning hands in search of livelihood to other cities is another major factor in allowing their women to make decision on how to consume household earning for the betterment of their families. Male absenteeism has played a pivotal role as there remains no alternate but to allow the women to take minor decisions independently and major decisions in consultation with their male counterparts.

Information and communication technology (television, radio and cell phones) are playing a major role in educating the masses about the equal participation of women in economic matters.

3.11 Women Ownership of Assets

Overall 52% COs confirm that women have ownership of assets. Interestingly more male COs (27%) than female COs (23%) believe that women are owning assets. Although much ground still needs to be covered for changing the current stats of 52% to over 80% but even coming thus far is not a lesser achievement by any standard, considering that ownership of assets remained under exclusive domain of men.

The colonial government selectively sanctified in law the male oriented customary practices which denied all rights to females and safeguarded the land and property in the patrilineal line of descent. After independence, a complete reversal was effected through law, based on the principle of equality between males and females. It could hardly have the desired effect as the reigning ideology culturally and morally excluded females from inheriting property.

Prem Chowdhry: Emerging Patterns: Property Rights of Women in Colonial and Post-Colonial South-East Punjab

Clearly, there are still many hurdles on the way of women to achieve this right in total. Several factors could be quoted which were raised by the CO members (male and female). Factors limiting women earning and creating/possessing assets are:

- Women are not economically at liberty to work freely;
- No or limited education does not pay them off;
- Don't have enough skills to enhance their income;
- Women existing skills are not in demand;
- Women limited earnings are consumed in expenditure smoothing

3.12 Women Ownership of Land

In comparison to asset ownership, land ownership is considered much lessor in favour of women. Only 42% COs (22% male and 20% female COs) believe that women are owning land now. This is a low performance which requires social mobilisation to improve the ranking.

This factor remained valid despite the fact that land ownership is clearly guaranteed by the religion⁵ (e.g. the right of inheritance of women) and under constitution of Pakistan.

In addition to the economic factors explained under the women ownership of assets, denial of right of inheritance is another major factor. Family members do not transfer portion of parent's assets in the name of women under the inheritance laws. One participant in Bahawalpur explained as:

“Our community sees the demand of transfer of assets by any women under the right of inheritance as a very shameful act. In most of the cases, brothers ask their sisters to forget and forgive their due share in the favour of their brother(s). Women -- due to traditional practice or society pressure -- exonerate their right in toto”

Strong social mobilisation campaign specially directing towards men and elders of society is needed to fix this anomaly in the system.

3.13 Adequate Women's Mobility:

Mobility of women was looked as their visibility and access to social places. 42% COs believe that women are visible and access to social places. More female COs believes that they have adequate mobility than the male COs (24% female COs and 16% male COs).

Different aspects of mobility were raised during qualitative study including:

- Mobility towards education institution (school): It was near consensus between male and female COs that women have full liberty in engaging children's school affairs. Liberty in engaging school affairs allow women to freely move to school. Mostly female-parents are involved in school affairs. Male-parents very rarely indulge due to (a) limited time and (b) non-availability at the specific time. Their absence from home (especially those members who leave home early in

⁵ Men shall have a share in what parents and kinsfolk leave behind, and women shall have a share in what parents and kinsfolk leave behind.” (Al-Qur'an 4:7)

the morning for daily work or live in other cities for earning livelihood) has created the opportunity for the female counterparts to be more active in their children school affairs;

- Mobility towards health institutions (Basic Health Units (BHUs), private clinics, hospitals): Once again, there was near consensus that women are allowed to visit these places either for their own health reasons or for their family members specially children
- Markets: Very few COs believe that women are allowed to visit markets. Their needs are taken care of by the male members of the household.
- Parks: Not a possibility at all

There is clearly mix trend. Women ability is in the early stage. Most of the COs confirm that even in the cases where women are allowed to move (health, education institutions), they are seldom allowed to move independently. A male member of the household (or an extended family member) is required to accompany women to such places. Sometimes accompanying member could mean a male young child.

CO Accountability/Transparency

3 sub-indicators were studied under the 3rd major indicator of accountability/transparency. Out of total available 7 ranking points, this section received 4 ranking points (57%). This is a low performance, specially after adding the qualitative information and required capacity building measures.

3.14 Bank Account Status:

59% COs confirmed that they are keeping their savings in verifiable accounts (nationalised banks and post offices).

COs are required to keep their savings at the bank. However, as the account opening for the COs has become extremely difficult, therefore, Post Office has emerged as the second best option for the saving. 12.5% COs are using this option. However, as the saving stands very low, therefore, majority of COs are either keeping the savings with the office bearers (23.1%) or with the CO members (16.6%).

IPs will need to ensure that COs are registered with the relevant government authorities so that they become eligible for opening of bank accounts.

3.15 Frequency of Financial Audit:

To study this sub-indicator, questions were raised at two levels:

- **Level one:** where research was conducted to identify about the conduction of audit. 59% COs confirmed that their financial records are being checked (32% male COs and 26% female COs).
- **Level two:** where research was conducted to identify the frequency of audit. COs reported various cycles of audit:
 - 52% of COs have 6 monthly cycle
 - 40% of COs have annual cycle
 - 4% of COs have two yearly cycle
 - 4% of COs audited was conducted in the last 5 year

POs are normally checking the records on periodic basis. However, COs had no documentary evidence which could prove their point that their records are being checked.

Two conclusions could be derived from the above result:

Conclusion ONE: There is no coherent policy of conducting the audit. Some IPs are doing it regularly but others are not following it on systematic basis

Conclusion TWO: There is no consistence policy of audit documentation.

PPAF and POs need to agree to conduct audit on regular intervals, possibly at the end of every financial year. Secondly, audit should be documented by signing the relevant pages of COs register. This practice would bring more transparency in the system.

3.16 Maintenance of Record of saving, internal landing and Meeting Proceedings:

87% COs (45% male COs and 41% female COs) confirmed maintaining their registers. Statistically, this is an excellent performance. However, some issues were identified during qualitative research:

- Quality of Register: Not very well documented after SOs exit.
- Individual pass books: Except for NRSP, individual pass books could not be found anywhere else
- Internal lending: Internal lending is almost non-existence as members saving base is extremely low

PPAF and its POs will need to develop a strategy to overcome the above community issues

CO Sustainability

Sustainability is the fourth and last indicator in CO maturity index. 7 sub-indicators were studied for this indicator. Out of total 13 available ranking points, this indicator received 7 ranking points (55%). This indicator showed low performance (Category C). Capacity building measures are required here.

3.17 Arrangement of Managerial Trainings for Office Bearers:

84% COs confirmed that their office bearers received managerial training for running the CO office. 49% male COs and 34% female COs confirmed receiving management training.

Few aspects of management training need to be looked at very clearly by the PPAF and its partners:

- Management training is the only training offered to office bearer which is directly linked with the effective running of COs affairs
- Refresher courses are the norms to ensure that all the aspects of the training remain alive. This was never the case with the CO office bearers. None of them received refresher courses;
- Repeated training or refresher courses is perhaps more needed in the case of CO as majority of them are not literate;
- Impact of the training could be judged from the very basic fact that most of the office bearer could not recall what they were taught few years back. They could recall where they went for training but what was taught to them seems to be a mystery

PPAF and partners needs to re-draw the strategy for enhancing the impact of management training offered to office bearers.

3.18 Increase in Financial Assets in the last 5 Years:

71% COs confirmed that their financial assets have been increased in the last 5 years. 36% female COs and 33% male COs reported to have increased assets.

5 years before average income of a household was recorded at PKR 3,286 per month whereas average income of a household after 5 years stands at PKR 5,430 per month – massive increase of 65%.

Reasons for increase in household income were noted by the community members as:

- Substantial increase in the salaries of government servants
- Increase in daily wages
- Higher remittances sent from other cities

To further study the economic status of the member communities,

Table 4: Poverty Score Card

Poverty Scorecard Score Ranges	GoPak Poverty Ranks	PPAF/RSPs	Impact Assessment Survey for PPAF-III	% from Institutional Assessment Survey for PPAF-III	% from PPAF Nationwide Exposure
SR 0-11	Extremely Poor	Ultra-Poor/ Destitute	15	1%	4%
SR 12-18	Chronically Poor	Vulnerable Poor	233	11%	12%
SR 19-23	Transitory Poor	Poor	394	18%	17%
SR 24-34	Transitory Vulnerable	Better-of	838	38%	36%
SR 35-50	Transitory Non-poor	Rich/ Well-to-do	460	21%	26%
SR 51-100	Non-poor	Rich/ Well-to-do	247	11%	6%

Results of the current survey and the PPAF nationwide survey are strikingly very similar. Ultra-poor/destitute have been reduced from 4% to 1%. Vulnerable poor remain more or less at the same level. Rich/well to do were 32% at the nationwide survey; the status remains the same.

3.19 Saving Pattern/Habits:

97% COs confirmed that there is a saving pattern in each community organisation. This saving pattern is very low based and very irregular. Except for RSPN communities, other COs could not show any consistence record about the saving pattern. Most of the members responded that their earning base is too low to be able to consistently opt for saving no matter how low the monthly contribution is.

PPAF and its POs would need to draw a strong strategy where community members realise the importance of saving on monthly basis.

3.20 Saving Kept-in

47% members confirm that they are depositing their savings in the bank accounts. These COs were lucky enough to be able to open their bank accounts prior to the restrictions imposed for opening of new accounts. Un-registered COs (which are in majority) are no more welcomed by the banks for opening of new bank accounts. As a reliable alternate to bank account, 12% COs have opted to keep their savings in post offices. Rest of the COs are keeping it with individual members.

There is a need to develop a clear cut strategy where all the COs are registered with the relevant government institutions so that IPs and VO's could facilitate COs for the opening of bank accounts.

3.21 Internal Lending Practices:

46% communities reported that internal lending practices exist in the COs (27% female COs and 18% male COs). Because of low saving base there is low internal lending practice.

3.22 Linkages Developed:

7% COs (30 in total) confirmed that they have developed linkages. Linkages have been developed with 24 public and private sector organisations with a total occurrence of 41. Complete list is placed below:

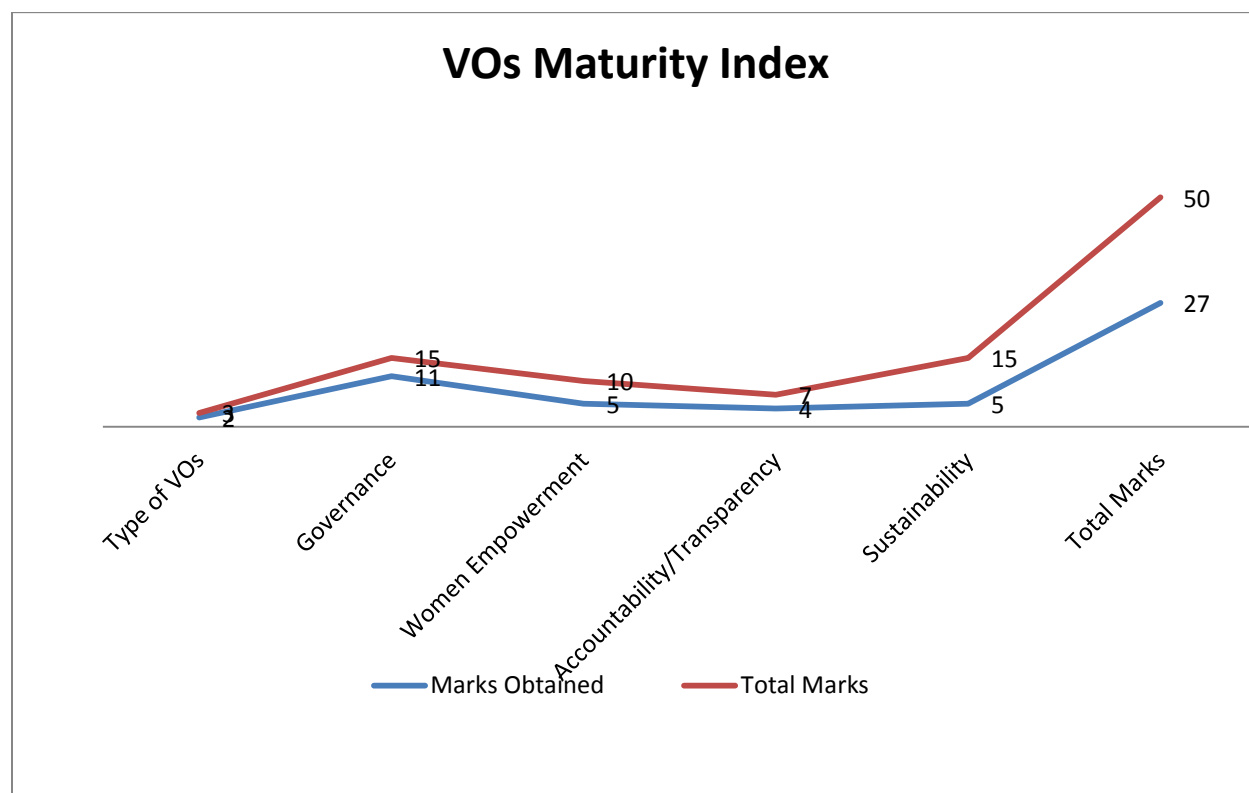
Table 5: List of CO Linkages Developed

S. No.	CO Linkages Developed	Occurrence
1	ACTED	3
2	Awaaz	1
3	Aga Khan Rural Support Programme (AKRSP)	1
4	Benazir Income Support Programme (BISP)	2
5	Holistic Understanding for Justified Research and Action (HUJRA)	2
6	Lodhran Pilot Project (LPP)	2
7	Management & Development Foundation (MDF)	1
8	Merlin	8
9	National Rural Development Program (NRDP)	1
10	National Database and Registration Authority (NADRA)	2
11	National Commission for Human Development (NCHD)	1
12	National Integrated Development Association (NIDA)	1
13	Public Department	3
14	Red Cross	1
15	Saibaan Development Organization (SDO)	1
16	Tehsil Muncipal Administration (TMA)	1
17	Individual Charities	1
18	PARSA	1
19	UNDP	1
20	Lasooona	1
21	Care International	1
22	Union Council	1
23	WESS	2
24	LPP	2
Total		41

Section 2: Analysis of Maturity Index of Village Organisations:

Like Community Organisations, research was also conducted on Village Organisations (VOs). 31 VOs were sampled from 13 selected districts.

Similar to CO, VO also has four main indicators (Governance, Women Empowerment, Accountability/Transparency and Sustainability). Results of each indicator along with its sub-indicator have been described in the following sections. Parallel to CO ranking, VO ranking also has maximum 50 ranking points. VO received 27 ranking point (54%) and has been placed at Category C: Low Performance. Capacity building measures required.



Graph-II: VO Maturity Index

Reason for achieving or lack of achieving an indicator or sub-indicator is mostly the same as have been discussed and explained in the CO section, therefore, same reasoning and explanation have been avoided in the VO section to avoid repetition.

Detailed analysis of VO indicators and its sub-indicators have been placed at Annex-VII.

3.23 Type of Village Organization:

Combined and female VOs were identified as over 35% while male VOs were 29%. Because of small sample size, equal representation of each group was deliberately ensured.

Once again, not all the groups are mix or combined groups. Gender segregated VOs are also operating and there is no sign of their merger.

Governance

Within the governance indicator, 7 sub-indicators were studied. Out of 15 maximum ranking points, this indicator received 11 ranking point which is 71%. This indicator has been bracketed under Category B i.e. moderate performance.

3.24 Election Process of Office Bearers

52% VOs confirm that election is their modus operandi for the selection of their office bearers. 48% are still opting for selection. VOs are achieving better results in comparison with COs due to the fact that the refined lot of COs becomes VO members. In comparison with CO members, they are better educated and more active.

3.25 Tenure of Office Bearers

Tenure of office bearers is strikingly similar 52% VOs have more than one year tenure. Mix group is performing better as its 23% VOs have over one year tenure while 16% female VOs and only 12% male VOs have over one year tenure. This sub-indicator falls in low performance and requires capacity building measures.

3.26 Village Organization Federated at the LSO level:

VO results are very encouraging as 84% COs have so far federated at the LSO level. This is an excellent performance. Reasons for not achieving 100% results are:

- VOs are newly formed
- LSO structure does not exist

3.27 Frequency of Meetings

Overall 77% VOs are meeting on monthly basis. Female VOs are outperforming in monthly meetings as 32% of them are meeting on monthly basis followed by male VOs which are meeting at 26% while 19% of mix-VOs are meeting on monthly basis.

Record keeping of meeting proceedings found to be of much higher quality. Perhaps VOs should be motivated to take more proactive role in training the COs so that standard of COs record keeping could also come closer to VOs.

3.28 Attendance in meeting:

This sub-indicator results is very high than average COs. 61% VOs record show that their more than 80% member are attending meeting. While 35% VOs confirm that members attendance is between 50-80%. This is quite a substantial number as this sub-indicator falls in the category of moderate to excellent performance.

Results of qualitative data show that unlike CO meetings, discussions at the VOs meetings are quite lively. Every member seems to participate and provide his or her input. This culture needs to trickle down at CO level.

3.29 Participatory decision mode of Village Development:

Over 52% VOs reported that their decisions are participatory. Qualitative data also shows that hamlet development plan considers and approves those projects which are jointly beneficial to the majority of

the populous instead of few individuals. This is an extremely good sign in creating harmony and reinforces the concept of joint development within the hamlet/village.

3.30 Decision of Village Development followed:

Around 87% VOs confirmed that their decision regarding community development is being followed. Development work has been completed to various degrees:

Table 6: Decision of Village Development Followed

Percentage of VOs	Status of Development Work
0-25%	26%
26%-50%	41%
51%-75%	19%
76% and above	14%

VO Women Empowerment:

5 sub-indicators were studied under the VO inclusion indicator. Out of total 10 available ranking points, this section received 5 ranking points (53%) which is a low performance (Category C): capacity building measures required.

3.31 Village Development Plan: Method of Identification and Prioritisation of Community Needs:

As explained under Governance section, participatory decision making process is being fully followed. 84% VOs confirmed that they are using participatory methods for the identification and prioritisation of community needs.

3.32 Women Involvement over Household Income/Expenditure:

As compared to COs, much larger number of VOs (81%) claim that women have control over income and expenditure of her household. 35% female VOs and 32% mix-VOs believe this aspect of women empowerment. Only 13% male VOs agreed to this phenomenon. VOs have shown excellent performance under this sub-indicator.

3.33 Women Ownership of Assets

Overall 71% VOs confirm that women have ownership of assets. 32% female VOs, 26% mix VOs and 13% male VOs (23%) confirm that women own assets.

3.34 Women Ownership of Land

In comparison to asset ownership, land ownership is considered much lessor in favour of women. 45% VOs consider that now women have land entitlement. This figure is slightly higher than 42% reported by COs.

3.35 Adequate Women's Mobility:

As per the trend in other sub-indicators, 52% VOs believe that women are visible and have access to social places. Lessor amount of COs (42%) had agreed to this sub-indicator.

VO Accountability/Transparency

3 sub-indicators were studied under the 3rd major indicator of accountability/transparency. Out of total available 7 ranking points, this section received 4 ranking points (59%). This is a moderate performance (Category B).

3.36 Bank Account Status:

59% COs had confirmed that they are keeping their savings in verifiable accounts (nationalised banks and post offices). 58% VOs are reporting the same status. Reported figure is the sum of savings kept at bank accounts and post offices. Similar figures shows that similar challenges are being faced by the COs and VOs in opening the bank accounts.

3.37 Frequency of Financial Audit:

61% VOs confirmed that their financial records are being checked (26% female VOs, 19% male VOs and 16% mix VOs).

3.38 Maintenance of Record of Meeting Proceedings:

81% VOs (32% female VOs, 26% male VOs and 23% mix VOs) confirmed maintaining their registers. Statistically, this is an excellent performance. VOs registers were also found better maintained than the COs.

VO Sustainability

Sustainability is the fourth and last indicator in VO maturity index. 7 sub-indicators were studied for this indicator. Out of total 15 available ranking points, this indicator obtained 5 ranking points. With 31% ranking points, this indicator falls under Category D: Handholding is required for this indicator.

3.39 Arrangement of Managerial Trainings for Office Bearers:

90% VOs confirmed that their office bearers received managerial training for running the VO office. 35% male VOs, 32% mix VOs and 23% female VOs confirmed receiving management training.

3.40 Increase in Financial Assets in the last 5 Years:

77% VOs confirmed that their financial assets have been increased in the last 5 years. 32% mix VOs, 26% female VOs and 19% male VOs reported to have increased assets.

5 years before average income of a household was recorded at PKR 2,652 per month whereas average income of a household after 5 years stands at PKR 5,429 per month – massive increase of 51%.

3.41 Internal Lending Practices:

42% VOs reported to have internal lending. 19% female VOs, 13% male VOs and 10% mix VOs are beneficial to this practice. Majority of the internal lending is based on the amount provided by the IPs through PPAF funding. This practice is not in line with the true spirit of internal lending.

PPAF and its IP need to mobilise the communities to develop saving habits.

3.42 Application of Service Charges on Lending

Out of 31 sampled VOs, only 3 (all female VOs) confirmed that they apply service charges.

3.43 Number of self-help Initiatives over the Year:

9 self-help initiatives were identified. 6 initiatives were undertaken by mix VOs, 2 by male VOs and 1 by female VO.

3.44 Linkages Developed:

80% VOs confirmed that they have developed various types of linkages with government and non-government agencies.

3.45 Number of Linkages/Type of Linkages:

7 VO developed linkages with 15 public and private entities (23%) with a total 19 occurrence. Complete list of organisations and its occurrence is provided below:

Table 7: List of VO Linkages Developed

S. No.	VO Linkages Developed	Occurrence
1	Awaaz	1
2	Benazir Income Support Programme (BISP)	1
3	Hands	1
4	International Rescue Committee	1
5	Lodhran Pilot Project	2
6	Local Government (UC)	1
7	Marvi Rural Development Organization	1
8	Merlin	3
9	National Database and Registration Authority (NADRA)	2
10	National Commission for Human Development (NCHD)	1
11	Tehsil Municipal Administration (TMA)	1
12	EDO WAPDA	1
13	EDO Health	1
14	Public Health Department	1
15	Participatory Welfare Services	1
Total		19

4. Critical Ranking Index of Community Institutions:

PPAF had developed initial critical ranking index for COs and VO. These were updated for the current study. After the study, third version of the maturity indices has been produced. The proposed maturity indices need to rigorously check before its institutionalisation in the system. For this purpose, POs need to be taken fully on board. A consultative process needs to be adopted where they provide their feedback on the proposed maturity indices. The following actions are recommended for its further refinement:

- Proposed maturity indices should be circulated to all the POs for their written feedback;
- A consultative workshop should be held in which all the POs should be invited to participate. Every indicator, sub-indicator and ranking criteria should be discussed and refined in a participatory way;
- Final version of the proposed maturity indices should be pre-tested in all the four provinces.
- Post tested version should be circulated to all the POs so that they start practicing it
- Final version should be reviewed at agreed intervals for keeping it realistic with the changing realities.

Proposed maturity indices have been placed at Annex-VI: Detailed CO Analysis and Annex-VII: Detailed VO Analysis.

5. Conclusions and Recommendations

The overall idea of working through the three tier community institution is extremely upright. The social and political impact these institutions have managed to create is awesome. However, there are some areas which need much more attention by the POs for the improvement in their working.

Based on the key findings/results, the following conclusions are drawn and recommendations are made:

Conclusions:

A. Type of COs/VOs:

3 type of COs and VO were witnessed in the community. Female only, male only and mix groups. Majority of the COs/VOs fall as gender segregated organisations. Although, there are some movement in mixing the gender segregated organisations, but this movement is not creating a ripple effect. Perhaps, social, religious and traditional forces do not allow free mixing at the grass root level. Social changes take extended period to observe behaviour change.

It is recommended that PPAF and its partners should not concentrate their efforts for formulating mix CIs. They should allow the CIs to function independent COs and VO for a considerable time.

B. Governance Structure:

Governance structure is still taking its roots. It needs continuous support.

Election of office bearers is not regular. Majority of the CIs are opting for selection rather than elections. **Tenure of office bearers** is also not consistent. Very rarely a challenge is posed by the members to replace the existing office bearers. Irregular elections are the root cause of this problem. **Rate of COs federating** at the VO level and rate of **VOs federating** at LSO level is quite encouraging. **Frequency of meetings** at the CO and VO level is at acceptable level, however, quality of discussion held at the CO level is at lower side. Most of the members do **attend the meeting** but it seems that there is no meaningful contribution from them.

Hamlet Development Plan and **Village Development Plan** are conceived, planned and executed at CO and VO levels by **participatory decision making process**. **Decision of community development** is followed to some extent. Development work is at various stages of completion.

C. Inclusion:

Hamlet Development Plan and **Village Development Plan** are conceived, planned and executed at CO and VO levels by **participatory decision making process**. **Decision of community development** is followed.

Women involvement in household income and expenditure has increased considerably.

There is a strong awareness amongst the community members for registering the property in the name of female members (**women ownership of assets and land**). However, this knowledge has not been converted into full practice yet.

Mobility of the women gives mix signals. Women are allowed to go to schools and health facilities and move within the village, but are mostly not allowed to visit markets and other public places. usually, they need a male to accompany them.

D. Accountability/Transparency

Opening of bank account in a schedule bank is a major challenge. Post office is a fall-back position. Other entities are keeping the savings with one of the members.

Frequency of financial audit is not at a desirable level. Proper documentation of audited accounts is also kept at safe places with few exceptions.

Record keeping for maintenance of record of saving, internal lending and meeting proceedings is not at desirable level specially in case of COs. **Savings practice** is either non-existent or at a very low ebb. Due to low savings, **internal lending** is also not taking place at the desirable level.

E. Sustainability

Office bearers training was organised only once. Newly elected office bearers did not get a chance to get this training. No refresher course was designed for them.

CO and VO members reported **increase in financial assets in the last 5 years**.

Saving pattern/habits were found at the bottom. Most of the **savings are kept** by the members. Due to low savings, **internal lending** is also not taking place at the desirable level. **Service charges** on the internal lending are mostly not being charged.

Self Help Initiative is at a very early stage.

Linkages government departments and other development partners have started. Its pace and bond not strong yet.

Recommendations:

Social mobilisation is the epicentre of all activities COs and VOs perform. The quality⁶ of these two entities is therefore heavily inter-dependent on the social mobilisation efforts performed or being performed by the partner organisations. For this research two types of partner organisations were selected: (i) national PO⁷ and (ii) regional and local POs. Research shows that the outcome of these two types of POs varies quite heavily due to one simple reason. National PO has the capacity and commitment to carry on their planned social mobilisation activities with a programmatic approach. On the other hand regional/local POs, though ready to show the commitment but lack the financial resources to show the same level of results. Only NRSP was found to have SOs on permanent basis. All the remaining partner organisations recruited the SOs on the basis of available project funding. Majority of the weakness identified in the system are directly related to this finding.

⁶ Maturity index of COs and VOs

⁷ National Rural Support Programme

It is suggested that PPAF should consider taking the following steps for improved social mobilisation:

- Organise a consultative workshop inviting all the IPs to re-emphasise the importance of continuous, un-interrupted social mobilisation for effective COs and VO;
- PPAF should develop a clear bench marking for the engagement of POs. Only those POs should be carried on which agrees to abide by the minimum standards set bench marking;
- PPAF should also conduct capacity assessment of the POs. Where necessary, PPAF should invest on willing POs so they are able to meet the minimum bench marking criteria;
- Social mobilisation cannot reach to its mirage until and unless all the POs agree to appoint 2 SOs (one male and one female) on reasonable pay and package. As a programme staff, their appointment should be made on permanent basis in each priority district without having any sort of link with any project funding including PPAF;
- All future PPAF projects and funding should be directly linked with the active presence of 2 permanent SOs
- Behaviour change in the society is a long term process and must be seen in the same perspective. Long term social mobilisation planning is needed in this regard. Women are forthcoming and would like to actively participate in all the affairs, but in some areas male members are a resistant force in the name of religion, social, culture and tradition. They are the stumbling blocks and resistance of change is either slowing down or in some cases completely stopping the process.

It is recommended that special gender sensitisation campaigns should also be launched specifically targeting the male communities. It will be extremely hard to effectively ensure the women participation until and unless male community members realise the importance of bringing their female counterparts in active decision making process. This approach will ensure that male counterparts are part of the solution rather than part of the problem;

- There is a clear need to openly debate over the proposed maturity indices. Following steps are recommended in this regard:
 - Proposed maturity indices should be circulated to all the POs for their written feedback;
 - A consultative workshop should be held in which all the POs should be invited to participate. Every indicator, sub-indicator and ranking criteria should be discussed and refined in a participatory way;
 - Final version of the proposed maturity indices should be pre-tested in all the four provinces.
- Opening of bank accounts and registration of CIs with the relevant line departments has become a very cumbersome process. PPAF in consultation with the POs need to devise a strategy how to manage this situation. Indicators of governance and accountability/transparency will continue to perform low due to the absence of bank accounts.
- CI office bearers were provided CMST training when they were elected for the first time. No provision has been made to repeat the trainings despite the fact that CI members are mostly illiterate. Similarly, no provision was found for the newly elected office bearers to get such training.

It is recommended that this training should be brought at the top of the agenda. POs either should take the responsibility to train the CIs whenever a new body is elected or provide refresher courses on regular intervals. POs could also use the LSO plate form for this purpose.

6. Results Based Framework (RBF)

6.1. Project Development Objective (PDO)

RBF has been updated in the light of the data collected for maturity indices. Data collection tools were not design keeping in view the RBF requirements; therefore, some indicators could not be updated. Others have been updated by calculating several factors.

RBF objective is that targeted poor are empowered with increased incomes, improved productive capacity and access to services to achieve sustainable livelihoods:

- **PDO Indicator:** At least 60% of community institutions are viable⁸ and sustainable⁹

Data collected for maturity indices were used for calculating the progress. Accordingly, 67% community institutions were found viable and sustainable against the end of project target of 60%.

- **PDO Indicator:** At least 60% of community members report a minimum of 20% increase in household incomes and/or assets

Only 28% community members reported 61% increase in household incomes in the last 5 years. Rest of the community members did not report economic change.

- **PDO Indicator:** At least 60% of community members report a minimum of 20% increase in household incomes and/or assets

28% community members reported 61% increase in household incomes in the last 5 years

- **PDO Indicator:** At least 33% of targeted community groups/institutions report improved access to municipal/local services

76% CIs report to have improved access to municipal/local services against the end of project target of 33%.

⁸ Maturity Index will be used to identify and assess viable community institutions

⁹ Sustainability defined as being active, financially viable and having a good governance structure. Active being (e.g. regular attendance at meetings), financially viable being (e.g. taking and repaying loans) and having a governance structure that ensures independence, representation and operational sustainability – measures of these are detailed in PPAF's Operations Manual

5.2. Component 1: Social Mobilization and Institution Building

Intermediate Outcome: Community institutions (COs, VO and clustered bodies) mobilized, managing their own development and accessing services:

Component 1:

1.1 At least 60% of targeted poor and 60% of poorest households are members of community organizations

No supporting data is available

1.2 At least 55% of Community Institutions are performing satisfactorily in terms of effectiveness, transparency and accountability

57% CIs are performing satisfactorily in terms of effectiveness, transparency and accountability

5.3. Component 4: Basic Services & Infrastructure

Intermediate Outcome: Increased access of poor communities to infrastructure, and health and education services:

4.1 At least 50% of COs are benefiting from improved infrastructure and 30% have accessed other sources of funding for infrastructure/local services

76% COs reported improved infrastructure and 20% have accessed other sources of funding for infrastructure/local services

Annexes:

Annex-I: Terms of Reference of the Study:

Terms of Reference

Institutional Assessment of 1st and 2nd Tier Community Institutions of the Poor

1. Context & Background

Pakistan Poverty Alleviation Fund (PPAF) is the lead apex institution for community-driven development in the country. Set up as a fully autonomous not-for-profit private sector organization, PPAF enjoys facilitation and support from the Government of Pakistan, The World Bank, International Fund for Agricultural Development (IFAD), KfW Entwicklungsbank (Development Bank of Germany) and other statutory and corporate donors. PPAF aims to be the catalyst for improving the quality of life, broadening the range of opportunities and socio-economic mainstreaming of the poor and disadvantaged, especially women. The core operating units of the PPAF deliver a range of development interventions at the grassroots/community level through a network of more than 100 Partner Organizations across the country. These include social mobilization, livelihood support, access to credit, infrastructure and energy, health, education and disaster management. Externally commissioned independent studies have demonstrated positive outcomes and impact of PPAF interventions on the lives of benefiting communities related to their economic output, household incomes, assets, agricultural productivity skills and other quality of life indices. For a complete profile, please visit our website at <http://www.ppaf.org.pk/>

2. Objective and Scope of the Impact Assessments

This comprehensive assessment of PPAF's institutional development component will focus on the key areas of governance, institution building and social mobilization, to determine the relevance, sustainability and effectiveness (as part of an overall maturity index) of community organizations and federated village organizations to take forward inclusive and integrated development¹⁰. As a part of PPAF's mandate, the Monitoring, Evaluation & Research Unit has planned to conduct an assessment study to gauge the maturity level of community institutions including first tier and second tier organizations under the PPAF III program, across Pakistan.

The specific assessment objectives are as follows;

- To assess the institutional development program design, with a focus on relevance, efficiency and effectiveness (as reflected in the PPAF III PAD)
- To ascertain and critically analyze the quality of first and second level community institutions against intended sustainability standards (maturity index) putting efforts to bring the positive change at village and in the lives relevant stakeholders.
- To determine the sustainability of the first and second tier community institutions and highlight areas of weakness including internal and external factors of hindrance.
- To find out the needs to be done to realize dynamic and sustainable community institutions through analyzing the role, responsibility and capacity of the partner organizations.

¹⁰ Sustainability defined as being active, financially viable and having a good governance structure. Active being (e.g. regular attendance at meetings), financially viable being (e.g. taking and repaying loans) and having a governance structure that ensures independence, representation and operational sustainability

- To appraise the existing PPAF's maturity/sustainability indicators are acceptable and agreeable by the Partner organizations, and they are on board. [PPAF has developed a CO maturity index through a consultative process with partner organizations during Social Mobilization Additional Financing phase].

3. Scope of Work

The assessment to gauge the governance related maturity levels of first and tier community institutions shall provide timely reliable, qualitative and in-depth information as an indicator of outcomes and impacts to PPAF management and stakeholders. It shall also highlight changes (positive/negative) in socio-economic conditions of beneficiary population organized as institutions of the poor, quantitatively and qualitatively, to be used for future policy making.

The consulting firms hired will be responsible for the following:

- Understanding the context of PPAF institutional development program.
- Developing an inception report that defines detailed methodology and study tools, and identifies beneficiaries and groups to be interviewed at various levels (national, provincial, district, union council, village and community). A timeline of activities also provided along with timelines for submission of a draft and final report containing results and analysis of results.
- Refining, in conjunction with the Institutional Development (ID) and MER units, the methodology of the assessment, which ensures a representative sample, to capture the effects of PPAF supported/ funded interventions.
- Development of a data entry program to be pre-tested by an expert before field work is initiated (field data entry will be done when possible).
- Pilot testing and finalization of questionnaires and other developed evaluation tools.
- Hiring and training of survey field teams.
- Implementation and monitoring of the field survey to ensure high quality data collection.
- Back checking of data collected through quality control supervisors.
- Conduct focused group discussions and collect data from the identified community institutions, using agreed methodology and tools.
- Processing and analysis of data and compilation of draft report of findings and recommendations for presentation to stakeholders. Full data analysis and results to also be provided.
- A brief presentation to the PPAF and World Bank on findings from the rapid assessment.
- Finalization and submission of reports stating findings and recommendations, taking into account stakeholder comments and inputs in response to draft report.

4. Consulting Team Outputs

- a) Inception Report
- b) Finalized survey questionnaires in English and Urdu
- c) FGD questions (finalized with ID and MER units)
- d) A data entry program for study instruments.
- e) A clean, verified and documented data set to be made available to PPAF (MER) in approximately 30 days after the completion of the field work.
- f) Presentation of initial Findings, Conclusions, Recommendations draft for PPAF
- g) The hard copy analysis and results of data collection activities.
- h) Draft and final reports which include data overview, analysis, findings and recommendations

5. Indicative Methodology

The rapid assessment of community institutions of the poor [first and second tier] intended to identify trends and provide analysis on sustainability of the organizations specifically that can shape required policy and program changes. For this purpose, the findings shall be quantified to the degree possible. The core techniques for the study shall be:

- Focus group discussions with representative community groups;
- In-depth interviews of office bearers of representative groups and partner organization staffs;
- Participant observations

The consultant team will finalized the assessment design in consultation with ID and MER wings of PPAF.

6. Sample Framework and Implementation Summary

The sample size shall be established according to what is considered significant by the consulting organization and MER Unit. Given the use of in-depth probing and qualitative techniques, smaller samples considered to be statistically significant will suffice, yet samples must allow for meaningful cross-tabulation and be of sufficient size to be useful for decision-making.

7. Research Issues/ Interview Questionnaires

The research issues for the study will be determined by the consulting organization in consultation with the ID and MER units. They will be addressed largely by interviewing, using a basic interview questionnaire/ guide that may be modified for use with different stakeholder groups.

Interview questionnaires are to be tailored to the particular group focused on building sustainable and viable community institutions of the poor, principally. Separate questionnaires would need to be developed for: (a) first tier organizations; (b) second tier community institutions; and (c) partner organizations. Also, gender and youth involvement will be a particular focus in these questionnaires.

8. Schedule

Total time required for this impact assessment is four months. A brief breakdown of the study activity will include:

Annex-II: List of Persons Met:

S. No	Name of the Individuals	Designation	Organisation
01	Qazi Azmat Isa	Chief Executive Officer	PPAF
02	Khurram Shahzad	Senior Manager MER	PPAF
03	Waseem Khan	Manager Procurement	PPAF
04	Irum Abid	Senior Management Executive	PPAF
05	Malik Fateh Khan	Program Director/Regional Programme Manager	NRSP
06	Akhlaq Hussain	Deputy Programme Manager SM/LEP	NRSP
07	M. Irfan Shahid	Sale Officer	NRSP
08	Tariq Usmani	Programme Officer	NRSP
09	Muhammad Asad,	Senior Credit Officer	NRSP

10	Shaista Naveed,	Social Organizer (SO)	NRSP
11	N M Chandio	Regional Program Officer	NRSP
12	Abdul Ghafar Khokhar	Program Officer	NRSP
13	Ghullam Mustafa Umrani		NRSP
14	Zulfiqar Ali	General Manager Program Services	HDF
15	Iqbal Malik	Programme Manager	HDF
16	Iftikhar Ur Rahman	Chief Executive	CUP
17	Kazim Abbas Bukhari	National Program Manager	CUP
18	Asif Hussain Nizamani	Project Coordinator	SAFWCO

ANNEX-III: Field Researchers Involved

District	Name of Researcher	Gender (M/F)
Thatta	Fiza Latif	F
	Paras Rajpar	F
	Rehmat Ullah Chuttu	M
Badin	Syed Aftab Ali Shah	M
	Nargis Bano	F
	Nayab	F
Tharparkar	Ameet Kumar	M
Ghotki	Maqsooda	F
	Ms. Bashiran	F
Khuzdar	Muneer Ahmed	M
	Wazeer ahmed	M
Musakhel	Ms. Shahbana Naz	F
	Anayat Ullah	M
	Syed AnwaarUllah Shah	M
Zohb	Akhtar Muhammad	M
	Gul Hassan	M
Bahawalpur	Humaira Yasmeen	F
	Sadia Akhtar	F
	Rashida Sajid	F
Muzaffargarh	Shumaila Mukhtiar	F
	Mussarrat Majeed	F
	Muntazir Mehdi	M
Layyah	Wajeelha Iftekhar	F
	Muhammad Zeeshan	M
	Mohsin Raza	M
Sawat	Mustamir Khan	M
	Seema bibi	F
	Sayed Waseem Bashir	M
Shangla	Gul Zahid	M
Kohistan	Muhammad Manzoor	M
	Mohammad Ayub	M

Annex-IV: Research Tools:

A – COs

Name of Researcher: نام (تحقیق کنندہ کا نام) : _____

Date: تاریخ : ____/____/____

Start Time: انٹرویو شروع ہونے کا وقت : _____

Section A: General Information			
A-1	Name of CO:	محله کی تنظیم کا نام	
A-2	Mauza/Deh/Revnue Village:	موضع/دیہہ/گاؤں	
A-3	Union Council:	یونین کونسل	
A-4	Tehsil:	تحصیل	
A-5	District:	ضلع	
A-6	Province:	صوبہ	
A-7	Partner Organization:	این-جی-او	
A-8	CO Formation Date:	محله کی تنظیم بننے کی تاریخ	
A-9	Type of CO:	محله کی تنظیم کی قسم	1 = Male only مرد 2 = Female only خواتین 3 = Combined group مخلوط گروپ
A-10	Is your CO part of VO?	کیا آپکی محله کی تنظیم گاؤں کی تنظیم کی رکن ہے؟	1 = YES ہاں 2 = NO نہیں

A-II: Bio Data of FGD Participants گروپ میں شامل افراد کی معلومات

Sr. No سریل نمبر	Name نام	Designation عہدہ 1= President صدر 2= Manager منیجر 3= Member ممبر	Gender جنس 1= Male مرد 2= Female عورت	Education تعلیم	Period of membership with CO (in years) تنظیم کے ساتھ ممبرشپ کی مدت (سالوں میں)	Primary Livelihood Source بنیادی ذریعہ معاش	Average Monthly Income of HH گھرانے کی اوسط ماہانہ آمدنی
							5 سال پہلے موجودہ
1							
2							
3							
4							
5							
6							
7							
8							

9								
10								

Education Codes: 1. Not literate (ناخواندہ) 2. Literate (خواندہ) 3. Primary (Grade 1 to 5) (اسے 5 جماعت تک) 4. Middle (Grade 6 to 8) (مڈل (6 سے 8 جماعت تک)) 5. Matric Grade (9 to 10) (مٹرک (9 سے 10 جماعت تک)) 6. Intermediate (Grade 11 to 12) (انٹرمیڈیٹ (گیارہویں بارہویں)) 7. Degree (Grade 14 or higher) (ڈگری (چودہ یا اس سے زائد)) 8. Diploma (ڈپلومہ) 10. Other (اس کے علاوہ)

Employment Codes: 1=Government; سرکاری ملازمت 2=Semi government; نیم سرکاری 3=Private*; پرائیویٹ 4=Pensioner; ریٹائرڈ 5=Self-employed; اپنا کاروبار 6=Not employed***; بے روزگار 7=Nil (housekeeping, below 18, if above 60 not working, household headship, disabled); کچھ نہیں (housekeeping, below 18, if above 60 not working, household headship, disabled);

Income Codes: 1= 0-2,500, 2= 2,501-5,000, 3= 5,001-7,500, 4= 7,501-10,000, 5= More than 10,000)

Section B: Governance			Response Code
B-1	CO's Current Status: محله کی تنظیم کا موجودہ معیار	1 = Active فعال 2 = Inactive غیر فعال 3 = Dormant خوابیدہ	
B-2	Is your CO registered? کیا آپکی محله کی تنظیم رجسٹرڈ ہے؟	1 = YES ہاں 2 = NO نہیں	
B-2(i)	If yes, what is the name of registration authority? اگر ہاں تو کس ادارے کے ساتھ رجسٹرڈ ہیں۔	1 = Partner Organization/NGO این-جی-او 2 = Social Security Department سوشل سیکیورٹی کا ادارہ 3 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
B-3	What is the process of selection of office bearers? تنظیم کے ذمہ داران کے چناؤ کا کیا طریقہ کار ہے؟	1 = Selection چناؤ 2 = Election الیکشن	
B-4	What is the tenure for office bearers? ذمہ داران کا چناؤ کتنے عرصے کے لیے کیا جاتا ہے؟	1 = 6 Month چھ ماہ 2 = 1 Year ایک سال 3 = More than 1 Year ایک سال سے زیادہ	
B-5	What is structure of a CO? تنظیمی ڈھانچے کے بارے میں آپ کیا جانتے ہیں؟	1 = President, Manager, Members صدر، منیجر، ممبران 2 = President, Members صدر، ممبران 3 = Manager, Members منیجر، ممبران 4 = Members Only صرف ممبران	
B-6	How frequently CO meeting is organized? تنظیم کی میٹنگ کتنی مدت کے بعد ہوتی ہے؟	1 = Weekly ہفتہ وار 2 = Bi-monthly مہینے میں دو بار 3 = Monthly ماہانہ 4 = 6 Monthly 6 ماہ بعد 5 = Annually سالانہ	

B-7	How many members regularly attend CO meetings? کتنے ممبران میٹنگ میں باقاعدگی سے آتے ہیں؟	1 = 80% or above = Regular attendance باقاعدہ حاضری 2 = 50%-80% = Average attendance اوسط حاضری 3 = Less than 50% = Irregular attendance بے قاعدہ حاضری	
Section C: Participation			Response Code
C-1	Number of CO members at the time of its formation: تنظیم سازی کے وقت ممبران کی تعداد	Male: _____ Female: _____ مرد خواتین Total: _____ کل افراد	
C-2	Current members of the CO: تنظیم کے موجودہ ممبران کی تعداد	Male: _____ Female: _____ مرد خواتین Total: _____ کل افراد	
C-3	Do all members actively participate in the meetings? (Attendance register will be checked) کیا سب ممبران ذوق و شوق سے میٹنگز میں شامل ہوتے ہیں؟ (حاضری رجسٹر چیک کیے جائیں گے)	1 = YES ہاں 2 = NO نہیں	
C-4	How did you join this CO? آپ نے تنظیم میں شمولیت کیسے اختیار کی؟	1 = By following other people دوسرے لوگوں کو دیکھ کر 2 = Social mobilization by the NGO این-جی-او کی رہنمائی سے 3 = To achieve personal goals ذاتی مقاصد کے حصول کے لیے 4 = All of above تمام اوپر والے 5 = None of above اوپر والوں میں سے کوئی بھی نہیں 6 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
C-5	What was the purpose/motive behind joining the CO? تنظیم میں شمولیت کا بنیادی مقصد کیا تھا؟	1 = Development of your community/village محله/گاؤں کی ترقی 2 = Personal/ Household Development ذاتی/گھرانے کی ترقی 3 = All of above تمام اوپر والے 5 = None of above اوپر والوں میں سے کوئی بھی نہیں 6 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
C-6	Does CO has its mission statement and goal? کیا آپکی تنظیم کا کوئی مقصد یا مشن ہے؟	1 = YES ہاں 2 = NO نہیں	
C-6	If yes, what is the CO mission statement and	Mission Statement:	

(i)	goals? اگر ہاں تو آپ کی تنظیم کا مقصد یا مٹن کیا ہے؟	Goal:	
C-7	Are you aware about your roles and responsibilities in the CO? کیا آپ تنظیم کے اندر اپنے کردار اور ذمہ داریوں سے واقف ہیں؟	1 = YES 2 = NO	ہاں نہیں
C-7 (i)	If yes, what are your roles and responsibilities? اگر ہاں تو آپ کا کردار اور ذمہ داریاں کیا ہیں؟	1 = To attend regular meetings باقاعدگی سے میٹنگز میں شمولیت 2 = Developing linkages with other funding agencies دوسرے امدادی اداروں سے روابط قائم کرنا 3 = Contributing savings بچت جمع کروانا 4 = Individual development ذاتی ترقی 5 = Community Development محله/گاؤں کی ترقی 6 = Maintenance of bank account بینک اکاؤنٹ کی دیکھ بھال 7 = Record keeping (individual and CO) ریکارڈ رکھنا (ذاتی اور تنظیم کا) 8 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
C-8	Is your CO developed Village Development Plan (VDP)? کیا آپ کی تنظیم نے "گاؤں کے ترقیاتی منصوبے" بنائے ہیں؟	1 = YES 2 = NO	ہاں نہیں
C-8 (i)	If yes, what is the date of development of your VDP? Confirm the date. اگر ہاں تو گاؤں کا ترقیاتی منصوبہ کب بنا؟ تاریخ بتائیے۔	_____	
C-8 (ii)	What is the progress/completion status of your VDP? گاؤں کا ترقیاتی منصوبہ کامیابی کی کس منزل پر کھڑا ہے؟	1 = 0-25% 2 = 26%-50% 3 = 51%-75% 4 = 76% and above	
C-9	How do you identify and prioritize needs of the community? آپ علاقے کی ضروریات کی کس طرح نشاندہی کرتے ہیں اور ان کی اولیت کی درجہ بندی کیسے کرتے ہیں؟	1 = Through consensus (80% and above) متفقہ فیصلہ 2 = Majority Votes (50% and above) اکثریتی فیصلہ	

		3 = Individual Decisions ذاتی فیصلہ	
C-10	In case of conflict within CO how do you resolve the issues? تنظیم کے اندر تنازعے کی صورت میں آپ مسائل کو کس طرح حل کرتے ہیں؟	1 = By convincing the members ممبران کو آمادہ کر کے 2 = By the majority vote اکثریتی فیصلہ 3 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
Section D: Inclusion			Response Code
D-1	Is there any criteria for CO membership? کیا تنظیم کی رکنیت سازی کا کوئی معیار رکھا گیا ہے؟	1 = YES ہاں 2 = NO نہیں	
D-1 (i)	If yes, what the criteria is for CO membership? اگر ہاں تو تنظیم کی رکنیت کے لئے کیا معیار ہے؟		
D-2	How CO ensures inclusion of poor and poorest households in the developmental work? تنظیم ترقیاتی کاموں میں غریب اور لاچار گھرانوں کی شمولیت کو کس طرح یقینی بناتی ہے؟		
D-3	How you ensure that women issues are addressed? آپ خواتین کے مسائل کو کس طرح حل کرتے ہیں؟	1 = By Giving priority to their needs انکی ضروریات کو فوقیت دے کر 2 = By discussing their issues in CO meetings انکے مسائل کو تنظیم کی میٹنگ میں زیر بحث لاکر 3 = By counselling of male members مردوں سے مشاورت کر کے 4 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
D-4	Is there any change in the decision making process at the household level since the formation of CO? کیا تنظیم بننے کے بعد سے گھرانے میں فیصلہ سازی کے عمل میں کوئی تبدیلی آئی ہے؟	1 = Women are more actively engaged in decision making عورتوں کا کردار فیصلہ سازی میں بڑھ گیا ہے 2 = No change کوئی تبدیلی نہیں آئی	
D-4 (i)	If yes, who makes the following decisions: اگر ہاں تو درج ذیل فیصلے کون کرتا ہے؟	Codes کوڈ	
	Children Education بچوں کی تعلیم	1=Male; 2=Female; 3=Joint مرد باہمی فیصلہ خواتین	
	Employment نوکری	1=Male; 2=Female; 3=Joint مرد باہمی فیصلہ خواتین	

	Daily Food consumption روزانہ کا کھانا پینا	1=Male; 2=Female; 3=Joint مرد باہمی فیصلہ خواتین	
	Marriage of Children بچوں کی شادیاں	1=Male; 2=Female; 3=Joint مرد باہمی فیصلہ خواتین	
	Social Events معاشرتی تقریبات	1=Male; 2=Female; 3=Joint مرد باہمی فیصلہ خواتین	
	Family Size کنبے کا حجم	1=Male; 2=Female; 3=Joint مرد باہمی فیصلہ خواتین	
	Other (Specify-----) اس کے علاوہ (وضاحت کریں)	1=Male; 2=Female; 3=Joint مرد باہمی فیصلہ خواتین	
D-5	Does the Women Member of HH have Control over HH Resources? کیا گھرانے کی خواتین کو گھرانے کے وسائل پر دسترس حاصل ہے؟	Codes کوڈ	
	(a) Cash رقم	1 = YES 2 = NO ہاں نہیں	
	(b) Income آمدنی	1 = YES 2 = NO ہاں نہیں	
	(c) Assets اثاثہ جات	1 = YES 2 = NO ہاں نہیں	
	(d) Budget بجٹ	1 = YES 2 = NO ہاں نہیں	
D-6	Does the female have access to the following? کیا خواتین درج ذیل تک رسائی رکھتی ہیں؟	Codes کوڈ	
	(a) Employment روزگار	1 = YES 2 = NO ہاں نہیں	
	(b) Ownership of assets/land اثاثوں اور زمین کی ملکیت	1 = YES 2 = NO ہاں نہیں	
	(c) Market مارکیٹ/بازار	1 = YES 2 = NO ہاں نہیں	
	(d) Visibility in and access to social spaces عوامی مقامات تک جانا اور نظر آنا	1 = YES 2 = NO ہاں نہیں	
	(e) Basic health facilities صحت کی بنیادی سہولیات	1 = YES 2 = NO ہاں نہیں	
D-7	Do the women have adequate awareness of the following rights? کیا خواتین درج ذیل حقوق کے بارے میں مناسب آگاہی رکھتی ہیں؟	Codes کوڈ	
	(a) CNIC قومی شناختی کارڈ	1 = YES 2 = NO ہاں نہیں	
	(b) Nikah Nama نکاح نامہ	1 = YES 2 = NO ہاں نہیں	
	(c) Inheritance وراثت	1 = YES 2 = NO ہاں نہیں	
	(d) Birth Registration بچے کی پیدائش کا اندراج	1 = YES 2 = NO ہاں نہیں	

	(e) Death Certificate وفات کا سرٹیفکیٹ	1 = YES ہاں 2 = NO نہیں																									
D-8	Is there any change in primary school enrolment since the formation of VO? کیا تنظیم بننے کے بعد سے پرائمری اسکول کے داخلے کی تعداد میں کوئی تبدیلی آئی ہے؟	(a) Girls: 1 = Enrolment increased داخلہ بڑھا ہے 2 = Enrolment Decreased داخلہ کم ہوا ہے 3 = No change کوئی تبدیلی نہیں آئی (b) Boys: 1 = Enrolment increased داخلہ بڑھا ہے 2 = Enrolment Decreased داخلہ کم ہوا ہے 3 = No change کوئی تبدیلی نہیں آئی	(a) Girls: (b) Boys:																								
Section E: Sustainability			Response Code																								
E-1	Is there any increase or decrease in the financial assets in the last 5 years? پچھلے پانچ سالوں میں کیا آپ کے اثاثہ جات میں اضافہ ہوا؟	1 = YES ہاں 2 = NO نہیں																									
E-2	Is there any saving system within the CO? کیا تنظیم کے اندر بچت جمع کی جاتی ہے؟	1 = YES ہاں 2 = NO نہیں																									
E-2 (i)	Is contribution compulsory for every member of CO? بچت جمع کروانا کیا سب ممبران پر لازم ہے؟	1 = YES ہاں 2 = NO نہیں																									
E-2 (ii)	What is the rate of contribution? بچت کس شرح سے جمع کروائی جاتی ہے؟	1 = Fixed Amount مقرر رقم 2 = Variable amount dependent on members' capacity غیر مقررہ رقم (ممبران کی استطاعت کے مطابق)																									
E-2 (iii)	How much saving has been collected so far by the CO and its members? اب تک تنظیم کی مجموعی اور انفرادی بچت کتنی جمع ہو چکی ہے؟ (رجسٹر سے دیکھ کر رقم لکھیں) Collective Saving: مجموعی بچت _____ (Rs) Members' Saving: انفرادی بچت:																										
	<table border="1"> <thead> <tr> <th>Members ممبران</th><th>Saving Amount (Rs) بچت کی رقم</th><th>Members ممبران</th><th>Saving Amount (Rs) بچت کی رقم</th></tr> </thead> <tbody> <tr><td>1</td><td></td><td>6</td><td></td></tr> <tr><td>2</td><td></td><td>7</td><td></td></tr> <tr><td>3</td><td></td><td>8</td><td></td></tr> <tr><td>4</td><td></td><td>9</td><td></td></tr> <tr><td>5</td><td></td><td>10</td><td></td></tr> </tbody> </table>	Members ممبران	Saving Amount (Rs) بچت کی رقم	Members ممبران	Saving Amount (Rs) بچت کی رقم	1		6		2		7		3		8		4		9		5		10			
Members ممبران	Saving Amount (Rs) بچت کی رقم	Members ممبران	Saving Amount (Rs) بچت کی رقم																								
1		6																									
2		7																									
3		8																									
4		9																									
5		10																									
E-3	Is there internal lending system within CO? کیا تنظیم میں اندرونی قرضہ دہی کا نظام ہے؟	1 = YES ہاں 2 = NO نہیں																									
E-3 (i)	If yes, then number of internal lending beneficiaries? اگر ہاں تو کتنے اراکین قرض سے مستفید ہوئے؟	_____																									
E-3	What is the repayment rate of internal lending?																										

(ii)	قرضہ کی واپسی کی شرح کیا ہے؟	(%)	
E-3 (iii)	What is average internal lending amount per beneficiary? تنظیم کے ایک رکن کو اوسط کتنا قرض دیا جاتا ہے؟	(Rs)	
E-3 (iv)	Do you apply service charges/interest over the loan? کیا آپ اپنے قرض پر سود یا سروس چارجز ادا کرتے ہیں؟	1 = YES 2 = NO ہاں نہیں	
E-4	Is there any improvement in your municipal/local services (Safe drinking water, sanitation, solid waste collection and disposal, sewerage services, streets and street lighting, etc) in the last 5 years? کیا پچھلے پانچ سالوں میں آپ کی لوکل بنیادی ضروریات مثلاً پینے کا صاف پانی، نکاسی آب، کوڑا کرکٹ اٹھانا اور تلف کرنا، سیوریج کی سہولیات، گلیاں پکی کرنا اور گلیوں کی روشنی وغیرہ میں بہتری ہوئی ہے؟	1 = YES 2 = NO ہاں نہیں	
E-4 (i)	If yes, name the funding source? اگر ہاں تو امدادی ادارے کا نام بتائیں۔	1 = Self Help (CO/VO) اپنی مدد آپ (محلے یا گاؤں کی تنظیم) 2 = Government سرکاری ادارہ 3 = Partner Organization این-جی-او 4 = Combine Effort (Both PO and CO/VO) مشترکہ کوشش (این-جی-او اور تنظیم) 5 = Other Funding Agencies (please specify) کوئی اور امدادی ادارہ (وضاحت کریں)	
E-4 (ii)	What type of work was completed? کس طرح کا ترقیاتی کام ہوا؟	1 = Safe drinking water پینے کا صاف پانی 2 = Sanitation نکاسی آب 3 = Solid waste collection and disposal کوڑا کرکٹ اٹھانا اور تلف کرنا 4 = Sewerage services سیوریج کی سہولیات 5 = Streets گلیاں پکی کرنا 6 = Street Lighting گلیوں کی روشنی 7 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
E-5	Were office bearers provided CMST training?	1 = YES ہاں	

	کیا تنظیم کے ذمہ داران کو CMST ٹریننگ دی گئی؟	2 = NO نہیں	
E-6	Were you provided any skills training? کیا آپ کو کوئی فنی تربیت دی گئی؟	1 = YES ہاں 2 = NO نہیں	
E-6 (i)	If yes, what was the nature of training? اگر ہاں تو ٹریننگ کس نوعیت کی تھی؟	1 = Technical/Vocational Training ٹیکنیکل/ووکیشنل ٹریننگ 2 = Entrepreneurial Skills کاروباری مہارت کی تربیت 3 = Awareness Sessions آگاہی تربیت 4 = Other training (please specify) اس کے علاوہ ٹریننگ (وضاحت کریں)	
E-7	Have you developed linkages with other community institutions/safety nets and donor agencies? کیا آپ کے دوسری تنظیموں یا امدادی اداروں سے روابط استوار کیے ہیں؟	1 = YES ہاں 2 = NO نہیں	
E-7 (i)	If yes, name the community institutions/safety nets and donor agencies? اگر ہیں تو ان اداروں کے نام بتائیں۔	1 = Public Department گورنمنٹ 2 = NGO این جی او 3 = Any other funding source کوئی اور امدادی ادارہ (وضاحت کریں)	
E-8	Will you continue CO operations after phasing out of NGO? کیا آپ این جی او کے جانے کے بعد تنظیم کی سرگرمیاں جاری رکھیں گے؟	1 = YES ہاں 2 = NO نہیں	
E-9	How will you run CO activities? آپ تنظیم کے معاملات کو کیسے چلاؤں گے؟	1 = Self Help اپنی مدد آپ کے ذریعے 2 = Demanding rights from the Government گورنمنٹ سے حقوق مانگ کر 3 = Using linkages with other funding sources دوسرے امدادی اداروں سے روابط قائم کر کے 4 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
Section F: Transparency			Response Code
F-1	Where do you keep your savings? آپ اپنی بچت کہاں رکھتے ہیں؟	1 = Bank بینک 2 = Post Office ڈاکخانہ 3 = CO Members ممبران 4 = Office Bearers	

		تنظیم کے عہدیداران 5 = Easy paisa account ایزی پیسہ 6 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
F-2	Do all members have their individual passbooks? کیا تمام ممبران کے پاس ذاتی پاس بک ہے؟	1 = YES 2 = NO	ہاں نہیں
F-3	Is CO maintaining its financial record? کیا تنظیم پیسوں کا حساب کتاب رکھتی ہے؟	1 = YES 2 = NO	ہاں نہیں
F-4	Was any audit conducted for financial record of the CO? (record to be checked) تنظیم کے بھئی کھاتا کا کبھی آڈٹ/جانچ پڑتال ہوئی؟	1 = YES 2 = NO	ہاں نہیں
F-4 (i)	If yes, after what period the audit is conducted? اگر ہاں تو کتنے عرصے بعد آڈٹ ہوتا ہے؟	1 = After 6 months 2 = Annually 3 = After 2 Years 4 = Once in the last five years	6 ماہ بعد سالانہ 2 سال بعد 5 سال میں ایک بار
F-5	Is VO performing following activities for CO? کیا گاؤں کی تنظیم آپکی تنظیم کے لیے درج ذیل اقدامات کر رہی؟	Codes کوڈ	
	a) Social Mobilization سوشل موبلائزیشن	1 = YES 2 = NO	ہاں نہیں
	b) Revitalization تنظیم نو	1 = YES 2 = NO	ہاں نہیں
	c) Monitoring of CO activities تنظیم کے کاموں کی نگرانی	1 = YES 2 = NO	ہاں نہیں
	d) Developing Linkages رابطہ سازی	1 = YES 2 = NO	ہاں نہیں
	e) Capacity Building of CO members تنظیم کے ممبران کی تربیت سازی	1 = YES 2 = NO	ہاں نہیں
F-6	Is CO maintaining record of meeting proceedings? کیا تنظیم اجلاس کی کارروائی کا ریکارڈ رکھتی ہے؟	1 = YES 2 = NO	ہاں نہیں
F-6 (i)	What is the quality of record after thorough assessment? مکمل جانچ پڑتال کے بعد ریکارڈ کے معیار کو کس طرح پایا؟ Note: Researcher will give his feedback after record checking. تحقیق کنندہ ریکارڈ کے جائزے کے بعد اپنی رائے لکھے گا	1 = Excellent 2 = Good 3 = Moderate 4 = Non satisfactory	شاندار اچھا درمیانہ غیر مطمئن

End Time: :انٹرویو ختم ہونے کا وقت: -----

B – VO's

FGD Tool for VO:

Name of Researcher: تحقیق کنندہ کا نام : _____

Date: تاریخ : ____/____/____ Start Time: شروع ہونے کا وقت _____

Section A: General Information			
A-1	Name of VO:	گاؤں کی تنظیم کا نام	
A-2	Mauza/Deh/Revenue Village:	موضع/دیہہ/گاؤں	
A-3	Union Council:	یونین کونسل	
A-4	Tehsil:	تحصیل	
A-5	District:	ضلع	
A-6	Province:	صوبہ	
A-7	Partner Organization:	این-جی-او	
A-8	VO Formation Date::	گاؤں کی تنظیم بننے کی تاریخ	
A-9	Type of VO:	گاؤں کی تنظیم کی قسم	<div>1 = Male only مرد</div> <div>2 = Female only خواتین</div> <div>3 = Combined group مخلوط گروپ</div>
A-10	Is your VO part of LSO?	کیا آپکے گاؤں کی تنظیم ایل-ایس-او کی رکن ہے؟	<div>1 = YES ہاں</div> <div>2 = NO نہیں</div>

A-11: Bio Data of FGD Participants گروپ میں شامل افراد کی معلومات

Sr. No سریل نمبر	Name نام	Designation عہدہ 1= President صدر 2= Manager منیجر 3= Member ممبر	Gender جنس 1= Male مرد 2= Female عورت	Education تعلیم	Period of membership with VO (in years) تنظیم کے ساتھ ممبرشپ کی مدت (سالوں میں)	Primary Livelihood Source بنیادی ذریعہ معاش	Average Monthly Income of HH گھرانے کی اوسط ماہانہ آمدنی
							موجودہ
1							5 سال پہلے
2							
3							

4								
5								
6								
7								
8								
9								
10								

Education Codes: 1. Not literate (ناخواندہ) 3. Literate (خواندہ) 4. Primary (Grade 1 to 5) 5. Middle (Grade 6 to 8) 6. Matric Grade (9 to 10) 7. Intermediate (Grade 11 to 12) 8. Degree (Grade 14 or higher) 9. Diploma 10. Other

پرائمری، اسے 5 (خواندہ) 3. Literate (خواندہ) 4. Primary (Grade 1 to 5) 5. Middle (Grade 6 to 8) 6. Matric Grade (9 to 10) 7. Intermediate (Grade 11 to 12) 8. Degree (Grade 14 or higher) 9. Diploma 10. Other

میٹرک (9 سے 10 جماعت تک)، (6 سے 8 جماعت تک)، (11 سے 12 جماعت تک)، (14 یا اس سے زیادہ) ڈگری (چودہ)، (10 سے 12 جماعت تک)، (14 یا اس سے زیادہ) ڈگری (چودہ)، (10 سے 12 جماعت تک)، (14 یا اس سے زیادہ) ڈگری (چودہ)

اس کے علاوہ 10. Other

Employment Codes: 1=Government; 2=Semi government; 3=Private; 4=Pensioner; 5=Self-employed; 6=Not employed; 7=Nil

سرکاری ملازمت 2=Semi government; 3=Private; 4=Pensioner; 5=Self-employed; 6=Not employed; 7=Nil

اپنا کاروبار; 5=Self-employed; 6=Not employed; 7=Nil

housekeeping, below 18, if above 60 not working, household headship, disabled);

Income Codes: 1= 0-2,500, 2= 2,501-5,000, 3= 5,001-7,500, 4= 7,501-10,000, 5= More than 10,000)

Section B: Governance			Response Code
B-1	VO's Current Status: گاؤں کی تنظیم کا موجودہ معیار	1 = Active فعال 2 = Inactive غیر فعال 3 = Dormant خوابیدہ	
B-2	Is your VO registered? کیا آپ کی تنظیم رجسٹرڈ ہے؟	1 = YES ہاں 2 = NO نہیں	
B-2(i)	If yes, what is the name of registration authority? اگر ہاں تو کس ادارے کے ساتھ رجسٹرڈ ہیں۔	1 = Partner Organization/NGO 2 = Social Security Department 3 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
B-3	What is the process of selection of office bearers? تنظیم کے ذمہ داران کے چناؤ کا کیا طریقہ کار ہے؟	1 = Selection چناؤ 2 = Election الیکشن	
B-4	What is the tenure for office bearers? ذمہ داران کا چناؤ کتنے عرصے کے لیے کیا جاتا ہے؟	1 = 6 Month چھ ماہ 2 = 1 Year ایک سال 3 = More than 1 Year ایک سال سے زیادہ	
B-5	What is structure of a VO? تنظیمی ڈھانچے کے بارے میں آپ کیا جانتے ہیں؟	1 = President, Manager, Members 2 = President, Members	

		صدر، ممبران 3 = Manager, Members منیجر، ممبران 4 = Members Only صرف ممبران	
B-6	How frequently VO meeting is organized? تنظیم کی میٹنگ کتنی مدت کے بعد ہوتی ہے؟	1 = Weekly ہفتہ وار 2 = Bi-monthly مہینے میں دو بار 3 = Monthly ماہانہ 4 = 6 Monthly 6 ماہ بعد 5 = Annually سالانہ	
B-7	How many members regularly attend VO meetings? کتنے ممبران میٹنگ میں باقاعدگی سے آتے ہیں؟	1 = 80% or above = Regular attendance باقاعدہ حاضری 2 = 50%-80% = Average attendance اوسط حاضری 3 = Less than 50% = Irregular attendance بے قاعدہ حاضری	
Section C: Participation			Response Code
C-1	Number of VO members at the time of its formation: تنظیم سازی کے وقت ممبران کی تعداد	Male: _____ Female: _____ مرد خواتین Total: _____ کل افراد	
C-2	Current members of the VO: تنظیم کے موجودہ ممبران کی تعداد	Male: _____ Female: _____ مرد خواتین Total: _____ کل افراد	
C-3	How many COs are member of your VO? محلے کی کتنی تنظیمیں آپ کی تنظیم کی رکن ہیں؟	Add number نمبر لکھیں	
C-4	Is there any change in the number of COs since the formation of VO? گاؤں کی تنظیم بننے کے بعد سے اسکی رکن تنظیموں میں کیا کوئی تبدیلی ہوئی ہے؟	1 = Number Increased تعداد بڑھی ہے 2 = Number Decreased تعداد کم ہوئی ہے 3 = No Change کوئی تبدیلی نہیں ہوئی	
C-5	Do all members actively participate in the meetings? (Attendance register will be checked) کیا سب ممبران ذوق و شوق سے میٹنگز میں شامل ہوتے ہیں؟ (حاضری رجسٹر چیک کیے جائیں گے)	1 = YES ہاں 2 = NO نہیں	
C-6	What was the purpose/motive behind joining the VO? تنظیم میں شمولیت کا بنیادی مقصد کیا تھا؟	1 = Development of your community/village محلے/گاؤں کی ترقی 2 = Personal/ Household	

		<p>Development</p> <p>ذاتی/گھرانے کی ترقی</p> <p>3 = All of above</p> <p>تمام اوپر والے</p> <p>5 = None of above</p> <p>اوپر والوں میں سے کوئی بھی نہیں</p> <p>6 = Other (please specify)</p> <p>اس کے علاوہ (وضاحت کریں)</p>	
C-7	Does VO has its mission statement and goal? کیا آپکی تنظیم کا کوئی مقصد یا مشن ہے؟	<p>1 = YES</p> <p>2 = NO</p> <p>ہاں</p> <p>نہیں</p>	
C-7 (i)	If yes, what is the VO mission statement and goals? اگر ہاں تو آپکی تنظیم کا مقصد یا مشن کیا ہے؟	<p>Mission Statement:</p> <p>Goal:</p>	
C-8	Are you aware about your roles and responsibilities in the VO? کیا آپ تنظیم کے اندر اپنے کردار اور ذمہ داریوں سے واقف ہیں؟	<p>1 = YES</p> <p>2 = NO</p> <p>ہاں</p> <p>نہیں</p>	
C-8 (i)	If yes, what are your roles and responsibilities? اگر ہاں تو آپ کا کردار اور ذمہ داریاں کیا ہیں؟	<p>1 = To attend regular meetings</p> <p>باقاعدگی سے میٹنگز میں شمولیت</p> <p>2 = Developing linkages with other funding agencies</p> <p>دوسرے امدادی اداروں سے روابط قائم کرنا</p> <p>3 = Contributing savings</p> <p>بچت جمع کروانا</p> <p>4 = Individual development</p> <p>ذاتی ترقی</p> <p>5 = Community Development</p> <p>محله/گاؤں کی ترقی</p> <p>6 = Maintenance of bank account</p> <p>بینک اکاؤنٹ کی دیکھ بھال</p> <p>7 = Record keeping (individual and VO)</p> <p>ریکارڈ رکھنا (ذاتی اور تنظیم کا)</p> <p>8 = Other (please specify)</p> <p>اس کے علاوہ (وضاحت کریں)</p>	
C-9	Is your VO developed Village Development Plan (VDP)? کیا آپکی تنظیم نے "گاؤں کے ترقیاتی منصوبے" بنائے ہیں؟	<p>1 = YES</p> <p>2 = NO</p> <p>ہاں</p> <p>نہیں</p>	
C-9 (i)	If yes, what is the date of development of your VDP? Confirm the date. اگر ہاں تو گاؤں کا ترقیاتی منصوبہ کب بنا؟ تاریخ	_____	

بنائے -			
C- 9 (ii)	What is the progress/completion status of your VDP? گاؤں کا ترقیاتی منصوبہ کامیابی کی کس منزل پر کھڑا ہے؟	1 = 0-25% 2 = 26%-50% 3 = 51%-75% 4 = 76% and above	
C-10	How do you identify and prioritize needs of the community? آپ علاقے کی ضروریات کی کس طرح نشاندہی کرتے ہیں اور ان کی اولیت کی درجہ بندی کیسے کرتے ہیں؟	1 = Through consensus (80% and above) متفقہ فیصلہ 2 = Majority Votes (50% and above) اکثریتی فیصلہ 3 = Individual Decisions ذاتی فیصلہ 4 = CO Resolution تنظیم کی قرارداد	
C-11	In case of conflict within VO how do you resolve the issues? تنازعے کی صورت میں آپ مسائل کو کس طرح حل کرتے ہیں؟	1 = By convincing the members ممبران کو آمادہ کر کے 2 = By the majority vote اکثریتی فیصلہ 3 = Other اس کے علاوہ	
Section D: Inclusion			Response Code
D-1	How VO ensures inclusion of poor and poorest households in the developmental work? تنظیم ترقیاتی کاموں میں غریب اور لاچار گھرانوں کی شمولیت کو کس طرح یقینی بناتی ہے؟		
D-2	How you ensure that women issues are addressed? آپ خواتین کے مسائل کو کس طرح حل کرتے ہیں؟	1 = By Giving priority to their needs انکی ضروریات کو فوقیت دے کر 2 = By discussing their issues in CO meetings انکے مسائل کو تنظیم کی میٹنگ میں زیر بحث لاکر 3 = By counselling of male members مردوں سے مشاورت کر کے 4 = Other (please specify) اس کے علاوہ (وضاحت کریں)	
D-3	Is there any change in the decision making process at the household level since the formation of VO? کیا تنظیم بننے کے بعد سے گھرانے میں فیصلہ سازی کے عمل میں کوئی تبدیلی آئی ہے؟	1 = Women are more actively engaged in decision making عورتوں کا کردار فیصلہ سازی میں بڑھ گیا ہے 2 = No change کوئی تبدیلی نہیں آئی	

D-3 (i)	If yes, who makes the following decisions: اگر ہاں تو درج ذیل فیصلے کون کرتا ہے؟	Codes کوڈ	
	(e) Children Education بچوں کی تعلیم	1=Male; 2=Female; 3=Joint مرد خواتین باہمی فیصلہ	
	(f) Employment نوکری	1=Male; 2=Female; 3=Joint مرد خواتین باہمی فیصلہ	
	(g) Daily Food consumption روزانہ کا کھانا پینا	1=Male; 2=Female; 3=Joint مرد خواتین باہمی فیصلہ	
	(h) Marriage of Children بچوں کی شادیاں	1=Male; 2=Female; 3=Joint مرد خواتین باہمی فیصلہ	
	(i) Social Events معاشرتی تقریبات	1=Male; 2=Female; 3=Joint مرد خواتین باہمی فیصلہ	
	(j) Family Size کنبے کا حجم	1=Male; 2=Female; 3=Joint مرد خواتین باہمی فیصلہ	
	(k) Other (Specify-----) اس کے علاوہ (وضاحت کریں)	1=Male; 2=Female; 3=Joint مرد خواتین باہمی فیصلہ	
D-4	Does the Women Member of HH have Control over HH Resources? کیا گھرانے کی خواتین کو گھرانے کے وسائل پر دسترس حاصل ہے؟	Codes کوڈ	
	(a) Cash رقم	1 = YES 2 = NO ہاں نہیں	
	(b) Income آمدنی	1 = YES 2 = NO ہاں نہیں	
	(c) Assets اثاثہ جات	1 = YES 2 = NO ہاں نہیں	
	(d) Budget بجٹ	1 = YES 2 = NO ہاں نہیں	
D-5	Does the female have access to the following? کیا خواتین درج ذیل تک رسائی رکھتی ہیں؟	Codes کوڈ	
	(f) Employment روزگار	1 = YES 2 = NO ہاں نہیں	
	(g) Ownership of assets/land اثاثوں اور زمین کی ملکیت	1 = YES 2 = NO ہاں نہیں	
	(h) Market مارکیٹ/بازار	1 = YES 2 = NO ہاں نہیں	
	(i) Visibility in and access to social spaces عوامی مقامات تک جانا اور نظر آنا	1 = YES 2 = NO ہاں نہیں	
	(j) Basic health facilities صحت کی بنیادی سہولیات	1 = YES 2 = NO ہاں نہیں	
D-6	Do the women have adequate awareness of the following rights? کیا خواتین درج ذیل حقوق کے بارے میں مناسب آگاہی رکھتی ہیں؟	Codes کوڈ	
	(f) CNIC قومی شناختی کارڈ	1 = YES 2 = NO ہاں نہیں	

	(g) Nikah Nama نکاح نامہ	1 = YES 2 = NO	ہاں نہیں	
	(h) Inheritance وراثت	1 = YES 2 = NO	ہاں نہیں	
	(i) Birth Registration بچے کی پیدائش کا اندراج	1 = YES 2 = NO	ہاں نہیں	
	(j) Death Certificate وفات کا سرٹیفکیٹ	1 = YES 2 = NO	ہاں نہیں	
D-7	Is there any change in primary school enrolment since the formation of VO? کیا تنظیم بننے کے بعد سے پرائمری اسکول کے داخلے کی تعداد میں کوئی تبدیلی آئی ہے؟	(a) Girls: 1 = Enrolment increased 2 = Enrolment Decreased 3 = No change داخلہ بڑھا ہے داخلہ کم ہوا ہے کوئی تبدیلی نہیں آئی	(a) Girls:	
		(b) Boys: 1 = Enrolment increased 2 = Enrolment Decreased 3 = No change داخلہ بڑھا ہے داخلہ کم ہوا ہے کوئی تبدیلی نہیں آئی	(b) Boys:	
Section E: Sustainability				Response Code
E-1	Is there any increase or decrease in the financial assets in the last 5 years? پچھلے پانچ سالوں میں کیا آپ کے اثاثہ جات میں اضافہ ہوا؟	1 = YES 2 = NO	ہاں نہیں	
E-2	Is there any saving system within the VO? کیا تنظیم کے اندر بچت جمع کی جاتی ہے؟	1 = YES 2 = NO	ہاں نہیں	
E-2 (i)	Is contribution compulsory for every member of VO? بچت جمع کروانا کیا سب ممبران پر لازم ہے؟	1 = YES 2 = NO	ہاں نہیں	
E-2 (ii)	What is the rate of contribution? بچت کس شرح سے جمع کروائی جاتی ہے؟	1 = Fixed Amount 2 = Variable amount dependent on members' capacity مقررہ رقم غیر مقررہ رقم (ممبران کی استطاعت کے مطابق)		
E-2 (iii)	How much saving has been collected so far by the VO and its members? اب تک تنظیم کی مجموعی بچت کتنی جمع ہو چکی ہے؟ (رجسٹر سے دیکھ کر رقم لکھیں) Collective Saving: مجموعی بچت: _____ (Rs) Members' Saving: ممبران کی انفرادی بچت:			
	Members	Saving Amount (Rs)	Members	Saving Amount (Rs)
	ممبران	بچت کی رقم	ممبران	بچت کی رقم
	1		6	
	2		7	

	3		8	
	4		9	
	5		10	
E-3	Is there internal lending system within VO? کیا تنظیم میں اندرونی قرضہ دہی کا نظام ہے؟	1 = YES 2 = NO	ہاں نہیں	
E-3 (i)	If yes, then number of internal lending beneficiaries? اگر ہاں تو کتنے اراکین قرض سے مستفید ہوئے؟	_____		
E-3 (ii)	What is the repayment rate of internal lending? قرضہ کی واپسی کی شرح کیا ہے؟	_____ (%)		
E-3 (iii)	What is average internal lending amount per beneficiary? تنظیم کے ایک رکن کو اوسط کتنا قرض دیا جاتا ہے؟	_____ (Rs)		
E-3 (iv)	Do you apply service charges/interest over the loan? کیا آپ دیئے گئے قرض پر سود یا سروس چارجز لیتے ہیں؟	1 = YES 2 = NO	ہاں نہیں	
E-4	Is there any improvement in your municipal/local services (Safe drinking water, sanitation, solid waste collection and disposal, sewerage services, streets and street lighting, etc) in the last 5 years? کیا پچھلے پانچ سالوں میں آپ کی لوکل بنیادی ضروریات مثلاً پینے کا صاف پانی، نکاسی آب، کوڑا کرکٹ اٹھانا اور تلف کرنا، سیوریج کی سہولیات، گلیاں پکی کرنا اور گلیوں کی روشنی وغیرہ میں بہتری ہوئی ہے؟	1 = YES 2 = NO	ہاں نہیں	
E-4 (i)	If yes, name the funding source? اگر ہاں تو امدادی ادارے کا نام بتائیں۔	1 = Self Help (CO/VO) اپنی مدد آپ (محلے یا گاؤں کی تنظیم) 2 = Government سرکاری ادارہ 3 = Partner Organization این-جی-او 4 = Combine Effort (Both PO and CO/VO) مشترکہ کوشش (این-جی-او اور تنظیم) 5 = Other Funding Agencies (please specify) کوئی اور امدادی ادارہ (وضاحت کریں)		
E-4 (ii)	What type of work was completed? کس طرح کا ترقیاتی کام ہوا؟	1 = Safe drinking water پینے کا صاف پانی 2 = Sanitation نکاسی آب 3 = Solid waste collection and disposal کوڑا کرکٹ اٹھانا اور تلف		

		<p>کرنا</p> <p>4 = Sewerage services سیوریج کی سہولیات</p> <p>5 = Streets گلیاں پکی کرنا</p> <p>6 = Street Lighting گلیوں کی روشنی</p> <p>7 = Other (please specify) اس کے علاوہ (وضاحت کریں)</p>	
E-5	Were you provided CMST training? کیا آپ کو CMST ٹریننگ دی گئی؟	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
E-6	Are you arranging or in the process to arrange skills training for CO members? کیا آپ نے تنظیم کے ممبران کے لیے فنی تربیت کا انتظام کیا ہے یا اسکی منصوبہ بندی کر رہے ہیں؟	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
E-6 (i)	If yes, what was the nature of training? اگر ہاں تو ٹریننگ کس نوعیت کی تھی؟	<p>1 = Technical/Vocational Training ٹیکنیکل/ووکیشنل ٹریننگ</p> <p>2 = Entrepreneurial Skills کاروباری مہارت کی تربیت</p> <p>3 = Awareness Sessions آگاہی تربیت</p> <p>4 = Any other training (please specify) اس کے علاوہ ٹریننگ (وضاحت کریں)</p>	
E-7	Have you developed linkages with other community institutions/safety nets and donor agencies? کیا آپ کے دوسری تنظیموں یا امدادی اداروں سے روابط استوار کیے ہیں؟	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
E-7 (i)	If yes, name the community institutions/safety nets and donor agencies? اگر ہاں تو ان اداروں کے نام بتائیں۔	<p>1 = Public Department گورنمنٹ</p> <p>2 = NGO این-جی-او</p> <p>3 = Any other funding source کوئی اور امدادی ادارہ (وضاحت کریں)</p>	
E-8	Will you continue VO operations after phasing out of NGO? کیا آپ این-جی-او کے جانے کے بعد تنظیم کی سرگرمیاں جاری رکھیں گے؟	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
E-9	How will you run VO activities? آپ تنظیم کے معاملات کو کیسے چلائے ہیں گے؟	<p>1 = Self Help اپنی مدد آپ کے ذریعے</p> <p>2 = Demanding rights from the Government</p>	

		<p>گورنمنٹ سے حقوق مانگ کر</p> <p>3 = Using linkages with other funding sources</p> <p>دوسرے امدادی اداروں سے روابط قائم کر کے</p> <p>4 = Any other (please specify)</p> <p>اس کے علاوہ (وضاحت کریں)</p>	
Section F: Transparency			Response Code
F-1	Where do you keep your savings? آپ اپنی بچت کہاں رکھتے ہیں؟	<p>1 = Bank بینک</p> <p>2 = Post Office ڈاکخانہ</p> <p>3 = CO Members ممبران</p> <p>4 = Office Bearers تنظیم کے عہدیداران</p> <p>5 = Easy paisa account ایسی پیسہ</p> <p>6 = Other (please specify) اس کے علاوہ (وضاحت کریں)</p>	
F-2	Do all members have their individual passbooks? کیا تمام ممبران کے پاس ذاتی پاس بک ہے؟	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
F-3	Is VO maintaining its financial record? کیا تنظیم پیسوں کا حساب کتاب رکھتی ہے؟	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
F-4	Was any audit conducted for financial record of the VO? (record to be checked) تنظیم کے بھئی کھاتا کا کبھی آڈٹ/جانچ پڑتال ہوئی؟	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
F-4 (i)	If yes, after what period the audit is conducted? اگر ہاں تو کتنے عرصے بعد آڈٹ ہوتا ہے؟	<p>1 = After 6 months 6 ماہ بعد</p> <p>2 = Annually سالانہ</p> <p>3 = After 2 Years 2 سال بعد</p> <p>4 = Once in the last five years 5 سال میں ایک بار</p>	
F-5	Is VO performing following activities for COs? کیا آپکی تنظیم محلے کی تنظیموں کے لیے درج ذیل اقدامات کر رہی؟	Codes کوڈ	
	f) Social Mobilization سوشل موبلائزیشن	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
	g) Revitalization تنظیم نو	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
	h) Monitoring of CO activities تنظیم کے کاموں کی نگرانی	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
	i) Developing Linkages رابطہ سازی	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
	j) Capacity Building of CO members تنظیم کے ممبران کی تربیت سازی	<p>1 = YES ہاں</p> <p>2 = NO نہیں</p>	
F-6	Is VO maintaining record of meeting	1 = YES ہاں	

	proceedings? کیا تنظیم اجلاس کی کارروائی کا ریکارڈ رکھتی ہے؟	2 = NO نہیں	
F-6 (i)	What is the quality of record after thorough assessment? مکمل جانچ پڑتال کے بعد ریکارڈ کے معیار کو کس طرح پایا؟ Note: Researcher will give his feedback after record checking. تحقیق کنندہ ریکارڈ کے جائزے کے بعد اپنی رائے لکھے گا	1 = Excellent شانداز 2 = Good اچھا 3 = Moderate درمیانہ 4 = Non satisfactory میرمطمئن	

End Time: :انٹرویو ختم ہونے کا وقت :-----



Annex-V: Documents of Literature Review:

Following documents were reviewed during the literature review process:

- PPAF PAD-III, Sustainable Development Department Agriculture and Rural Development Department South Asia Region, May 06, 2009
- PPAF Operational Manual, Volume-I Grant-Based Interventions (GBIs), December 02, 2011
- PowerPoint Presentation on “Building Inclusive Institutions of the Poor: by Ghazala Mansoori, PPAF: 1st International Workshop Islamabad, Pakistan
- PowerPoint Presentation on “Participatory Exercise to Track Empowerment of Social Capital”, Compliance & Quality Assurance (CQA) Group, Karachi, 20th September, 2014
- UC Data Matrix as of June 2014 (PPAF-III)
- Final ID Data as of June 2014 (PPAF-III)
- ID Data Matrix-as of 30 Sep, 2014
- Final Report on “User/Beneficiary Assessment Survey”, Prepared by Apex Consulting, July 16, 2011
- Final Report on “Impact Assessment of Sindh coastal areas development (SCAD) Program” prepared by Semiotics Consultants (Pvt.) Limited, October, 2014.
- PPAF District Prioritization Map

Annex-VI: Detailed CO Analysis

Table 8: Final Maturity Index for CO

Indicators	Maximum Ranking	Division of Ranking		
Type of Community Organization	2	Men <input type="checkbox"/>	Women <input type="checkbox"/>	Combine <input type="checkbox"/>
		2	2	3
GOVERNANCE	11			
Election of Office Bearers	1	Selection <input type="checkbox"/>	Election <input type="checkbox"/>	
		1	2	
Tenure of Office Bearers	1	> 3 years <input type="checkbox"/>	> 2 - 3 years <input type="checkbox"/>	2 years <input type="checkbox"/>
		0	1	2
Community Organization Federated at the VO level	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	2	
Frequency of Meetings	1	Quarterly <input type="checkbox"/>	Monthly <input type="checkbox"/>	
		1	2	
Attendance in meeting	2	< 60% <input type="checkbox"/>	60% - 80% <input type="checkbox"/>	> 80% <input type="checkbox"/>
		1	2	3
Participatory decision made of community development	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	2	
Decision of community development followed	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	2	
WOMEN EMPOWERMENT	7			
In hamlet development plan, method of Identification and Prioritisation of Community Needs	2	Non-participatory <input type="checkbox"/>	Participatory <input type="checkbox"/>	
		0	2	
Women involvement over household income / expenditure	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	2	
Women ownership of assets	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	3	
Women ownership of land	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	3	
Adequate women's mobility	1	No <input type="checkbox"/>	Needs permission/ With some male <input type="checkbox"/>	Yes <input type="checkbox"/>
		0	1	2
ACCOUNTABILITY/TRANSPARENCY	4			
Bank Account Status	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	3	
Frequency of Financial Audit	1	NO <input type="checkbox"/>	End of Project <input type="checkbox"/>	Annually <input type="checkbox"/>
		0	1	2
Maintenance of Record of saving, Internal lending and Meeting Proceedings	1	Not maintained <input type="checkbox"/>	Maintained but irregular <input type="checkbox"/>	Regularly <input type="checkbox"/>
		0	1	2
SUSTAINABILITY	7			
Arrangement of Managerial Trainings for office bearers	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	1	
Increase in financial assets in the last 5 years	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	2	
Saving pattern / habits	2	No <input type="checkbox"/>	Yes but irregular <input type="checkbox"/>	Regular saving <input type="checkbox"/>
		0	1	2
Saving kept in	1	Individual <input type="checkbox"/>	In-house <input type="checkbox"/>	Bank account <input type="checkbox"/>
		0	1	2
Internal Lending Practices	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	2	
Linkages Developed	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
		0	1	
Number of Linkages/Type of Linkages	0	0 - 1 <input type="checkbox"/>	2 - 4 <input type="checkbox"/>	> 4 <input type="checkbox"/>
		1	2	3
Total	31			

Categories	Performance Indicator
A	40-50 Marks
B	30-39 Marks
C	20-29 Marks
D	Below 20 Marks

Table 8: Type of Community Organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	220	53	53	53
Female	189	45.5	45.5	98.6
Combined Group	6	1.4	1.4	100

GOVERNANCE

Table 9: Election of Office Bearers

		Type of COs			Total
		Male	Female	Combined Group	
Selection	Count	137	111	3	251
	% within Selection	54.6%	44.2%	1.2%	100.0%
	% Total of Selection	33.0%	26.7%	0.7%	60.5%
Election	Count	83	78	3	164
	% within Election	50.6%	47.6%	1.8%	100.0%
	% Total of Election	20.0%	18.8%	0.7%	39.5%

Table 10: Tenure of Office Bearers

		Types of COs			Total
		Male	Female	Combined Group	
6 Month	Count	59	37	2	98
	% within 6 Month	60.2%	37.8%	2.0%	100.0%
	% of Tenure by Total	14.2%	8.9%	0.5%	23.6%
1 Year	Count	46	50	1	97
	% within 1 Year Tenure	47.4%	51.5%	1.0%	100.0%
	% of Tenure by Total	11.1%	12.0%	0.2%	23.4%
More than 1 Year	Count	115	102	3	220
	% within More than 1 Year Tenure	52.3%	46.4%	1.4%	100.0%
	% of Tenure by Total	27.7%	24.6%	0.7%	53.0%

Table 11: Community Organization Federated at the VO level

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	190	147	6	343
	% within Yes	55.4%	42.9%	1.7%	100.0%
	% of Total of Yes	45.8%	35.4%	1.4%	82.7%
No	Count	30	42	0	72
	% within Yes	41.7%	58.3%	0.0%	100.0%
	% of Total of Yes	7.2%	10.1%	0.0%	17.3%

Table 12: Frequency of Meetings

		Types of COs			Total
		Male	Female	Combined Group	
Weekly	Count	15	12	0	27
	% within Weekly Meeting	55.60%	44.40%	0.00%	100.00%
	% of Total Weekly Meeting	3.60%	2.90%	0.00%	6.50%
Bi-monthly	Count	40	23	2	65
	% within Bi-monthly Meeting	61.50%	35.40%	3.10%	100.00%
	% of Total Bi-monthly Meeting	9.60%	5.50%	0.50%	15.70%
Monthly	Count	147	131	4	282
	% within Monthly Meeting	52.10%	46.50%	1.40%	100.00%
	% of Total Monthly Meeting	35.40%	31.60%	1.00%	68.00%
6 Monthly	Count	14	9	0	23
	% within 6 Monthly Meeting	60.90%	39.10%	0.00%	100.00%
	% of Total 6 Monthly Meeting	3.40%	2.20%	0.00%	5.50%
Annually	Count	4	14	0	18
	% within Annually Meeting	22.20%	77.80%	0.00%	100.00%
	% of Total Annually Meeting	1.00%	3.40%	0.00%	4.30%

Table 13: Attendance in Meeting

		Types of COs			Total
		Male	Female	Combined Group	
80% or above = Regular Attendance	Count	53	101	2	156
	% within 80% or above	34.00%	64.70%	1.30%	100.00 %
	% of Total of 80% or above	12.80%	24.30%	0.50%	37.60%
50%-80% = Average Attendance	Count	145	71	4	220
	% within 50%-80%	65.90%	32.30%	1.80%	100.00 %
	% of Total of 50%-80%	34.90%	17.10%	1.00%	53.00%
Less than 50% = Irregular Attendance	Count	22	17	0	39
	% within Less than 50%	56.40%	43.60%	0.00%	100.00 %
	% of Total of Less than 50%	5.30%	4.10%	0.00%	9.40%

Table 14: Participatory Decision Made of Community Development

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	217	186	6	409
	% within Yes	53.06%	45.48%	1.47%	100%
	% of Total Yes	52.29%	44.82%	1.45%	99%
No	Count	3	3	0	6
	% within No	50.00%	50.00%	0.00%	100%
	% of Total No	0.72%	0.72%	0.00%	1%

Table 15: Decision of Community Development Followed

		Types of COs			Total
		Male	Female	Combined Group	
YES	Count	155	110	4	269
	% within Yes	57.62%	40.89%	1.49%	100.00%
	% of Total Yes	37.35%	26.51%	0.96%	64.82%

INCLUSION

Table 16: in hamlet development plan, method of Identification and Prioritization of Community Needs

		Types of COs			Total
		Male	Female	Combined Group	
Participatory	Count	217	186	6	409
	% within Participatory	53.06	45.48	1.47	100
	% of Total Participatory	52.29	44.82	1.45	99
Non-participatory	Count	3	3	0	6
	% within Non-participatory	50.00	50.00	0.00	100
	% of Total Non-participatory	0.72	0.72	0.00	1

Table 17: Women Involvement over Household Income / Expenditure

		Types of COs			Total
		Male	Female	Combined Group	
YES	Count	114	124	5	243
	% within Yes	46.90%	51.00%	2.10%	100.00%
	% of Total of Yes	27.50%	29.90%	1.20%	58.60%
NO	Count	106	65	1	172
	% within No	61.60%	37.80%	0.60%	100.00%
	% of Total of No	25.50%	15.70%	0.20%	41.40%

Table 18: Women Ownership of Assets

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	113	97	5	215
	% within Yes	52.60%	45.10%	2.30%	100.00%
	% of Total Yes	27.20%	23.40%	1.20%	51.80%
No	Count	107	92	1	200
	% within No	53.50%	46.00%	0.50%	100.00%
	% of Total No	25.80%	22.20%	0.20%	48.20%

Table 19: Women Ownership of Land

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	90	83	4	177
	% within Yes	50.80%	46.90%	2.30%	100.00%
	% of Total Yes	21.70%	20.00%	1.00%	42.70%
No	Count	130	106	2	238
	% within No	54.60%	44.50%	0.80%	100.00%
	% of Total No	31.30%	25.50%	0.50%	57.30%

Table 20: Adequate women's Mobility

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	67	101	6	174
	% within Yes	38.50%	58.00%	3.40%	100.00%
	% of Total Yes	16.10%	24.30%	1.40%	41.90%
No	Count	153	88	0	241
	% within No	63.50%	36.50%	0.00%	100.00%
	% of Total No	36.90%	21.20%	0.00%	58.10%

ACCOUNTABILITY/TRANSPARENCY

Table 21: Bank Account Status

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	141	99	6	246
	% within Yes	57.32%	40.24%	2.44%	100.00%
	% of Total of Yes	33.98%	23.86%	1.45%	59.28%
No	Count	78	89	2	169
	% within No	46.15%	52.66%	1.18%	100.00%
	% of Total No	18.80%	21.45%	0.48%	40.72%

Table 22: Frequency of Financial Audit: Conduction of Audit

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	134	109	2	245
	% within Yes	54.70%	44.50%	0.80%	100.00%
	% of Total Yes	32.30%	26.30%	0.50%	59.00%
No	Count	86	80	4	170
	% within No	50.60%	47.10%	2.40%	100.00%
	% of Total No	20.70%	19.30%	1.00%	41.00%

Table 23: Frequency of Financial Audit

		Types of COs			Total
		Male	Female	Combined Group	
After 6 months	Count	82	62	1	145
	% within After 6 months	56.60%	42.80%	0.70%	100.00%
	% of Total After 6 months	29.70%	22.50%	0.40%	52.50%
Annually	Count	67	41	1	109
	% within Annually	61.50%	37.60%	0.90%	100.00%
	% of Total Annually	24.30%	14.90%	0.40%	39.50%
After 2 Years	Count	2	8	0	10
	% within After 2 Years	20.00%	80.00%	0.00%	100.00%
	% of Total for the After 2 Years	0.70%	2.90%	0.00%	3.60%
Once in the last five year	Count	4	8	0	12
	% within for Once in the last five year	33.30%	66.70%	0.00%	100.00%
	% of Total within for Once in the last five year	1.40%	2.90%	0.00%	4.30%

Table 24: Maintenance of Record of saving, internal landing and Meeting Proceedings

		Types of Cos			Total
		Male	Female	Combined Group	
Regularly	Count	187	168	5	360
	% within Regularly	51.90%	46.70%	1.40%	100.00%
	% of Total Regularly	45.10%	40.50%	1.20%	86.70%
Not Maintained	Count	33	21	1	55
	% within Not Maintained	60.00%	38.20%	1.80%	100.00%
	% of Total Not Maintained	8.00%	5.10%	0.20%	13.30%

SUSTAINABILITY

Table 25: Arrangement of Managerial Trainings for Office Bearers

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	202	142	6	350
	% within Yes	57.70%	40.60%	1.70%	100.00%
	% of Total Yes	48.70%	34.20%	1.40%	84.30%
No	Count	18	47	0	65
	% within No	27.70%	72.30%	0.00%	100.00%
	% of Total No	4.30%	11.30%	0.00%	15.70%

Table 26: Increase in financial assets in the last 5 Years

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	138	150	5	293
	% within Yes	47.10%	51.20%	1.70%	100.00%
	% of Total Yes	33.30%	36.10%	1.20%	70.60%
No	Count	82	39	1	122
	% within No	67.20%	32.00%	0.80%	100.00%
	% of Total No	19.80%	9.40%	0.20%	29.40%

Table 27: Saving Pattern/Habits

		Types of Cos			Total
		Male	Female	Combined Group	
Regular Saving	Count	216	182	5	403
	% within Regular Saving	53.60%	45.20%	1.20%	100.00%
	% of Total Regular Saving	52.00%	43.90%	1.20%	97.10%
No	Count	4	7	1	12
	% within No	33.30%	58.30%	8.30%	100.00%
	% of Total No	1.00%	1.70%	0.20%	2.90%

Table 28: Saving Kept in

		Types of COs			Total
		Male	Female	Combined Group	
Bank	Count	110	80	3	193
	% within Bank	57.00%	41.50%	1.60%	100.00%
	% of Total Bank	26.60%	19.40%	0.70%	46.70%
individual (Clubbed CO Members and Office Bearers)	Count	76	87	3	166
	% individual	45.78%	52.41%	1.81%	100.00%
	% of Total individual	18.31%	20.96%	0.72%	40.00%
Post Office	Count	31	19	1	51
	% within Post Office	60.8%	37.3%	2.0%	100.0%
	% of Total Post Office	7.5%	4.6%	0.2%	12.3%
Easy paisa account	Count	2	2	0	4
	% within Easy paisa account	50.00%	50.00%	0.00%	100.00%
	% of Total Easy paisa account	0.50%	0.50%	0.00%	1.00%

Table 29: Internal Lending Practices

		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	75	112	2	189
	% within Yes	39.70%	59.30%	1.10%	100.00%
	% of Total Yes	18.07%	26.99%	0.48%	45.54%
No	Count	145	77	4	226
	% within No	64.20%	34.10%	1.80%	100.00%
	% of Total No	34.94%	18.55%	0.96%	54.46%

Table 30: Linkages Developed



		Types of COs			Total
		Male	Female	Combined Group	
Yes	Count	195	136	5	336
	% within Yes	58.00%	40.50%	1.50%	100.00%
	% of Total Yes	47.00%	32.80%	1.20%	81.00%
No	Count	25	53	1	79
	% within No	31.60%	67.10%	1.30%	100.00%
	% of Total No	6.00%	12.80%	0.20%	19.00%

Table 31: Number of Linkages/Type of Linkages

		Types of COs		Total
		Male	Female	
Yes	Count	61	21	82
	% within Yes	74.40%	25.60%	100.00%
	% of Total Yes	67.80%	23.30%	91.10%
No	Count	5	3	8
	% within No	62.50%	37.50%	100.00%
	% of Total No	5.60%	3.30%	8.90%

Annex-VII: Detailed VO Analysis

Table 32: Final Maturity Index for VO

Indicators	Maximum Ranking	Division of Ranking		
		Men <input type="checkbox"/>	Women <input type="checkbox"/>	Combine <input type="checkbox"/>
Type of Village Organization	2			
GOVERNANCE	11			
Election Process of Office Bearers	1	Selection <input type="checkbox"/>	Election <input type="checkbox"/>	
Tenure of Office Bearers	1	> 3 years <input type="checkbox"/>	> 2 - 3 years <input type="checkbox"/>	2 years <input type="checkbox"/>
Village Organization Federated at the LSO level	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Frequency of Meetings	1	Quarterly <input type="checkbox"/>	Monthly <input type="checkbox"/>	
Attendance in meeting	3	< 60% <input type="checkbox"/>	60% - 80% <input type="checkbox"/>	> 80% <input type="checkbox"/>
Participatory decision made of village development	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Decision of village development followed	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
WOMEN EMPOWERMENT	5			
In village development plan, method of Identification and Prioritisation of Community Needs	1	Non-participatory <input type="checkbox"/>	Participatory <input type="checkbox"/>	
Women involvement over household income / expenditure	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Women ownership of assets	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Women ownership of land	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Adequate women's mobility	1	No <input type="checkbox"/>	Needs permission/ With some male <input type="checkbox"/>	Yes <input type="checkbox"/>
ACCOUNTABILITY/ TRANSPARENCY	4			
Bank Account Status	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Frequency of Financial Audit	1	NO <input type="checkbox"/>	End of Project <input type="checkbox"/>	Annually <input type="checkbox"/>
Maintenance of Record of Meeting Proceedings	1	Not maintained <input type="checkbox"/>	Maintained but irregular <input type="checkbox"/>	Regularly <input type="checkbox"/>
SUSTAINABILITY	5			
Arrangement of Managerial Trainings for office bearers	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Increase in financial assets in the last 5 years	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Internal Lending Practices	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Application of Service Charges on Lending	0	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Number of self-help initiatives over the year	0	Zero <input type="checkbox"/>	1 - 4 <input type="checkbox"/>	> 4 <input type="checkbox"/>
Linkages Developed	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Number of Linkages/Type of Linkages	0	0 - 1 <input type="checkbox"/>	2 - 4 <input type="checkbox"/>	> 4 <input type="checkbox"/>
Total	27			

Categories	Performance Indicator
A 40-50 Marks	Excellent Performance
B 30-39 Marks	Moderate Performance
C 20-29 Marks	Low Performance: Capacity Building Measures Required
D Below 20 Marks	Handholding Required

Table 33: Type of Village Organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	9	29.0	29.0	29.0
Female	11	35.5	35.5	64.5
Valid Combined group	11	35.5	35.5	100.0
Total	31	100.0	100.0	

GOVERNANCE

Table 34: Election of Office Bearers

		Type of VOs			Total
		Male	Female	Combined Group	
Selection	Count	4	6	5	15
	% Selection	26.67%	40%	33.33%	100.00%
	% of Total Selection	12.90%	19.40%	16.10%	48.4%
Election	Count	5	5	6	16
	% within Election	31.25%	31.25%	37.50%	100.00%
	% of Total Election	16.10%	16.10%	19.40%	51.6%

Table 35: Tenure of Office Bearers

		Types of VOs			Total
		Male	Female	Combined Group	
6 Month	Count	2	3	1	6
	% within 6 Month	33.33 %	50.00 %	16.67%	100.00 %
	% of Total 6 Month	6.45%	9.68%	3.23%	19.35%
1 Year	Count	3	3	3	9
	% within 1 Year	33.33 %	33.33 %	33.33%	100.00 %
	% of Total 1 Year	9.68%	9.68%	9.68%	29.03%
More than 1 Year	Count	4	5	7	16
	% within More than 1 Year	25.00 %	31.25 %	43.75%	100.00 %
	% of Total More than 1 Year	12.90 %	16.13 %	22.58%	51.61%

Table 36: Village Organization Federated at the LSO level

		Type of VOs			Total
		Male	Female	Combined Group	
Yes	Count	8	10	8	26
	% within Yes	30.77%	38.46%	30.77%	100.00%
	% of Total Yes	25.81%	32.26%	25.81%	83.87%
No	Count	1	1	3	5
	% within No	20.00%	20.00%	60.00%	100.00%
	% of Total No	3.23%	3.23%	9.68%	16.13%

Table 37: Frequency of Meetings

		Types of VOs			Total
		Male	Female	Combined Group	
Weekly	Count	1	1	2	4
	% within Weekly	25.00%	25.00%	50.00%	100.00%
	% of Total of Weekly	3.23%	3.23%	6.45%	12.90%
Bio-monthly	Count	0	0	2	2
	% within Bio-monthly	0.00%	0.00%	100.00%	100.00%
	% of Total of Bio-monthly	0.00%	0.00%	6.45%	6.45%
Monthly	Count	8	10	6	24
	% within Monthly	33.33%	41.67%	25.00%	100.00%
	% of Total of Monthly	25.81%	32.26%	19.35%	77.42%
6 Monthly	Count	0	0	1	1
	% within 6 Monthly	0.00%	0.00%	100.00%	100.00%
	% of Total of 6 Monthly	0.00%	0.00%	3.23%	3.23%

Table 38: Attendance in Meeting

		Types of VOs			Total
		Male	Female	Combined Group	
80% or above = Regular attendance	Count	3	9	7	19
	% within 80% or above	15.79%	47.37%	36.84%	100.00%
	% of Total of 80% or above	9.68%	29.03%	22.58%	61.29%
50%-80% = Average attendance	Count	6	2	3	11
	% within 50%-80%	54.55%	18.18%	27.27%	100.00%
	% of Total of 50%-80%	19.35%	6.45%	9.68%	35.48%
Less than 50% = Irregular attendance	Count	0	0	1	1
	% within Less than 50%	0.00%	0.00%	100.00%	100.00%
	% of Total of Less than 50%	0.00%	0.00%	3.23%	3.23%

Table 39: Participatory Decision Made of Village Development

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	7	9	10	26
	% within Yes	26.92	34.62	38.46	100.00
	% of Total Yes	22.58	29.03	32.26	83.87
No	Count	2	2	1	5
	% within No	40.00	40.00	20.00	100.00
	% of Total No	6.45	6.45	3.23	16.13

Table 40: Decision of Village Development Followed

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	8	8	11	27
	% within Yes	29.63%	29.63%	40.74%	100.00%
	% of Total of yes	25.81%	25.81%	35.48%	87.10%

INCLUSION

Table 41: In Village Development Plan, Method of Identification and Prioritization of Community Needs

		Types of VOs			Total
		Male	Female	Combined Group	
	Count	7	9	10	26
	% within Participatory	26.92	34.62	38.46	100.00
	% of Total Participatory	22.58	29.03	32.26	83.87
	Count	2	2	1	5
	% within Non-Participatory	40.00	40.00	20.00	100.00
	% of Total Non-Participatory	6.45	6.45	3.23	16.13

Table 42: Women involvement over household income / expenditure

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	4	11	10	25
	% within Yes	16.00 %	44.00%	40.00%	100.00 %
	% of Total Yes	12.90 %	35.48%	32.26%	80.65%
No	Count	5	0	1	6
	% within No	83.33 %	0.00%	16.67%	100.00 %
	% of Total No	16.13 %	0.00%	3.23%	19.35%

Table 43: Women ownership of Assets

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	4	10	8	22
	% within Yes	18.20%	45.50%	36.40%	100.00%
	% of Total of Yes	12.90%	32.30%	25.80%	71.00%
No	Count	5	1	3	9
	% within No	55.60%	11.10%	33.30%	100.00%
	% of Total of NO	16.10%	3.20%	9.70%	29.00%

Table 44: Women Ownership of Land

		Types of VOs			Total
		Male	Female	Combined group	
Yes	Count	2	6	6	14
	% within Yes	14.29%	42.86%	42.86%	100.00%
	% of Total of Yes	6.45%	19.35%	19.35%	45.16%
No	Count	7	5	5	17
	% within No	41.18%	29.41%	29.41%	100.00%
	% of Total of No	22.58%	16.13%	16.13%	54.84%

Table 45: Adequate women's Mobility

		Types of Vos			Total
		Male	Female	Combined Group	
Yes	Count	2	6	8	16
	% within Yes	12.50%	37.50%	50.00%	100.00%
	% of Total of Yes	6.45%	19.35%	25.81%	51.61%
No	Count	7	5	3	15
	% within No	46.67%	33.33%	20.00%	100.00%
	% of Total of No	22.58%	16.13%	9.68%	48.39%

ACCOUNTABILITY/TRANSPARENCY

Table 46: Bank Account Status

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	4	8	6	18
	% within Yes	22.22%	44.44%	33.33%	100.00%
	% of Total Yes	12.90%	25.81%	19.35%	58.06%
No	Count	3	0	3	6
	% within No	50.00%	0.00%	50.00%	100.00%
	% of Total No	9.68%	0.00%	9.68%	19.35%

Table 47: Frequency of Financial Audit

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	6	8	5	19
	% within Yes	66.70%	72.70%	45.50%	61.30%
	% of Total Yes	19.40%	25.80%	16.10%	61.30%
No	Count	3	3	6	12
	% within No	33.30%	27.30%	54.50%	38.70%
	% of Total No	9.70%	9.70%	19.40%	38.70%

Table 48: Maintenance of Record of Meeting Proceedings

		Types of VOs			Total
		Male	Female	Combined group	
Regularly Maintained	Count	8	10	7	25
	% within Regularly Maintained	88.90%	90.90%	63.60%	80.60%
	% of Total Regularly Maintained	25.80%	32.30%	22.60%	80.60%
Not Maintained	Count	1	1	4	6
	% within Not Maintained	11.10%	9.10%	36.40%	19.40%
	% of Total of Not Maintained	3.20%	3.20%	12.90%	19.40%

SUSTAINABILITY

Table 49: Arrangement of Managerial Trainings for office bearers

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	7	11	10	28
	% within Yes	25.00%	39.29%	35.71%	100.00%
	% of Total of Yes	22.58%	35.48%	32.26%	90.32%
No	Count	2	0	1	3
	% within No	66.67%	0.00%	33.33%	100.00%
	% of Total No	6.45%	0.00%	3.23%	9.68%

Table 50: Increase in financial assets in the last 5 years

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	6	8	10	24
	% within Yes	25.00%	33.33%	41.67%	100.00%
	% of Total of Yes	19.35%	25.81%	32.26%	77.42%
No	Count	3	3	1	7
	% within No	42.86%	42.86%	14.29%	100.00%
	% of Total of No	9.68%	9.68%	3.23%	22.58%

Table 51: Internal Lending Practices

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	4	6	3	13
	% Yes	30.80%	46.20%	23.10%	100.00%
	% of Total of No	12.90%	19.40%	9.70%	41.90%
No	Count	5	5	8	18
	% within No	27.80%	27.80%	44.40%	100.00%
	% of Total of No	16.10%	16.10%	25.80%	58.10%

Table 52: Application of Service Charges on Lending

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	0	3	0	3
	% within Yes	0.00%	100.00%	0.00%	100.00%
	% of Total of Yes	0.00%	25.00%	0.00%	25.00%

Table 53: Linkages Developed

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	8	10	9	27
	% within Yes	29.63%	37.04%	33.33%	100.00%
	% of Total of Yes	25.81%	32.26%	29.03%	87.10%
No	Count	1	1	2	4
	% within No	25.00%	25.00%	50.00%	100.00%
	% of Total of No	3.23%	3.23%	6.45%	12.90%

Table 55: Number of Linkages/Type of Linkages

		Types of VOs			Total
		Male	Female	Combined Group	
Yes	Count	6	3	6	15
	% within Yes	100.00%	75.00%	100.00%	93.80%
	% of Total Yes	37.50%	18.80%	37.50%	93.80%
No	Count	0	1	0	1
	% within No	0.00%	25.00%	0.00%	6.20%
	% of Total of No	0.00%	6.30%	0.00%	6.20%

Annex-VIII: Proposed Maturity Index:

A- Proposed Maturity Index for CO



Proposed Critical Ranking Index of Community Organisations



Indicators	Maximum Ranking	Division of Ranking		
Type of Community Organization	5	Men <input type="checkbox"/> 2	Women <input type="checkbox"/> 2	Combine <input type="checkbox"/> 3
GOVERNANCE	21			
Election of Office Bearers	3	Selection <input type="checkbox"/> 1	Election <input type="checkbox"/> 3	
Tenure of Office Bearers	2	> 3 years <input type="checkbox"/> 0	> 2 - 3 years <input type="checkbox"/> 1	2 years <input type="checkbox"/> 2
Community Organization Federated at the VO level	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
Frequency of Meetings	2	Quarterly <input type="checkbox"/> 1	Monthly <input type="checkbox"/> 2	
Attendance in meeting	3	< 60% <input type="checkbox"/> 1	60% - 80% <input type="checkbox"/> 2	> 80% <input type="checkbox"/> 3
Percentage of women members Regularly attend Meetings (In Combine CO)	3	< 40% <input type="checkbox"/> 1	40% - 60% <input type="checkbox"/> 2	> 60% <input type="checkbox"/> 3
Participatory decision made of community development	3	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 3	
Decision of community development followed	3	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 3	
INCLUSION	41			
Percentage of household organized	5	< 50% <input type="checkbox"/> 1	50% - 70% <input type="checkbox"/> 3	> 70% <input type="checkbox"/> 5
Membership fee charged	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
Membership of same family	2	No <input type="checkbox"/> 2	2 members <input type="checkbox"/> 1	> 2 members <input type="checkbox"/> 0
Inclusion of Poor (PSC ≤ 23)	3	< 60% <input type="checkbox"/> 1	60% - 80% <input type="checkbox"/> 2	> 80% <input type="checkbox"/> 3
Inclusion of Women (In Combine CO)	3	< 40% <input type="checkbox"/> 1	40% - 60% <input type="checkbox"/> 2	> 60% <input type="checkbox"/> 3
Inclusion of Disables of poor household	3	< 33% <input type="checkbox"/> 1	33% - 50% <input type="checkbox"/> 2	> 50% <input type="checkbox"/> 3
Inclusion of Youth (14 - 29 years)	3	< 33% <input type="checkbox"/> 1	33% - 50% <input type="checkbox"/> 2	> 50% <input type="checkbox"/> 3
Inclusion of Minorities	3	< 33% <input type="checkbox"/> 1	33% - 50% <input type="checkbox"/> 2	> 50% <input type="checkbox"/> 3
In hamlet development plan, method of Identification and Prioritisation of Community Needs	2	Non-participatory <input type="checkbox"/> 0	Participatory <input type="checkbox"/> 2	
Involvement of women in development process of hamlet plan (In combine CO)	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
Revisions of hamlet plans	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
Regularity of monitoring of needs / issues	2	Annually <input type="checkbox"/> 0	Quarterly <input type="checkbox"/> 1	Monthly <input type="checkbox"/> 2

	Women involvement over household income / expenditure	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
	Women ownership of assets	3	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 3	
	Women ownership of land	3	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 3	
	Adequate women's mobility	2	No <input type="checkbox"/> 0	Needs permission/ With some male <input type="checkbox"/> 1	Yes <input type="checkbox"/> 2
	ACCOUNTABILITY/ TRANSPARENCY	7			
	Bank Account Status	3	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 3	
	Frequency of Financial Audit	2	NO <input type="checkbox"/> 0	End of Project <input type="checkbox"/> 1	Annually <input type="checkbox"/> 2
	Maintenance of Record of saving, internal lending and Meeting Proceedings	2	Not maintained <input type="checkbox"/> 0	Maintained but irregular <input type="checkbox"/> 1	Regularly <input type="checkbox"/> 2
	SUSTAINABILITY	26			
	Arrangement of Financial Trainings for office bearers	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
	Arrangement of Managerial Trainings for office bearers	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
	Arrangement of ESM related Trainings for CO members	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
	Arrangement of disaster resilience Trainings for CO members	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
	Awareness level of Members about DRR/DRM	2	30% <input type="checkbox"/> 0	60% <input type="checkbox"/> 1	100% <input type="checkbox"/> 2
	Increase in financial assets in the last 5 years	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
	Saving pattern / habits	2	No <input type="checkbox"/> 0	Yes but irregular <input type="checkbox"/> 1	Regular saving <input type="checkbox"/> 2
	Utilization of Saving in community development	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
	Method of decision making on savings	2	Non-participatory <input type="checkbox"/> 0	Participatory <input type="checkbox"/> 2	
	Saving kept in	2	Individual <input type="checkbox"/> 0	In-house <input type="checkbox"/> 1	Bank account <input type="checkbox"/> 2
	Internal Lending Practices	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	Yes <input type="checkbox"/> 2
	Number of self-help initiatives over the year	2	Zero <input type="checkbox"/> 0	1 - 4 <input type="checkbox"/> 1	> 4 <input type="checkbox"/> 2
	Linkages Developed	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
	Number of Linkages/Type of Linkages	3	0 - 1 <input type="checkbox"/> 1	2 - 4 <input type="checkbox"/> 2	> 4 <input type="checkbox"/> 3
	Development work done with linkages	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	

Total Ranking Points 100

Categories	Performance Indicator
A 80-100 Marks	Excellent Performance
B 60-79 Marks	Moderate Performance
C 40-59 Marks	Low Performance: Capacity Building Measures Required
D Below 40 Marks	Handholding Required

B- Proposed Maturity Index for VO



Proposed Critical Ranking Index of Village Organisations



Indicators	Maximum Ranking	Division of Ranking		
Type of Village Organization	5	Men <input type="checkbox"/>	Women <input type="checkbox"/>	Combine <input type="checkbox"/>
GOVERNANCE	23			
Election process of Office Bearers	3	Selection <input type="checkbox"/>	Election <input type="checkbox"/>	
Tenure of Office Bearers	2	> 3 years <input type="checkbox"/>	> 2 - 3 years <input type="checkbox"/>	2 years <input type="checkbox"/>
Village Organization Federated at the LSO level	3	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Frequency of Meetings	3	Quarterly <input type="checkbox"/>	Monthly <input type="checkbox"/>	
Attendance in meeting	3	< 60% <input type="checkbox"/>	60% - 80% <input type="checkbox"/>	> 80% <input type="checkbox"/>
Percentage of women members Regularly attend Meetings (In Combine VO)	3	< 40% <input type="checkbox"/>	40% - 60% <input type="checkbox"/>	> 60% <input type="checkbox"/>
Participatory decision made of village development	3	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Decision of village development followed	3	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
INCLUSION	39			
Percentage of household organized	3	< 50% <input type="checkbox"/>	50% - 70% <input type="checkbox"/>	> 70% <input type="checkbox"/>
Membership fee charged	1	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Membership of same family	2	No <input type="checkbox"/>	2 members <input type="checkbox"/>	> 2 members <input type="checkbox"/>
Inclusion of Poor (PSC ≤ 23)	5	< 60% <input type="checkbox"/>	60% - 80% <input type="checkbox"/>	> 80% <input type="checkbox"/>
Inclusion of Women (In Combine CO)	3	< 40% <input type="checkbox"/>	40% - 60% <input type="checkbox"/>	> 60% <input type="checkbox"/>
Inclusion of Disables of poor household	3	< 33% <input type="checkbox"/>	33% - 50% <input type="checkbox"/>	> 50% <input type="checkbox"/>
Inclusion of Youth (14 - 29 years)	3	< 33% <input type="checkbox"/>	33% - 50% <input type="checkbox"/>	> 50% <input type="checkbox"/>
Inclusion of Minorities	3	< 33% <input type="checkbox"/>	33% - 50% <input type="checkbox"/>	> 50% <input type="checkbox"/>
In village development plan, method of Identification and Prioritisation of Community Needs	2	Non-participatory <input type="checkbox"/>	Participatory <input type="checkbox"/>	
Involvement of women in development process of village development plan	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Revisions of village development plans	2	No <input type="checkbox"/>	Yes <input type="checkbox"/>	
Regularity of monitoring of needs / issues	2	Annually <input type="checkbox"/>	Quarterly <input type="checkbox"/>	Monthly <input type="checkbox"/>

Women involvement over household income / expenditure	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
Women ownership of assets	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
Women ownership of land	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
Adequate women's mobility	2	No <input type="checkbox"/> 0	Needs permission/ With some male <input type="checkbox"/> 1	Yes <input type="checkbox"/> 2
ACCOUNTABILITY/ TRANSPARENCY	8			
Bank Account Status	3	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 3	
Frequency of Financial Audit	2	NO <input type="checkbox"/> 0	End of Project <input type="checkbox"/> 1	Annually <input type="checkbox"/> 2
PO still remain signatory	1	Yes <input type="checkbox"/> 0	No <input type="checkbox"/> 1	
Maintenance of Record of Meeting Proceedings	2	Not maintained <input type="checkbox"/> 0	Maintained but irregular <input type="checkbox"/> 1	Regularly <input type="checkbox"/> 2
SUSTAINABILITY	25			
Arrangement of Financial Trainings for office bearers	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
Arrangement of Managerial Trainings for office bearers	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
Arrangement of ESM related Trainings for CO members	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
Arrangement of disaster resilience Trainings for CO members	1	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 1	
Awareness level of Members about DRR/DRM	2	< 30% <input type="checkbox"/> 0	31% - 60% <input type="checkbox"/> 1	> 60% <input type="checkbox"/> 2
Increase in financial assets in the last 5 years	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
Internal Lending Practices	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
Application of Service Charges on Lending	2	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 2	
Number of self-help initiatives over the year	2	Zero <input type="checkbox"/> 0	1 - 4 <input type="checkbox"/> 1	> 4 <input type="checkbox"/> 2
Linkages Developed	3	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 3	
Number of Linkages/Type of Linkages	5	0 - 1 <input type="checkbox"/> 1	2 - 4 <input type="checkbox"/> 3	> 4 <input type="checkbox"/> 5
Development work done with linkages	3	No <input type="checkbox"/> 0	Yes <input type="checkbox"/> 3	

Total Ranking Points 100

Categories	Performance Indicator
A 80-100 Marks	Excellent Performance
B 60-79 Marks	Moderate Performance
C 40-59 Marks	Low Performance: Capacity Building Measures Required
D Below 40 Marks	Handholding Required