

Final Report

## User/Beneficiary Assessment Survey, Phase - II

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*Submitted to:*



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## Acronyms

Abbreviation	Phrase/Word
APEX	APEX Consulting Pakistan
CO	Community Organization
CPI	Community Physical Infrastructure
FGD	Focus Group Discussion
KII	Key Informant Interview
LEP	Livelihood Enhancement and Protection
MER	Monitoring, Evaluations and Research
NGO	Non-Governmental Organization
POs	Partner Organizations
PPAF	Pakistan Poverty Alleviation Fund
SAFWCO	Sindh Agricultural And Forestry Workers Coordinating
SPSS	Statistical Package For The Social Sciences
TRDP	Thardeep Rural Development Programme
UBAS	User Beneficiary Assessment Survey

## GLOSSARY

Terminology	Explanation
Acre	A unit frequently used for land measurement. 1 Acre = 0.404686 Hectare
District	The second tier of administrative division in Pakistan following the Provinces
Tehsil	It is the third tier of administrative division in Pakistan following the District
Union Council	It is the fourth tier of administrative division in Pakistan following the Tehsil/Taluka

## 1. Executive Summary

This report is based on the Beneficiaries Assessment Survey carried out in 21 districts across Pakistan where PPAF interventions were implemented. A total of 2000 households/beneficiaries were surveyed to collect information about six major components of the PPAF-III. For assessment the 2000 household sample was divided into six types of beneficiaries.

Using before and after the intervention technique, it was found that average household income (size 6.7 persons) and savings have increased. Although one cannot attribute the income increase to the interventions completely, they did matter in this regard as opined by beneficiaries. Overall the average poverty score of the sampled households is 39, which means that Transitory Vulnerable group is the major beneficiary group of the interventions. This pattern holds true for nearly all types of interventions.

Simple percentage growth analysis shows that on average the income of relatively poor household increased by around 24%, whereas the same increase was around 17% for relatively non-poor households. Therefore on average the income of poor households has increased more than non-poor households.

The results are encouraging vis-à-vis Social Mobilization and households' participation in community activities. Overall 91% respondents said they were actively involved in the community activities and social mobilization directly or indirectly. Intermediate outcome indicator of making 60% of the targeted poor household members a part of community activities/community members seems to have been achieved.

For the Livelihood Enhancement and Protection (LEP), the overall beneficiary satisfaction level is 95%. Beneficiaries (94%) utilized assets for income generation, and 89% confirmed assets were helpful in increasing their incomes. The estimated average increase in income was Rs.4500 per month. The beneficiaries were also given relevant skill-training for better utilizing assets. Beneficiaries (97%) who got trainings termed them useful, achieving the intermediate outcome indicator of training 70% beneficiaries. Linkages development is important for sustainability of income created through assets transferred. Beneficiaries (41%) said LEP intervention helped in creating profitable linkages with markets/external organizations.

In the microcredit component 70% of respondents were women. Around half of these women were illiterate and 41% had educational qualifications from primary to matriculation. These findings suggest that females with no or relatively low educational qualifications are able to access microcredit which can be taken as an encouraging sign of socio-economic development.

A large majority 92% termed credit beneficial for them. The average amount of credit (based on all microcredit beneficiaries) is around Rs.24,800. The average interest rate charged on microcredit is 20%, and the average net income Rs.30,900. Beneficiaries (85%) reported loan was intended for business needs. The relative dominance of 'transitory non-poor' and 'non-poor' in overall sample of microcredit beneficiaries was found. Around 44% maintained their business/enterprise has become self-supporting, while 52% said they need further credit. A total of 168 microcredit beneficiaries received skill-trainings. Of the trained beneficiaries, 74% were females. Beneficiaries (74%) were trained in 'enterprise development' and the rest in 'financial literacy'. Though the degree of usefulness varied across trained beneficiaries, 96% termed trainings useful.

Under the Basic Services and Infrastructure interventions, all beneficiaries expressed satisfaction with drinking water schemes. Apart from the benefit of time-saving, 75% respondents reported lesser incidence of waterborne diseases in children and other members of household. Further 83% beneficiaries were very satisfied with sanitation facilities.

Under the irrigation schemes, on average Rs.780 per crop were paid as charges for irrigation. Most beneficiaries affirmed increase in the crop yield, especially in rupee terms.

In case of link roads/bridges, 93% respondents said the facility helped them save one to three hours daily. Overall 64% beneficiaries said because of link roads/bridges, the prices of imported goods have decreased. Similarly, collectively 60% beneficiaries are benefitting from the linkages.

Overall 83% respondents expressed satisfaction with health facilities, which included pre- and post-natal services, family planning, pharmacy, vaccination for children under one year old. Nearly two-third beneficiaries reported paying 'no-fee' for availing health facilities. The staff was present at the health facility center and their attitude was kind and helpful.

A majority of respondents (93%) expressed satisfaction with the education interventions, saying facilities such as books, uniforms, stationery etc. were provided free of cost.

Overall results are satisfactory. However there is need to focus on households with poverty scores less than 23. Skill training and targeted asset transfer interventions can contribute to move them out of extreme poverty. In this regard skill training for women can be a vital intervention for such families. The program interventions on increasing women's role in the livelihood activities may be explored to improve socioeconomic outlook of the families. Further the interventions in education, health and sanitation facilities with women as the main recipients will also indirectly contribute to improving the families' poverty status.

## 2. Introduction and Objective

### Background

A leading institution for community driven development, Pakistan Poverty Alleviation Fund (PPAF) was established as an autonomous private institution, facilitated and supported by the Government of Pakistan, the World Bank, International Fund for Agricultural Development and other donors.

Its overall aim is to reduce poverty by focusing on institutional development and achieving key MDG goals. PPAF's interventions focus on supporting social mobilization, microcredit, community physical infrastructure, water, energy and disaster management, livelihoods, capacity building, health and education and environment and social safeguards at grassroots. PPAF works with more than 100 Partner Organizations (POs) across the country to implement these interventions.

In 2011 PPAF carried out a User/Beneficiary Assessment Survey to assess the medium term impact of program/project level interventions. In the second phase of the user/beneficiary assessment, this study assessed the medium term impact of PPAF program/projects level interventions on direct beneficiaries and how to integrate these findings into program activities. It is based on beneficiaries assessment survey carried out in 21 districts where PPAF interventions have been implemented by POs.

### Programme Brief

The PPAF disbursed Rs.5.07 million under the 47th batch to twenty four POs for interventions in microcredit, institutional development, capacity building, livelihood enhancement and protection, water and infrastructure, health, education and disability.

### Survey Objectives

The objective is to assess medium term impact of interventions under PPAF-III and to integrate these findings into program activities. It will provide assessment of the performance of the program/projects level interventions sponsored under PPAF-III.

### 3. Approach and Methodology

The assessment was carried out by applying quantitative and qualitative techniques through three complementary tools:

- Household Survey
- Focus Group Discussions (FGDs)
- Key Informant Interviews (KIIs)

These instruments were prepared and shared with the PPAF.

### Sample Design

#### Quantitative Survey Sample Design

The quantitative survey includes calculation of representative sample of the study and the interventions. The overall sample of 2000 households was provided by PPAF. Using 95% confidence level and 5% margin of error, sample size for one intervention was calculated, which turned out to be 333.

Following is the sample calculation for one intervention i.e. Institutional Development.

The basic approach to considering sample size requirements for an unknown population is:

$$SS1 = \{Z^2 * (p) * (1-p)\} / c^2$$

$$= (1.96^2) * (0.318) * (1-0.318) / 0.05^2 = 333$$

Where:

Z = Z value (e.g. 1.96 for 95% confidence level)

p = percentage picking a choice, (.318 used for sample size needed)

c = confidence interval, (e.g.  $\pm 5 = 0.05$ )

The overall distribution for each of the six interventions is 333. The table below gives component-wise distribution of the sample in Phase I and Phase II.

Intervention	Sample Size Phase-I	Sample Size Phase-II
Water Energy & Infrastructure	334	333
Education	86	333
Health	74	333
Livelihood Enhancement and protection	0	333
Social Mobilization & Institutional Development	0	334
Micro Credit	476	334
<b>Total</b>	<b>970</b>	<b>2000</b>

In Phase I, the components' share in the overall sample size was uneven. The sample size of water, energy and infrastructure and micro credit dominated compared to the sample size of education and health. Livelihood enhancement and protection, and social mobilization and institutional development were either missing or not represented. In Phase II, however, all components were given equal share (16.6%) in the overall sample of 2000 respondents for making it balanced and representative in terms of all interventions.



It may be mentioned that the sample size was adjusted by using probability proportion to size keeping in view districts, interventions, and POs after approval from PPAF. The beneficiaries were selected through random sampling from the list provided by PPAF and POs.

A total of 41 FGDs and KIIs were conducted during the study.

### Household Sample

Household survey was conducted from both direct and indirect beneficiaries across the four provinces. The province-wise distribution is provided in the table below.

Sr. No.	Province	No. of Districts Phase-I	Sample Size Phase-I	No. of Districts Phase-II	Sample Size Phase-II
1	Balochistan	0	0	3	443
2	KPK	2	326	4	546
3	Punjab	3	485	7	632
4	Sindh	1	159	7	379
Total		6	970	21	2000

In Phase II the number of districts was increased to 21 compared to 6 in Phase I. In addition, three districts of Balochistan province, which were not part of Phase I, were included in Phase II, with a sample of 443 beneficiaries.

### Poverty Scores in Phase I and Phase II

The following table gives an overall distribution of households on the basis of Poverty Scores in the Phase I and Phase II.

Household Categories	Score Ranges	Categories	Phase-I		Phase-II	
			Count	%	Count	%
Poor Households	0-11	Extremely Poor/Ultra Poor	27	2.8	35	1.8
	12-18	Chronically Poor	105	10.8	136	6.8
	19-23	Transitory Poor	146	15.1	185	9.3
Non-poor Households	24-34	Transitory Vulnerable	342	35.3	544	27.2
	35-50	Transitory non-poor	245	25.3	632	31.6
	51-100	Non-poor	105	10.8	468	23.4
Total			1000	100	2000	100

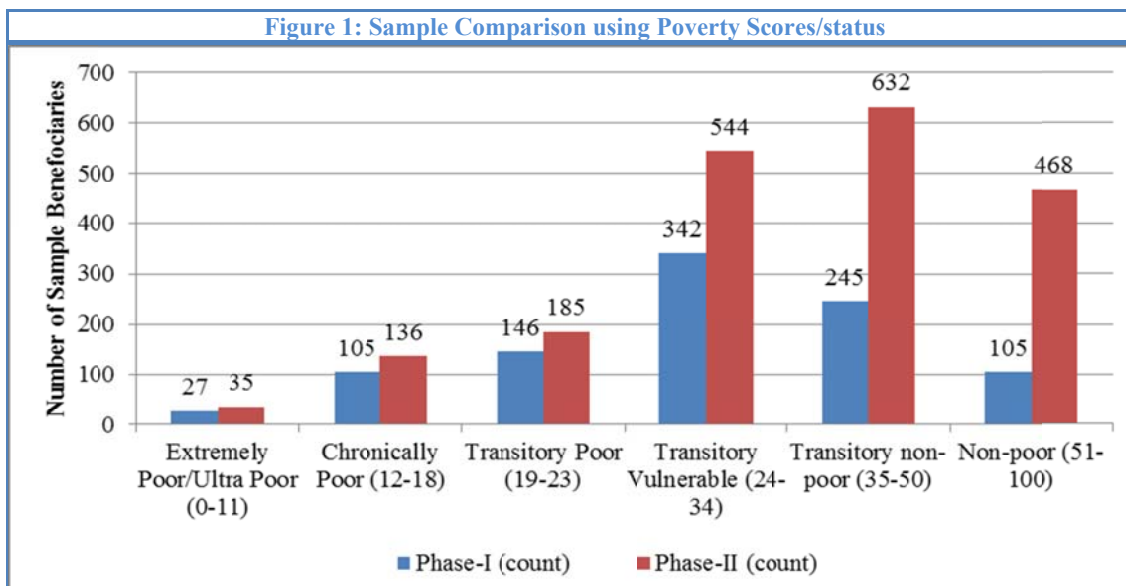
**Note:** As beneficiaries of Phase I and Phase II were totally different, we are not comparing the results of both phases. However the table 3 gives an account of the beneficiaries in the two phases.

In Phase-I, 28.7% of the sampled households were classified as relatively poor (on the basis of Poverty Scorecard with poverty score from 0 to 23). This proportion was 17.8% in the Phase-II.

In Phase-I, 71.3% of respondents were categorized as relatively non-poor (on the basis of poverty score from 24 to 100). This proportion was 82.2% in the Phase II. The following table details the poverty status;

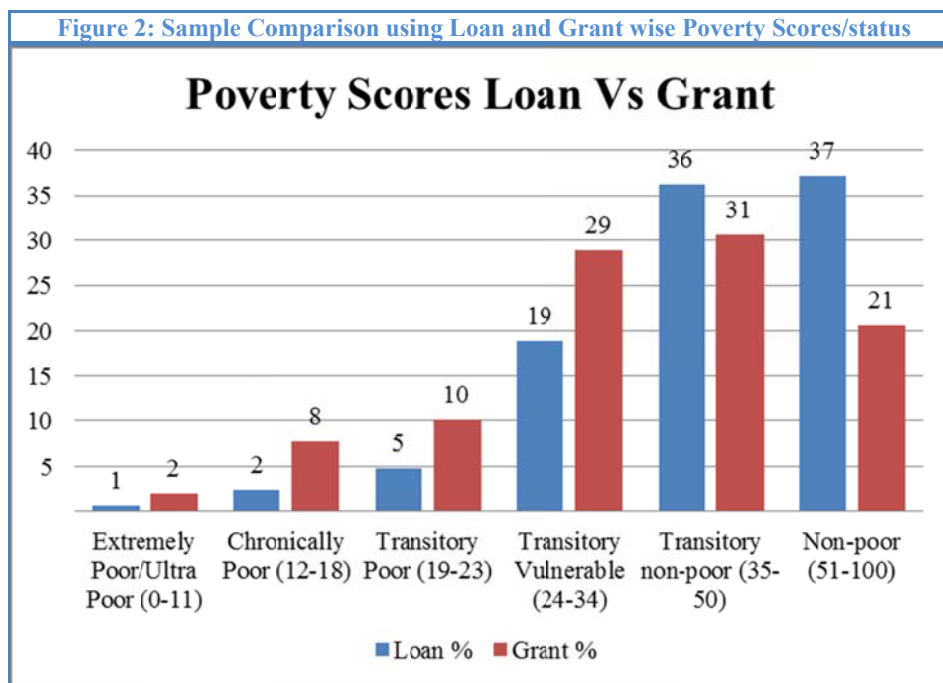
Household Categories	Phase-I		Phase-II	
	Count	%	Count	%
Poor Households (0-23)	278	28.7	356	17.8
Non-poor Households (24-100)	692	71.3	1644	82.2
Total	970	100	2000	100

The following figure presents the distribution of beneficiaries according to their poverty scores/status both in Phase-I and Phase-II.



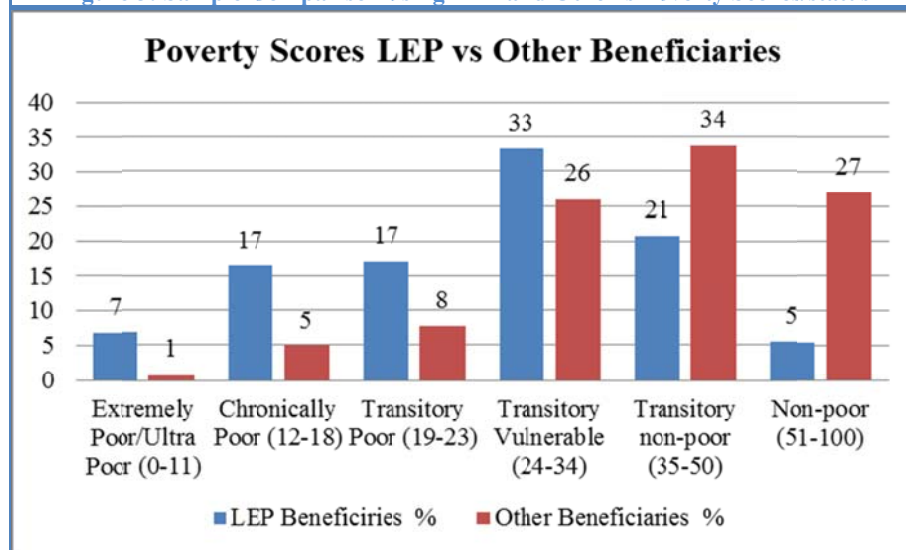
Only in the case of transitory non-poor in Phase-II, the relative coverage has increased in the overall sample. It also shows that the overall sample is skewed towards relatively non-poor.

Overall loans and grants are skewed towards the transitory vulnerable, transitory non-poor, and non-poor. However the transitory poor, chronically poor, and extremely poor have been predominantly recipients of grants than loans.



Overall LEP and other beneficiaries are skewed towards the transitory vulnerable, transitory non-poor but the segment of non-poor of LEP is lesser than other beneficiaries. However the transitory poor, chronically poor, and extremely poor have been predominantly recipients of assets than other grants.

Figure 3: Sample Comparison using LEP and Other's Poverty Scores/status



## Limitation of the Study

During the study, following limitations were encountered.

- Some areas like South Waziristan Agency and district Kech in Balochistan were too remote to access. Due to security risks these were replaced by other areas without excluding the PO.
- Some of POs had left the areas after the completion of work but APEX in consultation with PPAF contacted and made possible their presence in the field.
- As the survey was conducted in extremely hot weather, mobilizing the beneficiaries for FGDs turned out to be a challenge. However APEX team managed to arrange FGDs.

## 4. Sampled Population Characteristics

An overall analysis is presented on the socio-economic profile of beneficiaries and households and women empowerment.

### Socio-economic profile of Beneficiaries / Households

This section highlights the socio-economic profile of beneficiaries on the whole, and the information shall be cross-referred while detailing about components in later sections of the report.

#### Average Household size

Table 5: Average Household Size				
	Phase-I		Phase-II	
	Poor	Non-Poor	Poor	Non-Poor
<b>Average HH Size</b>	7 (S.D. = 2.320)	6 (S.D. = 2.4900)	8, (S.D.= 2.310)	6, (S.D.= 2.428)

From the data collected in Phase-II, it appears that the average household size differs across poor and non-poor respondent beneficiaries. To check whether they are statistically different, the Consultants tested hypothesis – the average household size is not different between poor and non-poor segments. The hypothesis was rejected (p-value=0.000). It was concluded that the average household size is statistically different between poor and non-poor households.

Moreover compared with Phase-I, there was significant change (p-value = 0.000) in the gender composition of sampled beneficiaries in Phase-II. The following table gives a comparison between the two phases.

Table 6: Gender Wise Respondents			
Phase-I		Phase-II	
Men (%)	Women (%)	Men (%)	Women (%)
<b>94.4</b>	<b>5.6</b>	<b>69</b>	<b>31</b>

Compared to Phase-I, women's representation increased significantly in Phase-II from 5.6% to 31% in the overall sample.

Programme wise more female beneficiaries were covered under the microcredit – 30% compared to 11% males. In social mobilization, women lead men by 19% to 16%. However in the education related interventions, women's participation dips to 6%.

Table 7: Gender Wise Respondents Coverage				
	Male		Female	
	#	%	#	%
<b>Microcredit</b>	146	11	188	30
<b>Livelihood Enhancement &amp; Protection</b>	258	19	75	12
<b>Education</b>	294	21	39	6
<b>Health</b>	236	17	97	16
<b>CPI</b>	232	17	101	16
<b>Social Mobilizations</b>	215	16	119	19

#### Major Occupational groups of Household Heads

The highest (16%) of household heads were businesspersons. The other dominant occupations were off-farm skilled labor (14%), government service (13%), farm labor (12%), and own-farming (10%). Unemployed household heads comprised only 1.6% of the total sample.

### Overall Household Income and Expenditure Profile

The average household income per annum was calculated to be around Rs.210,651 before the interventions. With average household size 6.7 persons, the per capita income comes out to be Rs.31,440. The annual per capita GDP of Pakistan is Rs.136,736 (Pakistan Economic Survey 2013-14). Therefore the per capita income of beneficiary household is around one-fourth ( $31,440/13,6736 \times 100=23\%$ ) of the national per capita income.

The overall household annual income, expenditure and saving profiles of the whole sample are;

Table 8: Income, Expenditures, and Savings in Phase II - All Sample						
Statistic s	Total HH annual Income (Before the interventions )	Total HH annual Income (After the interventions )	Total HH annual Expenditure (Before the interventions )	Total HH annual Expenditure (After the interventions )	HH Saving (Before the interventions )	HH Saving (After the interventions )
N	2,000	2,000	2,000	2,000	1,084	1,164
Mean	210,651	248,277	173,102	202,985	85,065	89,054
Mode	120,000	300,000	84,000	108,000	24,000	6,000
SD	178,545	222,717	118,704	160,115	150,353	13,2858

### Average Household Income

One of the PPAF objectives is to help poor communities improve their living standards through various interventions. These improvements may be reflected in an increase in the reported household incomes of beneficiaries. For this purpose, the results of average incomes reported in Phase-I were compared with those of Phase-II. Using “before and after technique”, an analysis was conducted on the basis of information collected in Phase-II. The following table gives the overall results.

Table 9: Average Annual Income of Household			
Income Statistics	Average HH Income (Phase-I)	Average HH Income-before the Intervention (Phase-II)	Average HH Income-after the Intervention (Phase-II)
N	970	2,000	2,000
Mean	213,807	210,651	248,277
Mode	120,000	120,000	300,000

In Phase-I the average annual income per household was Rs.213,807 per annum on the basis of 970 respondents. It may be mentioned that before and after analysis was not applied during Phase-I. In Phase-II, the reported annual average income per household was Rs.210,651 before the intervention and Rs.248,277 after the intervention – showing an approximate increase of Rs.37,626 (around 18%) per household per annum, on average. Although the whole increase cannot be completely and entirely attributed to the interventions, it is plausible that the PPAF interventions might have played a positive role in this increase. It is also noteworthy that these increases were also reported by the beneficiaries while responding to the questions related with specific interventions, which have been presented in relevant following sections in this report.

Category	Table 10: Income, Expenditure and Savings Profiles Loan Vs. Grant					
	Loan			Grant		
	Mean	Mode	Standard Deviation	Mean	Mode	Standard Deviation
Total Income (Before)	224,560	180,000	138,686	207,863	120,000	185,418
Total Income (After)	299,892	300,000	244,204	237,930	120,000	216,760
Total Expenditure (Before)	187,690	180,000	99,742	170,178	84,000	121,968
Total Expenditure (After)	226,034	156,000	153,349	198,364	108,000	161,086
Saving (Before)	91,511	6,000	126,338	83,242	1,000	156,498
Saving (After)	113,854	36,000	144,443	82,097	1,000	128,651

### Average Annual Income of Household using Poverty status

The reported incomes of households by beneficiaries across poor and non-poor segments were analyzed to gauge variations. In this context the following table presents some important information.

Table 11: Changes in Average Annual Income of Household by Poverty Status			
	Phases	Poor Household (0-23)	Non-Poor Household (24-100)
a	Average HH Income (Phase-I)	138,711	243,976
b	Average HH Income-before the Intervention (Phase-II)	149,488	223,896
c	Average HH Income-after the Intervention (Phase-II)	185,863	261,793
b & c	p-values	0.000*	0.000*
b & c	Change in Mean Household Income (%)	24%	17%

\*Statistically significantly different at 95% confidence level

These calculations have been done on the basis of household incomes reported by beneficiaries, in response to questions related to annual income before and after the interventions. It may have an element of recall, yet keeping in view the nature of Beneficiaries Assessment methodology, this information has been used for some analysis. In Phase-I though the overall average household income was Rs.213,807 per annum, it was calculated to be around Rs.138,711 for relatively poor households and Rs.243,976 for relatively non-poor households. The average household income was statistically significantly different between poor and non-poor.

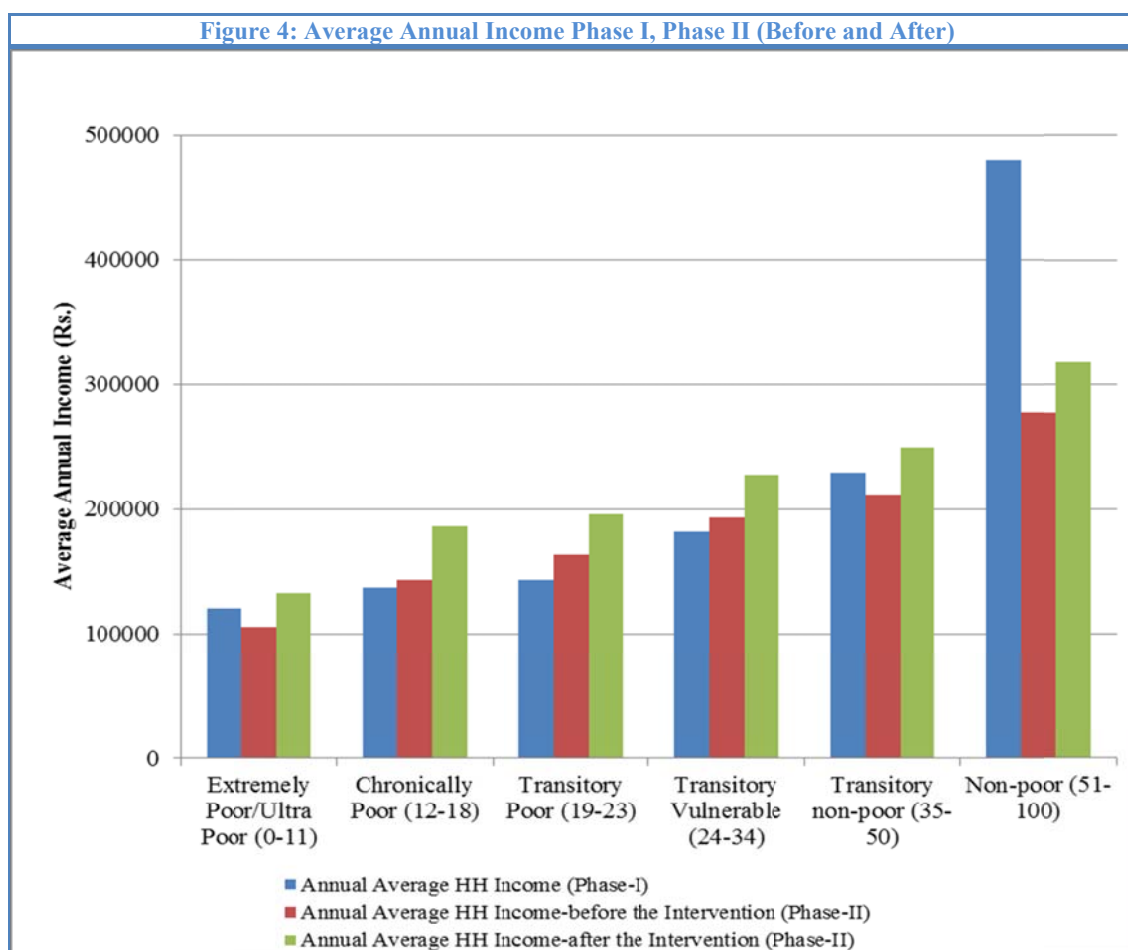
In Phase II the annual average income per household was calculated Rs.210,651 *before the intervention*. The annual average income was calculated Rs.149,488 for relatively poor households, and for non-poor beneficiaries households it was Rs.223,896. Moreover, in Phase-II the annual average income per household is calculated Rs.248,277 *after the intervention*. The annual average income for relatively poor households is Rs.185,863 and Rs.261,793 for non-poor households.

Simple percentage growth analysis shows that on average the income of relatively poor household increased by around 24%, whereas the same increase was around 17% for relatively non-poor households. Therefore on average the income of poor households has increased more than non-poor households.

An analysis was conducted in order to understand whether the average incomes have increased for households in the poor and non-poor segments. The results are presented in the following table;

Household Categories	Score Ranges	Categories	Average HH Income (Phase-I)	Average HH Income-before the Intervention (Phase-II)	Average HH Income-after the Intervention (Phase-II)
<b>Poor Households</b>	<b>0-11</b>	Extremely Poor/Ultra Poor	120,666	105,246	132,131
	<b>12-18</b>	Chronically Poor	137,341	142,657	186,422
	<b>19-23</b>	Transitory Poor	143,033	162,879	195,618
<b>Non-poor Households</b>	<b>24-34</b>	Transitory Vulnerable	181,998	192,697	227,480
	<b>35-50</b>	Transitory non-poor	229,074	211,216	249,678
	<b>51-100</b>	Non-poor	480,620	277,285	318,038

The reported average incomes across poor and non-poor households have increased. This table also confirms the earlier findings of overall increase in average income before and after the interventions in Phase-II. The following figure explains the average income before and after the interventions.



Statistical procedures of paired sample hypothesis testing were used for comparing the statistical difference of household incomes before and after the interventions. The analysis was conducted separately for relatively poor and non-poor household beneficiaries. However the hypothesis was

rejected and it was concluded that the average annual incomes of poor households after the intervention were statistically significantly different from those of before the intervention.

Similarly after the statistical analysis, it was concluded that the average annual incomes of the relatively non-poor households after the intervention were statistically significantly different from those of before the intervention.

### ***Average Household Expenditure***

Compared with before intervention expenditure, an overall increase in the annual expenditure of households has been witnessed. The results are presented in the following table;

Table 13: Average Annual Household Expenditures		
Expenditure Statistics	Average HH Expenditure-before the Intervention (Phase-II)	Average HH Expenditure -after the Intervention (Phase-II)
N	2000	2,000
Mean	173,102	202,985
Mode	84,000	108,000
SD	118,704	160,115

On average households' expenditure went up by Rs.29,883 from Rs173,102 (before intervention) to Rs.202,985 (after intervention).

Table 14: Average Annual household Expenditures Using Poverty Status			
	Phases	Poor Household (0-23)	Non-Poor Household (24-100)
b	Average HH Expenditure -before the Intervention (Phase-II)*	134,666	181,426
c	Average HH Expenditure -after the Intervention (Phase-II)*	161,908	211,880
b&c	p-values	0.000*	0.000*
	Change in Mean Household Expenditure (%)	20%	17%

\*Statistically significantly different at 95% confidence level

The table shows that the average annual expenditure of the poor households was around 20% higher after the intervention compared with before the intervention. On the other hand, for the non-poor household, expenditure was around 17% higher. The consumption level has been assessed by analyzing the annual overall expenditure of the household, expenditure on overall food and other household items.



The following table gives information about the average annual household expenditures before and after the interventions across all categories.

Table 15: Average Annual Expenditure Using Poverty Status				
Household Categories	Score Ranges	Categories	Average HH Expenditure -before the Intervention (Phase-II)	Average HH Expenditure -after the Intervention (Phase-II)
<b>Poor Households</b>	<b>0-11</b>	Extremely Poor/Ultra Poor	116,403	145,140
	<b>12-18</b>	Chronically Poor	134,975	155,474
	<b>19-23</b>	Transitory Poor	137,894	169,811
<b>Non-poor Households</b>	<b>24-34</b>	Transitory Vulnerable	157,363	182,615
	<b>35-50</b>	Transitory non-poor	172,149	197,596
	<b>51-100</b>	Non-poor	221,924	265,189

After analysis, it was found that the average annual expenditure of the poor as well as non-poor households after the intervention was statistically significantly different from that of before the intervention. This is an encouraging sign.

### Average Household Savings

In the before-after scenario, a positive change can be seen in the average household savings. The following table shows overall average savings per household before the intervention to be Rs.85,065, and after the interventions Rs.89,054 - on average an overall increase of Rs.7698 per household.

Table 16: Average Annual Saving of Household		
Saving Statistics	Average HH Saving -before the Intervention (Phase-II)	Average HH Saving -after the Intervention (Phase-II)
N	2.000	2.000
Mean	85.065	89.054
SD	150.353	132.858

The following table shows a more detailed picture about savings across poverty segments.

Table 17: Average Saving of Household using Poverty status		
Phases	Poor Household (0-23)	Non-Poor Household (24-100)
Average HH Saving -before the Intervention (Phase-II)*	14.822	42.470
Average HH Saving -after the Intervention (Phase-II)*	23.955	49.913
p-values	0.172	0.041*
Change in Mean Household Saving	62%	18%

\*Statistically significantly different at 95% confidence level

Average annual savings of the poor households are 62% higher after the interventions. For the non-poor households, the average annual savings were 18% higher. These increases in savings cannot be entirely attributed to the project interventions. However it can be argued that given the increase in income, possibilities for increase in savings are plausible.

The following table presents important calculations related to average household savings before and after the interventions across all poverty segments. Savings of extremely poor/ultra-poor are in the negative. However, savings increase as we move from relatively poor to relatively non-poor segments.

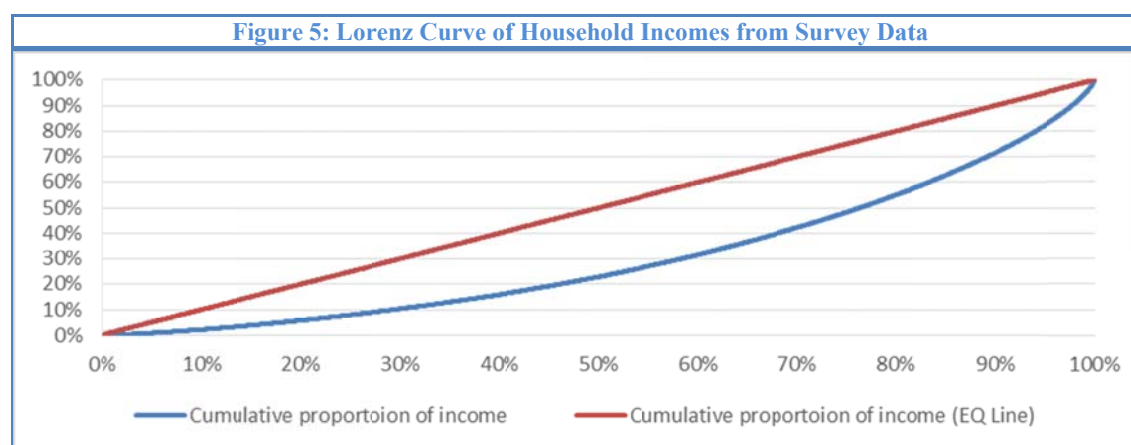
Table 18: Average Annual Saving using Poverty status

Household Categories	Score Ranges	Categories	Average HH Saving - before the Intervention (Phase-II)	Average HH Saving -after the Intervention (Phase-II)
<b>Poor Households</b>	<b>0-11</b>	Extremely Poor/Ultra Poor	-11,157	-13,009
	<b>12-18</b>	Chronically Poor	7,683	30,948
	<b>19-23</b>	Transitory Poor	24,985	25,807
<b>Non-poor Households</b>	<b>24-34</b>	Transitory Vulnerable	35,334	44,865
	<b>35-50</b>	Transitory non-poor	39,067	52,082
	<b>51-100</b>	Non-poor	55,361	52,849

### Lorenz Curve

The Lorenz curve generated on the basis of household incomes is given below. The calculated Gini-coefficient came out to be 0.39 (the value of Gini co-efficient ranges between 0 and 1). Higher value means higher income inequality among households. In the previous round of the survey, the Gini co-efficient was 0.44. This means that in this sample the income inequalities are lesser than the previous sample.

Figure 5: Lorenz Curve of Household Incomes from Survey Data



This decrease in inequality is a characteristic of overall sample, and cannot be directly attributed to the interventions. It is important to highlight that the previous study was carried out in six districts and the sample size was 970. For this study the sample size is 2000 from 21 districts. So, it would be a far-fetched idea to directly connect the decrease in income inequality in the sample with the interventions that varied across districts.

## 5. Key Findings

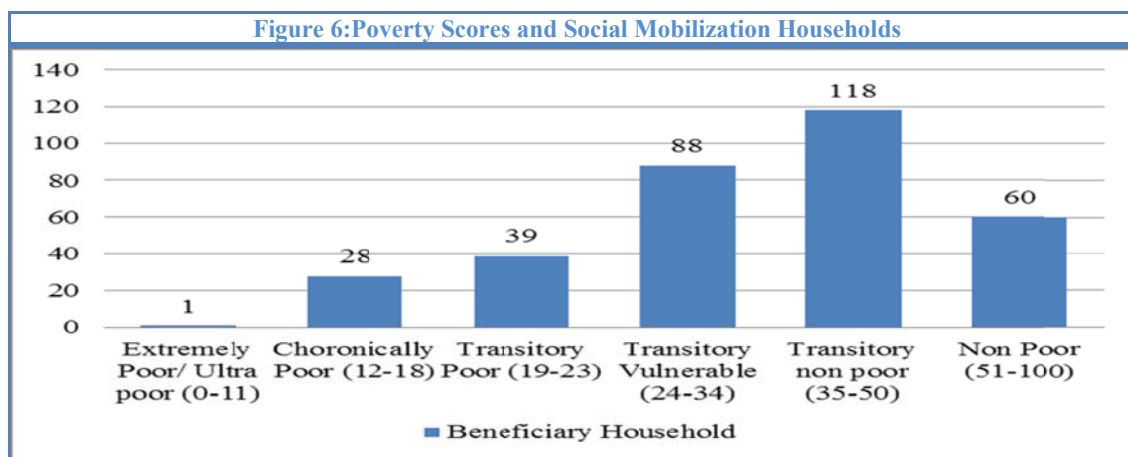
### 5.1. Institutional Development and Social Mobilization

Social mobilization is an integral part of the PPAF endeavors for holistic rural development through community development. For this purpose households are encouraged to form community organizations (COs) and cluster them up to village and Union Council level. In this process the involvement of households is important.

In order to assess the participation of households in the community works, several important dimensions were explored. Spread over 14 districts, the sample consisted of 334 beneficiaries (Table 69)

A significant majority (91% respondents) shared that their household members were involved directly or indirectly in the selection of community activists (volunteers). In most of the districts, this ratio was above 90%. Similarly most of the respondents (92%) opined that a member of their household was a member of a CO. Moreover, in case of 78% of respondents, a relative or a person known to the beneficiary was also part of the CO. Another positive dimension discovered during the analysis was that a significant majority (93%) opined that their household was involved in identifying need to form CO. Further, 92% respondents were also involved in convincing others in their locality to form a CO.

Respondents (92%) said their household was involved in managing the affairs of CO, and 95% said their household regularly participated in CO meetings. Beneficiaries (88%) participated in CO activities such as savings and community projects. Around 86% beneficiaries affirmed participation in developing community schemes and also in preparing the proposals. During FGDs with males, females and mixed male-female groups, the respondents said females have fair representation in COs. They also added that the poor HHs proactively take part in the deliberations and activities of COs. Moreover 52% said that they also do internal lending.



Overall poverty scores are skewed towards transitory non poor and non-poor. Out of 334 households, only 88 are transitory vulnerable. In other words assistance will facilitate them to join the transitory non-poor and also non-poor.

Gender-wise also, the poverty score is skewed towards non-poor. More male and female beneficiaries are in the non-poor category than in the poor category.

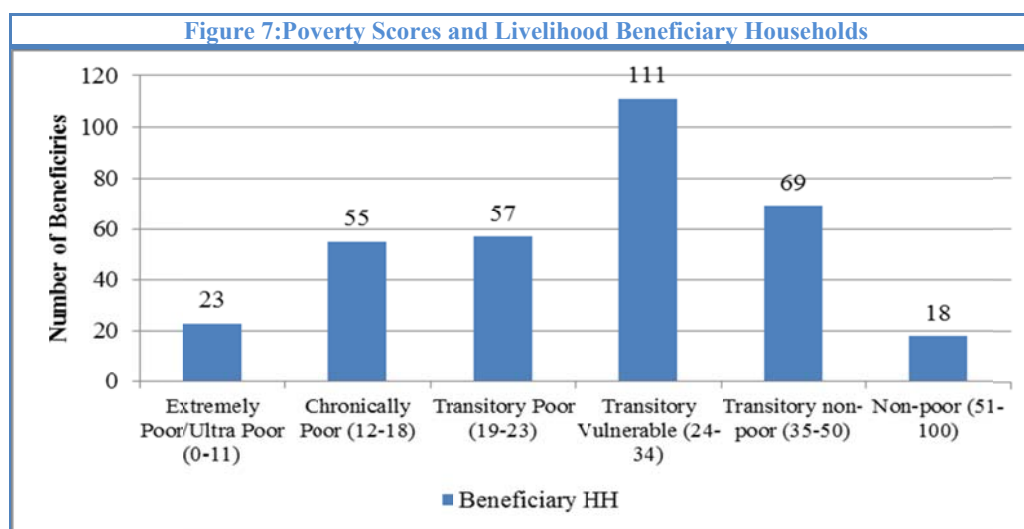
Table 19: Gender Wise Poverty Status

Category	Male		Female	
	#	%	#	%
<b>Poor</b>	41	19	27	23
<b>Non-Poor</b>	174	81	92	77
<b>Total</b>	215	100	119	100

## 5.2. Livelihood Enhancement and Protection

The Livelihood Enhancement and Protection (LEP) consisted of three sub-parts - assets transfer, skills training, and linkages development. First the poverty scores of LEP beneficiaries are presented, and then various aspects are analyzed.

### Poverty Scorecard of Livelihood Enhancement and Protection Beneficiaries



Overall the poverty scorecard is skewed towards the transitory vulnerable and transitory non-poor. Most of the respondents (111) are transitory vulnerable whereas 69 and 18 are transitory non-poor and non-poor respectively. Seen from the gender perspective, more male and female beneficiaries are in the non-poor than poor category.

**Table 20: Gender Wise Poverty Status**

	Male		Female	
	#	%	#	%
<b>Poor</b>	111	43	24	32
<b>Non-Poor</b>	147	57	51	68
<b>Total</b>	258	100	75	100

### Gender distribution, and Types of Assets Transferred

Out of total sample of 333 respondents, 75 were females. Several types of assets were given to beneficiaries, including live animals such as goat/sheep, female calf, poultry units, and other assets including donkey cart, cycle cart, sewing machines, and grocery items for retail shop. Following table shows the distribution of assets;

**Table 21: Types of Assets**

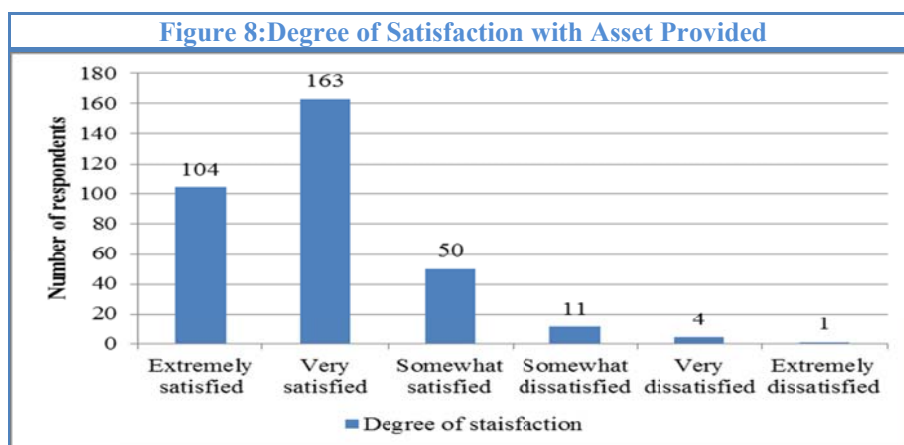
Description	#	%
<b>Goat/sheep</b>	132	36.6
<b>Female calf/Cow</b>	49	13.6
<b>Donkey cart</b>	19	5.3
<b>Poultry units</b>	15	4.2
<b>Sewing machine</b>	11	3.0
<b>Grocery items for retail shop</b>	106	29.4
<b>Other</b>	29	8.0

Half of the livelihood beneficiaries were provided livestock, including goats, sheep, female calf and cows. It shows most of the beneficiaries are associated with agriculture. On the other hand 29% beneficiaries established grocery retail shops (For overall distribution of sample across 10 districts, see Figure 26 in Annex V).

Goats and sheep and grocery items were the most common assets transferred. Although the number and kinds of assets transferred to beneficiaries is important in its own place, what is more important is its value contribution and perceived satisfaction for the household. It is not necessary that any household starts using the assets like goat or calf or poultry for income generation right from the beginning. However, the satisfaction about the usefulness of asset is critical which is explored in the next section.

### Degree of Assets Usefulness/ Satisfaction

The overall usefulness was measured through 6-point Likert scale from extremely satisfied to extremely dissatisfied. Out of 333 total respondents, 163 (49%) were “very satisfied” and 104 (31.2%) “extremely satisfied”. Overall a significant majority of respondents was satisfied with the usefulness of assets transferred (around 95% composite of all three categories from extremely satisfied to somewhat satisfied).



Although slight variations could be seen during the data analysis, overall in most of the districts majority of beneficiaries were satisfied with the asset(s) transferred, especially those who did not have any assets before the intervention (Figure 28) in Annexure V.

### Assets and their role in HH income

The assets are valuable and may also be used for future value (income earning as well as personal consumption support) stream if used productively. Beneficiaries (94%) said they utilized assets for income generation. Remaining beneficiaries who did not use assets might be due to change in the assets i.e. some livestock asset died, stolen, sold or no more functional. Around 92% of these specific 313 beneficiaries opined the assets have been useful in increasing household income. Overall (out of 333 respondents), this ratio was 89%. Both these statistics are encouraging. The estimated average increase in income was around Rs.4,500 per month of households which used assets for income generation. On average the income increase in poor and non-poor households due to assets transferred was estimated to be Rs.4,279 and Rs.4,667 respectively. The change in average HH income of beneficiaries with different poverty scores is presented below;

Table 22: Average Annual Income of Assets Beneficiaries using Poverty status

Household Categories	Score Ranges	Categories	Average Annual HH Income -before the Intervention (Phase-II)	Average Annual HH Income - after the Intervention (Phase-II)	Absolute Difference
Poor Households	0-11	Extremely Poor/Ultra Poor	74,591	105,200	30,609
	12-18	Chronically Poor	102,211	156,822	54,611
	19-23	Transitory Poor	108,649	141,486	32,837
Non-poor Households	24-34	Transitory Vulnerable	166,443	204,851	38,408
	35-50	Transitory non-poor	173,354	208,494	35,140
	51-100	Non-poor	178,044	211,483	33,439
Total			141,656	180,302	38,646

Apart from these, some other important dimensions are worth noting. Firstly, in 99% of the cases beneficiaries said the representative of CO or PO was present at the time of procuring asset. Furthermore 97 % said the validation of asset was done by CO in majority of the cases. The details are shown in table below;

Table 23: Participation of PO and CO at time of Assets procurement

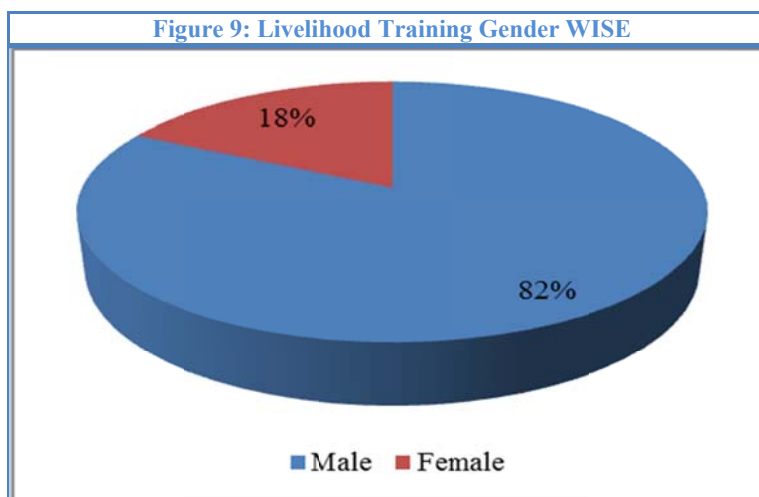
Description	Yes	%	No	%
Presence of CO or PO representative at the time of procurement of asset?	329	99	4	1
Validation conducted by CO regarding your selection?	322	97	11	3

Secondly most of the respondents sold the produce of the asset in local market (89%), and to contractors (10%). Correlation analysis revealed there was positive significant correlation between usefulness of asset for income generation and the beneficiaries' degree of satisfaction with assets. The coefficient of correlation was 0.321, and it was significant at 95% level of confidence.

### Skills Training (for livelihood intervention)

The beneficiaries of asset transfer were given relevant skill-training for better utilizing assets. A total of 239 out of 333 beneficiaries were trained, and males (82%) were in majority of these specific beneficiaries. Male-female ratio is presented by the diagram below;

Figure 9: Livelihood Training Gender WISE



Most of the participants (89%) for trainings were selected through COs. Only few of the specific beneficiaries used personal contacts or other sources for getting selected for these trainings.

Table 24: Mode of Selection for Training		
Description	#	%
Through CO	212	88.7
Self-Contact	20	8.4
Other Sources	7	2.9

A significant majority (97%) of beneficiaries who attended trainings termed them useful. Out of these 97% beneficiaries, 64% said they utilized the training and 89% wanted to receive advanced training.

Table 25: Degree of Usefulness of Training		
Satisfaction Level	#	%
Extremely satisfied	70	29.3
Very satisfied	128	53.6
Somewhat satisfied	34	14.2
Somewhat dissatisfied	7	2.9
Total	239	100
Utilization of Training		
Description	#	%
Yes	154	64.4
No	85	35.6

Men were more 'extremely satisfied' with the livelihood enhancement and protection than women. This can also be seen in the fact that more men (19%) were covered under livelihood enhancement and protection than women (12%).

Table 26: Livelihood Enhancement & Protection				
Category	Male		Female	
	#	%	#	%
Extremely satisfied	66	36	4	7
Very satisfied	101	55	27	49
Somewhat satisfied	14	8	20	36
Somewhat dissatisfied	3	2	4	7
Very dissatisfied	0	0	0	0
Extremely dissatisfied	0	0	0	0
Total	184	100	55	100

Respondents (59%) opined they were compensated for attending the training, and the average compensation was Rs.1,300. For poor and non-poor households, the calculated average compensation was Rs.1,386 and Rs.1,290 respectively. The mode was Rs.1,000 for both poor and non-poor households. The table below shows the details.

Table 27: Average Wage Compensation		
Statistics	Poor HH (0-23)	Non-Poor HH(24-100)
N	356	1,644
Average	1,386	1,290

Gender wise the compensation was tilted towards males.

Table 28: Gender Wise Wage Compensation		
Compensation Got During the Training	Male	Female
	Mean	Mean
	1335	1248



## Linkages Development

Linkages development is important for sustainability of income created through assets transferred.

Respondents (41%) opined that the livestock intervention helped in creating profitable linkages with markets/external organizations.

Table 29: LEP Intervention helped in Creating Profitable Linkages with Market		
Description	#	%
Yes	135	40.5
No	198	59.5
Scope of the Linkages Developed		
Description	#	%
UC Level	103	76.3
Tehsil Level	21	15.6
District Level	11	8.1

For 76% respondents, the linkages were developed at the UC level. Only 16% and 8% respondents developed their linkages at tehsil and district levels. This is one area that needs to be improved. Mainly the linkages were developed with the government agencies/line agencies (65%), followed by markets and wholesalers (57%) and NGOs (13%).

Table 30: Type of Profitable Linkage		
Description	#	%
Govt. Departments/Line Agencies	88	65.2
Wholesaler/Markets	75	55.6
Other Donors/NGOs	17	12.6
Total	135	100

### Multiple Response Set

In terms of linkages' profitability, the government departments/line agencies led with 61% of respondents, followed by markets/wholesalers (55%) and NGOs (16%).

Table 31: Which of the Linkages is most Profitable		
Description	#	%
Govt. Departments/Line Agencies	82	60.7
Wholesaler/Markets	74	54.8
Other Donors/NGOs	22	16.3
Total	135	100

### Multiple Response Set

The beneficiaries who said linkages are profitable were also asked to rank the profit's intensity in scales. Collectively an overwhelming majority of beneficiaries (98%) termed the linkages highly profitable, very profitable, profitable or moderately profitable.

Table 32: How Profitable are these Linkages		
Description	#	%
Not Profitable	2	1.5
Moderately Profitable	4	3.0
Profitable	35	25.9
Very Profitable	48	35.6
Highly Profitable	46	34.1
Total	135	100
Continuing the Benefits of this Linkage		
Description	#	%
Not Profitable	3	2.2
Moderately Profitable	6	4.4

<b>Profitable</b>	30	22.2
<b>Very Profitable</b>	42	31.1
<b>Highly Profitable</b>	54	40.0
<b>Total</b>	<b>135</b>	<b>100</b>

Similar trend could be seen in the continuation of these benefits. During FGDs, the representatives of COs who manage community livelihood funds said beneficiaries were largely satisfied with linkages developed with the government departments and the market. They added that in most cases these linkages have proved profitable for beneficiaries.

### 5.3. Microfinance

#### Introduction

Microcredit is one of the most important interventions to facilitate economic uplift of deprived communities in the targeted districts. PPAF provides debt financing for microcredit and enterprise development as well as grant financing for small scale interventions in the areas of infrastructure, water, housing, health, education, social safety nets, training and social mobilization. Mostly the microcredit scheme is backed by training to enhance the capacity of beneficiaries to ensure long-term sustainability of micro-businesses.

Using a sample of 334 beneficiary-respondents from 10 sampled districts, this section encompasses several important demographic and socio-economic characteristics of microcredit component under PPAF-III project. The following table gives a snapshot of sample beneficiaries and their distribution across districts during both the phases. Though the number of beneficiaries in Phase-I was more than Phase-II, their distribution did not include Balochistan, with most of the beneficiaries coming from Punjab's two districts. The sample in Phase-II is more representative in terms of geographical coverage, which can be seen in the Table 71 in Annex V.

#### Gender Distribution of Sampled Microcredit Beneficiaries

According to UNICEF's 2012 report on the situation of Pakistani women and children, gender inequality is widespread in terms of capacities, access to resources, and opportunities; inequality exists within the family, in the political sphere, and in education and health care. "Women's participation in the labor force in Pakistan is low (21.8 per cent), and is concentrated in the informal labor market," according to the report.

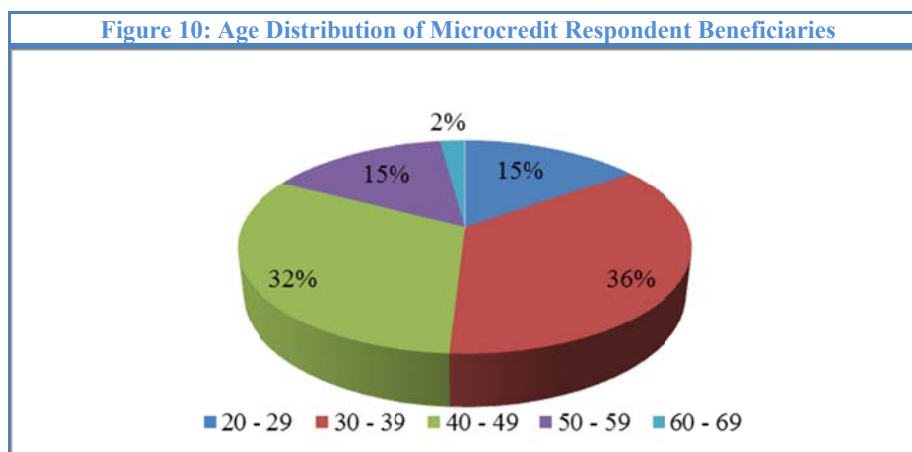
Overall around 70% respondent-beneficiaries of microcredit component are women. Out of every three sampled microcredit beneficiaries two are women. However, this result varies across districts and the variation is presented in the following figure;

Table 33: Gender-wise distribution of sample microcredit beneficiaries				
Gender	Beneficiary Phase-I		Beneficiary Phase-II	
	#	%	#	%
Male	35	8	102	30
Female	394	92	232	70
Total	429	100	334	100

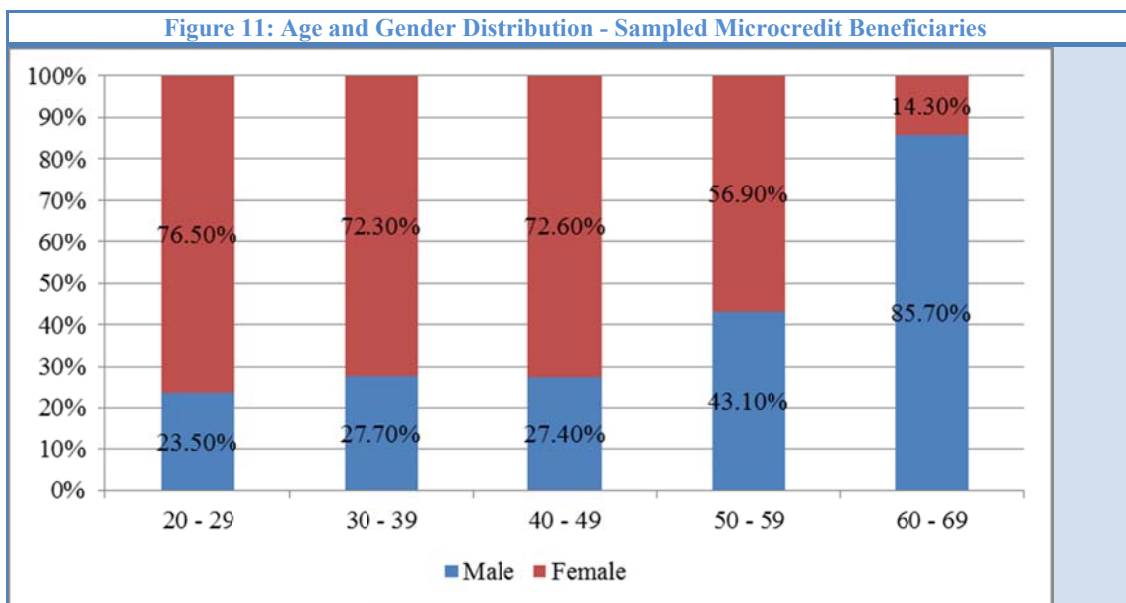
In Phase I, most of the beneficiaries (92%) were females. The Table 72 in Annex presents gender composition of the sample in Phase II of the survey. The ratio of females in the sampled beneficiaries was 70%.

## Age Structure of Sampled Microcredit Beneficiaries

The average age of beneficiaries is around 39 years, whereas the mode (the most frequently recorded age of respondent) is 35 years. Moreover, the minimum and maximum ages were recorded to be 20 and 65 years. To understand the age structure of beneficiaries, raw age counts were converted into age-groups starting from 20 years with class interval of 10 years. The results are presented in the following figure;



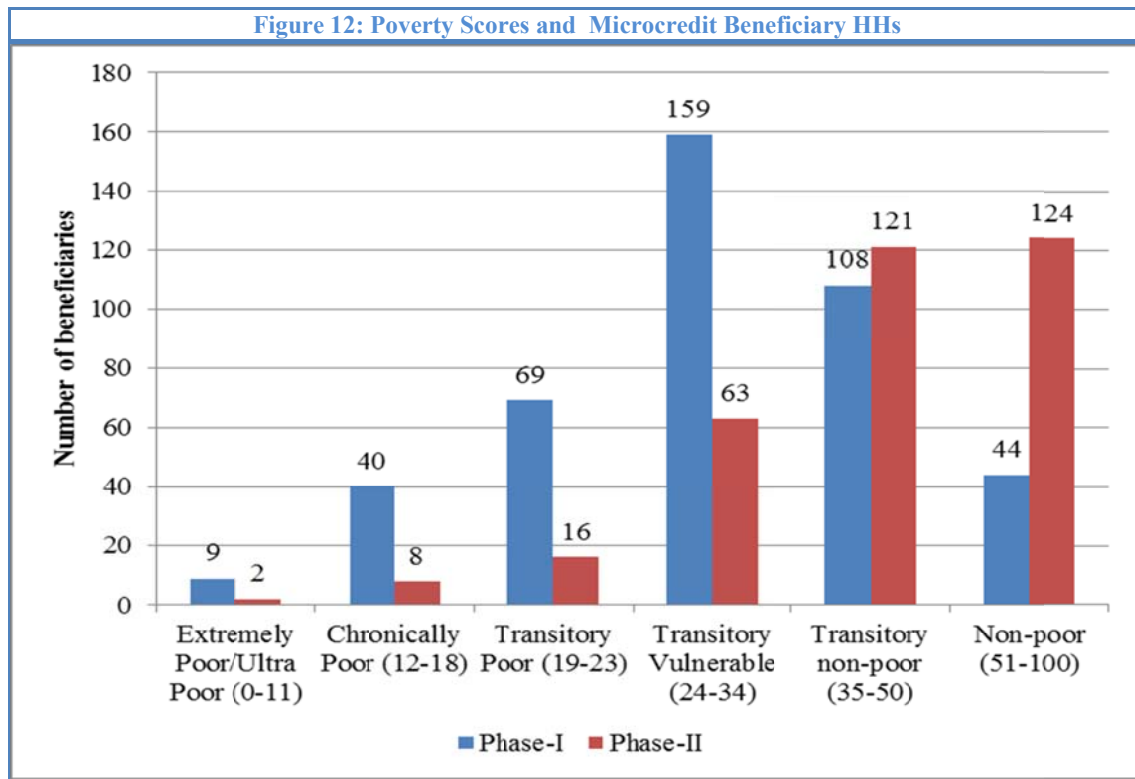
More than two-third beneficiaries (68%) are in the age-group from 30 to 49 years. This percentage increases by an additional 30% if age bracket is 20 to 59 years. More importantly the percentage of female borrowers in all age brackets is greater than male borrowers, except in the age bracket of 60 to 69 years, which has only seven beneficiaries.



Furthermore, the proportion of female borrowers is 72% to 77% in the three age brackets from 20 to 49 years. This is an encouraging finding from the perspectives of project objectives.

## Poverty Scores of Microcredit Beneficiaries

The poverty scores of microcredit beneficiaries are presented in the following figure;



Apparently the distribution of microcredit is skewed towards non-poor in Phase II. However the relative dominance of transitory non-poor and non-poor in the overall sample of microcredit beneficiaries is encouraging as they have better pay-back capacity than extremely poor or transitory poor. The poorer sections are better served through grants and assets transfers rather than microcredit. In Phase I also the distribution of microcredit was relatively skewed towards non-poor beneficiaries.

Table 34: Gender Wise Micro Credit				
Category	Male		Female	
	#	%	#	%
Poor	13	9	13	7
Non-Poor	133	91	175	93
Total	146	100	188	100

## Education Level of Microcredit Beneficiaries

The educational profile of microcredit beneficiary respondents is skewed towards without or with low educational attainment which may be seen as a positive sign. The following table presents distribution of respondents according to the educational qualifications;

Table 35: Educational Qualification of microcredit beneficiaries		
Educational Qualifications	#	%
Not Literate	146	43.7
Literate	5	1.5
Primary (Grade 1 to 5)	67	20.1
Middle (Grade 6 to 8)	42	12.6
Matric (Grade 9 to 10)	47	14.1
Intermediate (Grade 11 to 12)	17	5.1
Degree (Grade 14 or higher)	9	2.7
Diploma	1	0.3
Total	334	100

Apparently, not literate seems to be the largest category, but if all other categories that show some educational attainment from simple literate and primary to grade 14 or higher and diploma etc., majority of the respondents (62%) may be classified as literate. However most of the literate beneficiary respondents possess low educational qualifications such as primary or middle (5th or 8th grades), a usual phenomenon in poor communities.

Half of female beneficiaries (53%) are illiterate as 42% have educational qualifications from primary to matriculation (tenth grade). Almost one-fourth of male beneficiaries (24%) are illiterate and 60% have educational qualifications from primary to matriculation (tenth grade). Of the illiterate respondents, 84% are females.

These findings suggest that females with no or relatively low educational qualifications are able to access microcredit. It can be taken as an encouraging sign of socio-economic development.

## Occupational Groups in Microcredit Beneficiaries

There are two dominant occupational groups in the microcredit beneficiaries; household work or home-based workers and family helpers; and the second is business. Around two-third beneficiaries (64%) fall in the two occupational groups (32% each). The following table gives a summary of occupations among beneficiary respondents.

Table 36: Occupation prior to benefiting from intervention		
Prior Occupation	#	%
HH Work	108	32.30
Own Farming	11	3.30
Farm Labor	12	3.60
Off-farm Skilled Labor	36	10.80
Off-farm unskilled Labor	14	4.20
Govt. Service	8	2.40
Private Job	27	8.10
Business	106	31.70
Other work	9	2.70
Unemployed	1	0.30
Old/handicap (not working)	1	0.30
Presently Unemployed	1	0.30
Total	334	100

## Amount of Credit, Payment Period, Interest Rate, and Net Income

The average amount of credit was Rs.24,800, and the mode was Rs.30,000. Furthermore, the minimum amount of micro loan was Rs.2,000 and the maximum Rs.70,000. According to 84% respondents, the size of microloans was between Rs.10,000 to Rs.30,000.

The gender comparison of average loan size for the two phases shows that average amount has increased for both males and females. However in absolute terms females' average loan size is more than males. It may imply that in Phase II women have better payback capacity and confidence to start new work.

Table 37: Gender wise Average Loan Size		
Phases	Male	Female
Phase-I	19,914	14,717
Phase-II	21,056	26,422

The average loan size is higher in Phase II than Phase I. Similarly the average loan taken by non-poor is more than the poor in Phase II. The average loan taken by poor and non-poor in Phase I is almost same, as shown in the table below.

Table 38: Overall and Average Loan Size		
Average Loan Size	Phase-I	Phase-II
Overall Average Loan Size	15,141	24,786
Average Loan Size (Poverty Score 0-23)	15,220	23,719
Average Loan Size (Poverty Score 24-100)	14,997	25,174

The average payment period of micro-loans is around 11 months, and the mode (most frequent re-payment period) is 12 months. The minimum credit duration is four months (only one case in Gujranwala) and the longest is 40 months (only in two cases; one in Rawalpindi, and other in Karachi).

Table 39: Duration Of Credit, Interest Rate, And Net Income Phase II			
	Duration of Credit (Month)	Credit Interest Rate charged (%)	Net income earned after credit re-payment (Rs.)
Average	11.43	20.16	30,903.59
Mode	12	22	20,000
Minimum Value	4	11	600
Maximum Value	40	28	363,400

The average interest rate charged on microcredit is around 20%, whereas in most of the cases it is 22%. Around 82% beneficiaries reported 20-22% interest rate on microcredit. The lowest interest rate recorded was 11% (in some cases in Sialkot), and the highest was 28% (in all four cases in Ghotki). On the basis of information provided by beneficiaries, the average net income was found to be around Rs.30,900.

## Microcredit: Intended purposes, actual utilization and beneficiaries' perceptions about its benefit

The beneficiaries use microcredit usually for business purposes. Around 85% microcredit beneficiaries reported loan was intended for business needs, while the remaining reported that it was taken for family needs (13.5%) and medical purposes (1.8%). These results are almost similar for both male and female respondents.

As far as the actual utilization of credit is concerned, an overwhelming 99% of beneficiaries opined the loan was used for the intended purposes which are almost same as of Phase I.

Table 40: Utilization of Credit		
Utilization	Phase-1%	Phase-II %
Yes	98.4	98.8
No	1.6	1.2

Similarly 92 respondents maintained the credit was beneficial for them. For those who termed the credit not beneficial (8%), most of have availed credit for family or business needs.

### Future of enterprises after full repayment of credit

An important dimension of microcredit beneficiaries is their opinion about future of their enterprises after the full repayment of credit. Respondents (44%) opined their business/enterprise has become self-supporting, while 52% said they need further credit. Only 4% respondents opined the business would be closed down after repaying the credit (For district-wise details, see figure 30 in Annex V).

In order to explore the underlying factors and any pattern therein, the responses about *desire for further credit* were further analyzed in combination with *future of enterprise after the repayment of loan*. The following table presents the results;

Table 41: Association between Future of business and further desire for credit						
			View of taking Further Loan		Total	
			Yes	No		
How will the business run after full repayment of credit	Business has become self-supporting	#	50	94	144	
		%	34.70	65.30	100	
	Further credit is needed	#	100	74	174	
		%	57.50	42.50	100	
	Business will close	#	6	6	12	
		%	50.00	50.00	100	
	Total		#	156	174	330
			%	47.30	52.70	100

Two-third of the respondents whose business has become self-supporting said they would not like to avail further credit. On the other hand 43% respondents said they would avail further credit for their businesses.

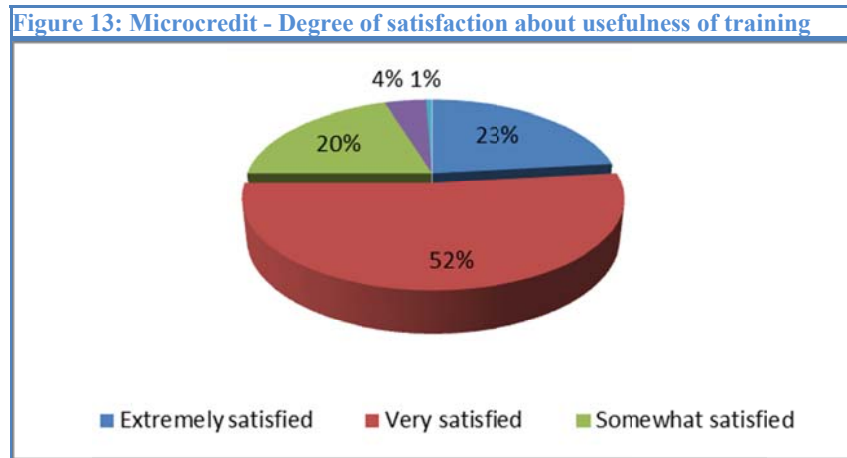
### Skills training for microcredit beneficiaries

Half of the microcredit beneficiaries reported receiving skill-trainings. Most of the participants, 74%, were females as the average age of the trainees both male and females was 39.5 years.

Out of skill-trained beneficiaries, 71% were trained in enterprise development, and the rest were in financial literacy. A little more than half of beneficiaries (57%) were selected by COs for training. The trainings were termed useful by 95% of the trained beneficiaries. Comparatively, in Phase I 98% beneficiaries had received training. This ratio was almost double of Phase II sample.



The degree of usefulness varied a bit across respondents, and is presented in the form of a diagram below;

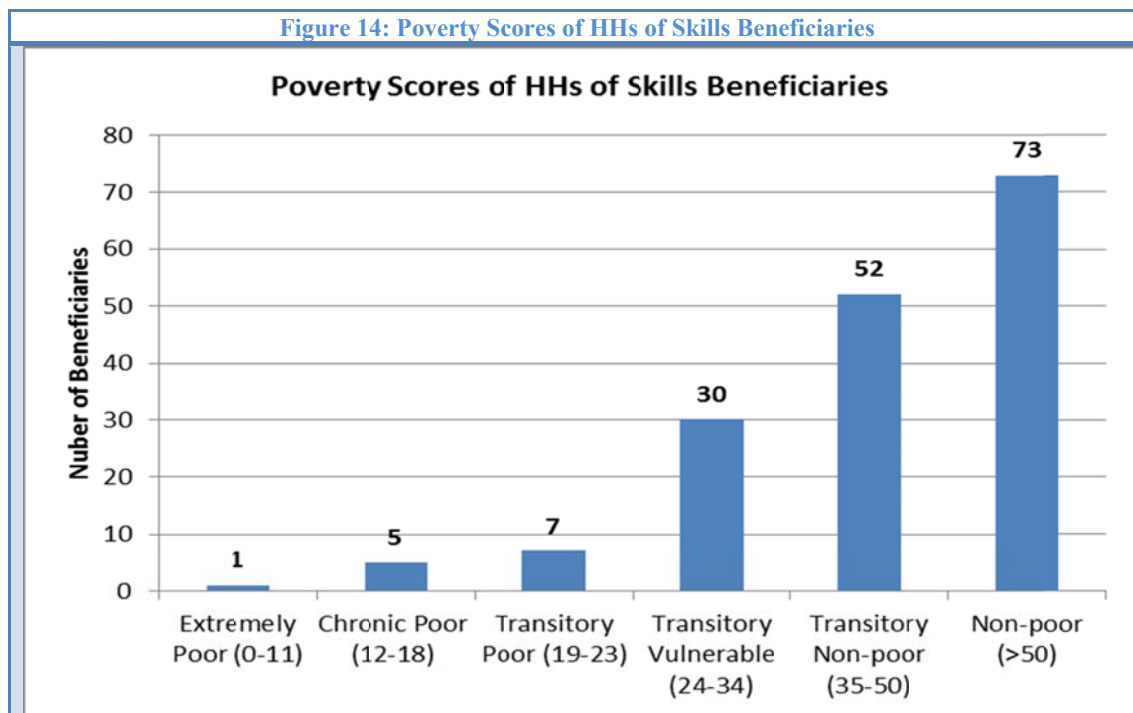


Skills-trained respondents (91%) opined they used skills after getting trained. Out of these specific respondents, 82.4% said they mainly utilized these skills in their villages, while the remaining respondents used skills out of their locality.

On average, earning of the trained beneficiaries is estimated to be Rs460 per day, while there were few instances where earning was around Rs.1,000 per day. Respondents (85%) wanted to receive advanced training, and majority of them were satisfied with trainings. During FGDs most respondents who got trainings said they fairly utilized the acquired skills.

### Poverty score of Household and Skill Training

The poverty scores of households which benefitted from skill trainings are given below in the figure;



The skill trainings are skewed towards relatively less poor households. In the previous survey i.e. phase I, the transitory poor households were the single largest beneficiaries.

During FGDs most respondents said they were provided individual trainings. And those who got credit from COs, the individual intervention respondents said they utilized it for the intended purpose. During FGDs, they termed credit and trainings useful.

## 5.4. Basic Services and Infrastructure

Basic services and infrastructure development are part of the rural development under the PPAF III. Basic services such as sanitation, drinking water, and development of infrastructure help improve the quality of life. Five schemes were implemented under this component;

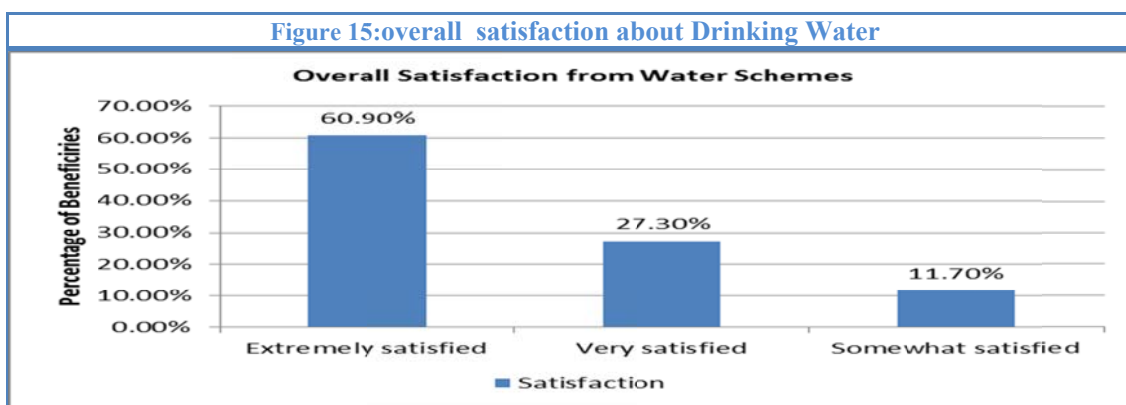
- i- Water and Infrastructure
- ii- Health
- iii- Education

### 5.4.1. Water and Infrastructure

Beneficiaries (58%) said they have a water tap or water storage tank in their house. Out of those beneficiaries who did not have such facility inside their homes, 68% opined they had water tap in street near their residences. Half of the respondents said water was available through tap for four or five hours a day, while the other half said water availability was for three or less hours per day. Time-saving was major benefit of water supply in or near their homes, according to majority of the respondents (For comparative picture across districts, see figure 31 in Annex V).

For most the beneficiaries (87%), the time saved due to nearby availability of water was one to two hours daily. The time saving was greater for households with previous source relatively far away. A little less half of beneficiaries (47%) had to visit twice or thrice to fetch water from the previous source of water. Moreover, in most of the cases (53%) distance of household from the previous source of water was around 1km, whereas for 15% it was less than a kilometer. For 32% beneficiaries the distance was 2-5km. It was noted that before implementation of the current drinking water scheme, tube-well appeared to be the most dominant source, according to 38% respondents. Other previous sources were village pond, hand-pump, and water channel in 27%, 22%, and 13% cases respectively. The previous mode of transportation was 'self' in 58% of the cases along with animals or animal driven carts. It was also noted that the sampled beneficiaries were not paying any fee or charges for using the current water supply.

The overall satisfaction of beneficiaries was found to be on positive side.



Most of the beneficiaries are extremely or very satisfied with the schemes. Another major benefit of the tap-water scheme is lesser incidence (of waterborne) diseases in children and other members of household (76%).

Gender wise the satisfaction level is high but there are variations. More men (70%) are extremely satisfied than women (41%). Similarly more women are very satisfied (41%) than men (21%).

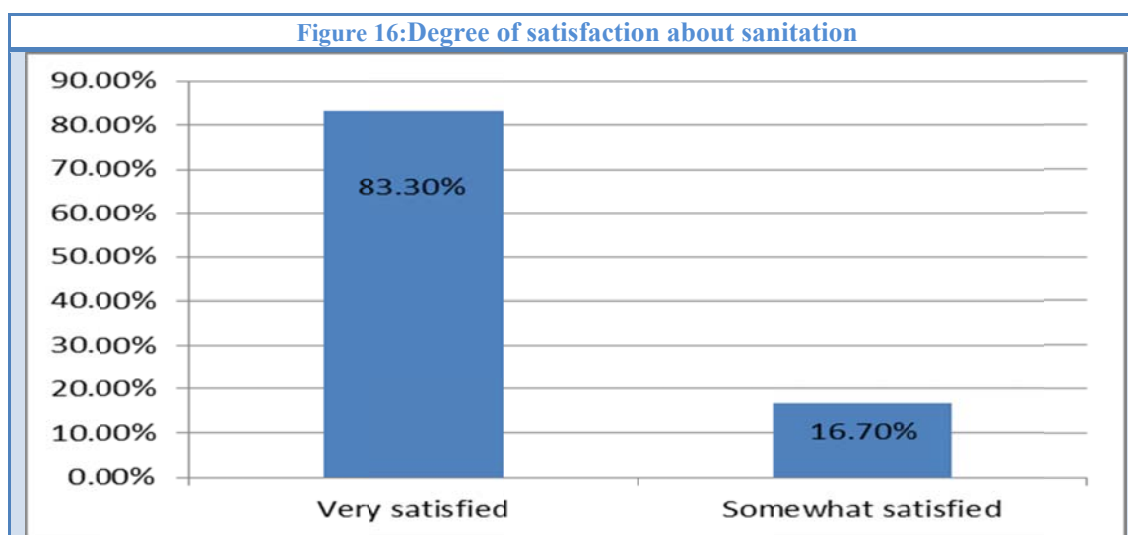
Table 42: Gender wise Satisfaction

Category	Male		Female	
	#	%	#	%
Extremely satisfied	61	70	17	41
Very satisfied	18	21	17	41
Somewhat satisfied	8	9	7	17
Total	87	100	41	100

### Sanitation

Beneficiaries (83%) were very satisfied with the hygiene facilities, and other 17% were somewhat satisfied.

The following figure depicts it;



Moreover, the sewerage system has improved in the opinion of 72% beneficiaries. Overall they termed the sanitation schemes beneficial. As majority of the beneficiaries said public toilets were not enough, it is recommended that public toilets may also be built in the area.

### Irrigation

The irrigation schemes were implemented in two districts, Bannu and Layyah. A total of 22 beneficiaries availed the new facility of lined water courses under this intervention. On average the new irrigation facility was noted to be around 1km away from the fields of respondents.

It took around 12 hours to deliver water from the source to fields, but the mode was 5 hours. Around Rs.780 per crop were paid as charges for irrigation on average. However, 12 beneficiaries paid some Rs.200 to Rs.600 for the facility. Mode was Rs.200 (n=5 beneficiaries). Some conveyance losses were reported by beneficiaries.

Cleaning of water channels was the main responsibility of households. Only 2 out of 22 beneficiaries reported that they were responsible for operating the facility. Most of the beneficiaries affirmed there was increase in the crop yield, especially in rupee terms. The average increase in household income due to better irrigation and improved crop yield comes out to be Rs.18,895 (after excluding the two extreme high values of Rs.100,000 and Rs.500,000). The mode was Rs.20,000. It can be safely concluded that on average a household experienced an increase of around Rs.19,000 in income. A

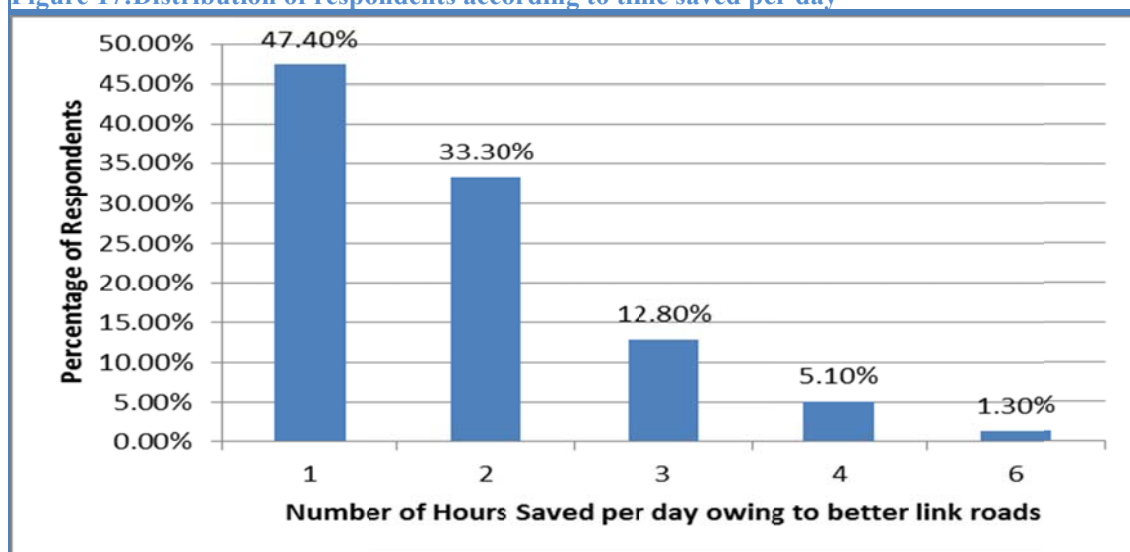
majority (21 respondents) opined they used the facility on “turn” basis. Some 74% beneficiaries said they were not cultivating the value added crops.

Overall land Holding		
Acres	#	%
1-2	526	26
3-5	105	5
>5	85	4
No Land	1284	64
Total	2000	100

### Link Roads/Bridges

The major benefit of the link roads/bridges was time-saving. The distribution of respondents is presented in the table;

**Figure 17: Distribution of respondents according to time saved per day**



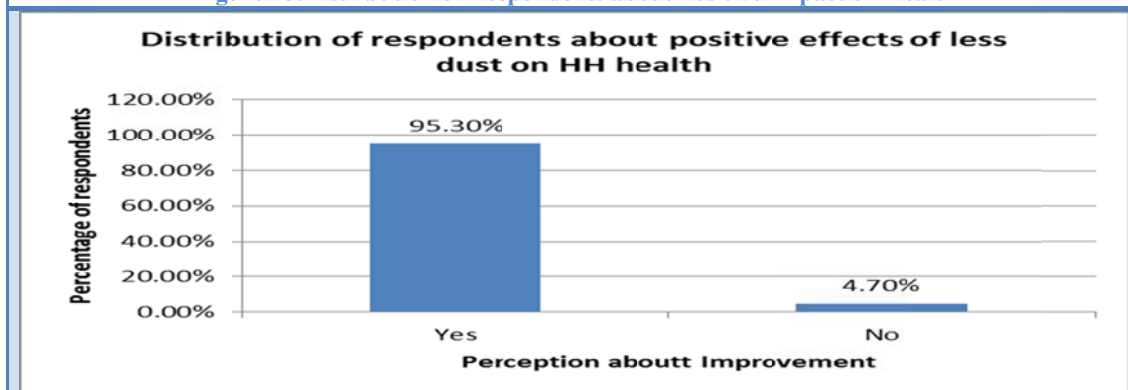
Nearly two-third beneficiaries (64%) opined the prices of imported goods have decreased because of this facility. Half of beneficiaries pointed towards exports from their locality to other villages/towns. They affirmed an increase in income owing to these exports.

Moreover, the beneficiaries said the facility has improved their access to emergency centers, and educational institutions. Similarly, there was an increase in the quality of life as well as in social interactions.

## Soling

For 95% beneficiaries soling of streets had positive impact on health. There were 86 beneficiaries of this scheme in three districts, Lakki Marwat, Bannu, and Layyah.

**Figure 18: Distribution of Respondents about Positive Impact on Health**



Respondents (79%) respondents experienced a decrease in cost of treating illnesses previously caused by bad condition of soling prior to intervention. These beneficiaries reported on average a saving of Rs400. There was also a reported decrease in the laundry costs. Overall 73% beneficiaries affirmed this. Average saving was calculated to be around Rs.200.

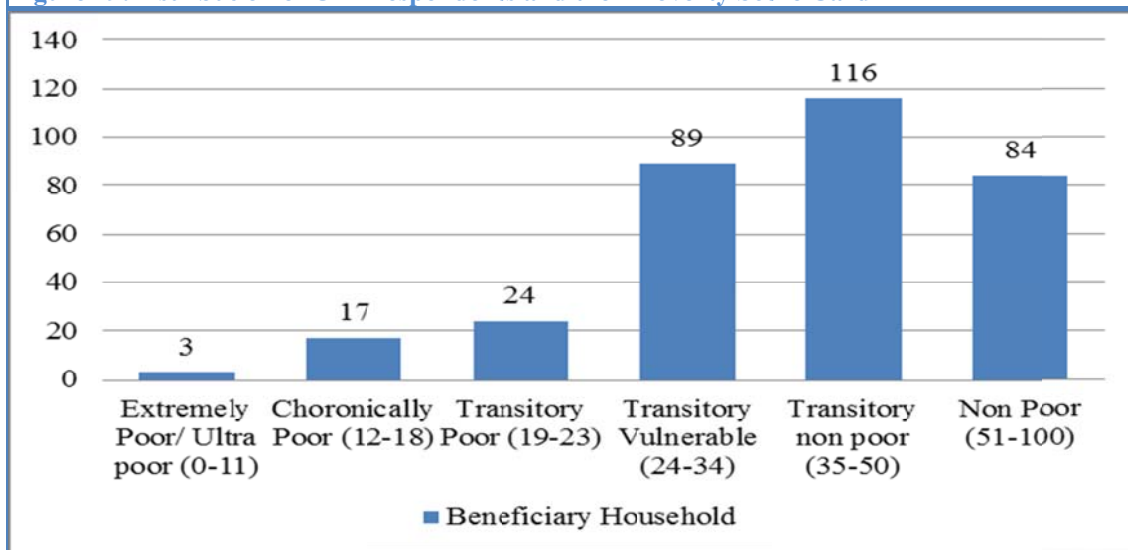
Around 83% beneficiaries reported improvement in the cleanliness of household and saving in time to clean the house because of less dust.

Beneficiaries (92%) said there was a decrease in the number of accidents owing to better street soling.

There was reportedly no street lighting system as reported by 99% respondents. It may be added in the next intervention design.

## Poverty Scorecard of CPI beneficiaries

**Figure 19: Distribution of CPI Respondents and their Poverty Score Card**



Overall the poverty score card of CPI beneficiaries is skewed towards the non-poor. Out of 333 beneficiaries, 116 were transitory non poor, followed by 89 transitory vulnerable and 84 non poor. Gender wise also, both male and female beneficiaries are in the non-poor category.

Table 43: Gender Wise Poverty Status

	Male		Female	
	#	%	#	%
<b>Poor</b>	33	14	11	11
<b>Non-Poor</b>	199	86	90	89
<b>Total</b>	232	100	101	100

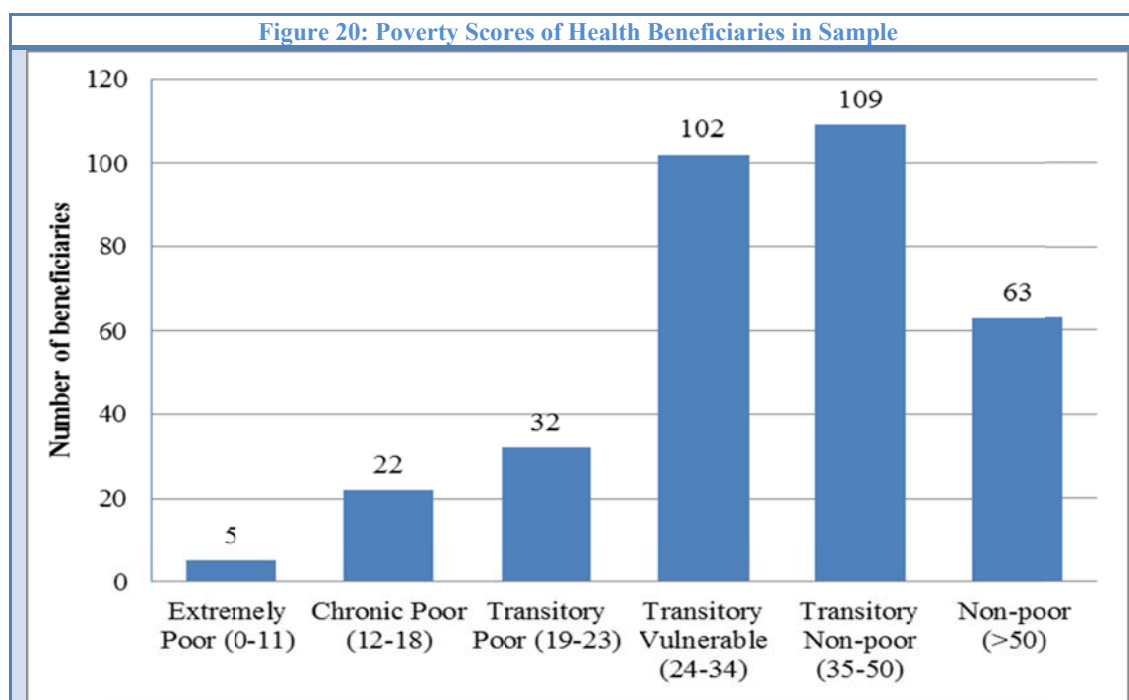
### 5.4.2. Health

Health related interventions - Community Health Centers (CHCs) – under the PPAF III function in various districts across Pakistan. The main health facilities include pre- and post-natal services, family planning services, pharmacy, vaccinations for children under one year old (For district-wise distribution of sample respondents see table 79 in Annex V.

Approximately 29% of the respondent beneficiaries were females, while males constituted 71% of the sample. However this should not mean that CHCs are male focused because in several centers female doctors are also part of the health interventions. The average distance of beneficiary household from the health facility was calculated to be around 4km, and for around 60% respondents the distance was around 3km.

### Poverty Scores of Health Beneficiaries in Sample

The following figure gives frequency/number of health beneficiaries in the sample respondents.



Most of the respondents belong to households which are either transitory vulnerable or transitory non-poor. In relative terms, these two categories are major beneficiaries of health interventions.

In most of the cases, no fee was charged for health services. Beneficiaries (64%) reported paying no fee. The average fee was Rs.12. In Musa Khel 99% respondents said no fee was charged. On the other hand, 76% beneficiaries in district Kohistan said Rs50 was charged for health services. Furthermore

all or some medicines are also provided free of cost, according to 43% and 35% respondents respectively.

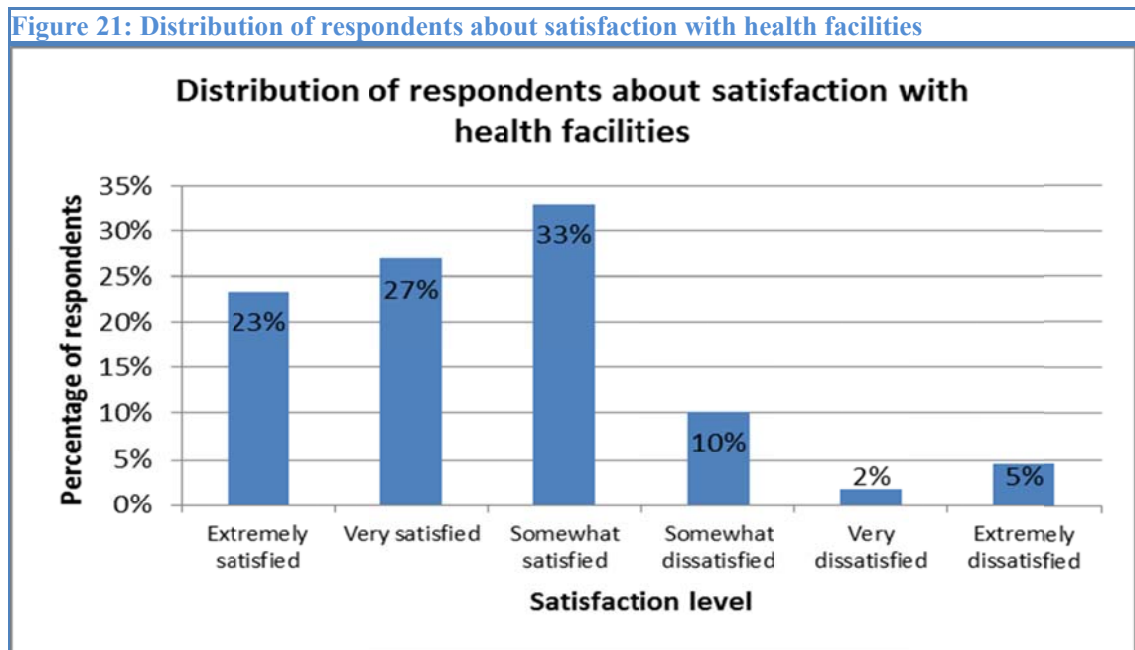
From the gender perspective, more male and female beneficiaries are in the non-poor than poor category.

Table 44: Gender Wise Health				
Category	Male		Female	
	#	%	#	%
Poor	31	13	28	29
Non-Poor	205	87	69	71
Total	236	100	97	100

### Improvement in the quality of health care and Degree of beneficiaries' satisfaction

Overall 40% beneficiaries responded the quality of health care has improved and half of them said the quality of health care has remained the same. On the services provided, 83% beneficiaries were on the positive side of degree of satisfaction on the 6-point Likert scale from extremely satisfied to extremely dissatisfied. *This is well-above the bench mark for intermediate outcome indicators (which was set at 60% in Results Framework of Project Appraisal Document).*

The following figure shows overall distribution of respondents in terms of satisfaction with the health component interventions.



To explore the underlying factors of responses about degree of satisfaction further analysis was conducted. For this purpose, the responses of those beneficiaries who were less satisfied with the intervention were explored. The analysis showed that major causes of dissatisfaction were inability of LHWs to liaison between household and the doctor, unavailability of treatment facilities other than child, absence or not-in-time vaccination of children, and fewer visits of the supervising doctor to CHC.



The satisfaction levels reveal variations. Compared to 32% men, only 3% women are extremely satisfied with the health facilities. Women's satisfaction levels largely fall in the very satisfied and somewhat satisfied categories. On the other hand none of the women respondents expressed extreme dissatisfaction, compared to 6% men who did.

**Table 45: Gender Wise Satisfaction**

	Male		Female	
	#	%	#	%
<b>Extremely satisfied</b>	75	32	3	3
<b>Very satisfied</b>	50	21	40	41
<b>Somewhat satisfied</b>	67	28	43	44
<b>Somewhat dissatisfied</b>	23	10	11	11
<b>Very dissatisfied</b>	6	3	0	0
<b>Extremely dissatisfied</b>	15	6	0	0
<b>Total</b>	236	100	97	100

Another plausible cause that could explain the lesser degrees of satisfaction was the presence of staff and the perception of beneficiaries about their attitude. The results are presented in the table below;

**Table 46: Satisfaction, and underlying causes**

Overall degree of satisfaction	Usually, is staff present at the facility?		What is your opinion about staff attitude? Do you think the staff was:		
	Yes	No	Kind/helpful	Casual	Non responsive
<b>Extremely satisfied</b>	98.70	1.30	83.30	15.40	1.30
<b>Very satisfied</b>	91.10	7.80	74.40	24.40	1.10
<b>Somewhat satisfied</b>	69.10	30.90	55.50	43.60	0.90
<b>Somewhat dissatisfied</b>	29.40	70.60	17.60	73.50	8.80
<b>Very dissatisfied</b>	16.70	83.30	0.00	16.70	83.30
<b>Extremely dissatisfied</b>	33.30	66.70	6.70	6.70	86.70

Overall beneficiaries opined the staff was present at the health facility center, and their attitude was kind/helpful.

## Major Benefits

Around 43% beneficiaries reported reduction in diseases while nearly half (49%) witnessed reduction in treatment. Money saved owing to lesser illnesses (average was around Rs.1,100 per month and the mode was Rs.1,000). The preference for seeking medical care is clearly divided on gender lines. Predominantly females prefer a female doctor for medical care.

**Table 47: Gender Wise Medical Care Taken by**

Category	Male		Female	
	#	%	#	%
<b>Male doctor</b>	91	39	11	11
<b>Female doctor</b>	3	1	84	87
<b>LHV/Female Medical</b>	3	1	1	1
<b>Paramedic</b>	139	59	1	1
<b>Total</b>	236	100	97	100

As a result of these benefits combined with the free availability of all or some of medicines and other factors discussed above, there is an overall encouraging progress in the health component. It is encouraging to note that around 79% beneficiaries have affirmed improvement owing to money saved from less expenditure on illnesses. As a suggestion for future intervention, 93% beneficiaries called for upgrading the CHC.

### 5.4.3. Education:

PPAF is committed to endeavors to improve the human capital in relatively poorer communities. Education is thus an integral part of its overall program.

### District-wise distribution of respondents

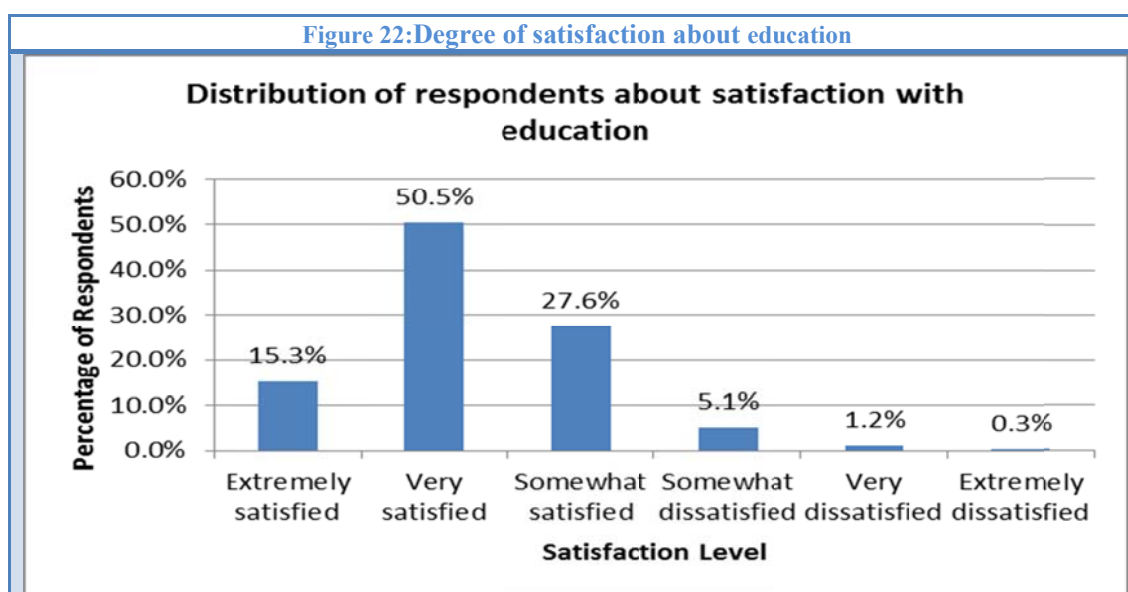
In the education related interventions, male respondents (88%) are the main recipients than females. The education related activities were implemented in five districts—Musa Khel, Jhal Magsi, Kohistan, Hyderabad, and Karachi (For district wise composition of sample, see Table 81 in Annex V).

The gender wise coverage of respondents is given below:

Table 48: Gender Wise Type of beneficiary		
Gender	#	%
Male	294	88
Female	39	12
Total	333	100

### Degree of satisfaction with education interventions

The overall degree of satisfaction (combining two categories, extremely satisfied and very satisfied) of the respondent beneficiaries is 65.8%. It increases to 93% if we add the category of somewhat satisfied beneficiaries. Only 7% respondents expressed dissatisfaction.



Beneficiaries (88%) said some of the facilities like books, uniforms, stationery were provided free of cost. Out of these specific beneficiaries, 95% responded on the positive side of satisfaction, though in varying degrees. Furthermore, it was noted out of the remaining beneficiaries who said the facilities were not available free of cost, around 80% were on the positive side of degree of satisfaction. This little decrease in positive degree of satisfaction may be attributed to the fact that when fee or cost for other facilities for education is paid by households, their expectations increase. And if the school/education intervention is not meeting expectations, beneficiaries are likely to be less satisfied.

Though there is wide difference between the male and female beneficiaries, females' preference for education is evident from their satisfaction levels – extremely satisfied and very satisfied. The satisfaction levels of males are more in the very satisfied and somewhat satisfied categories.

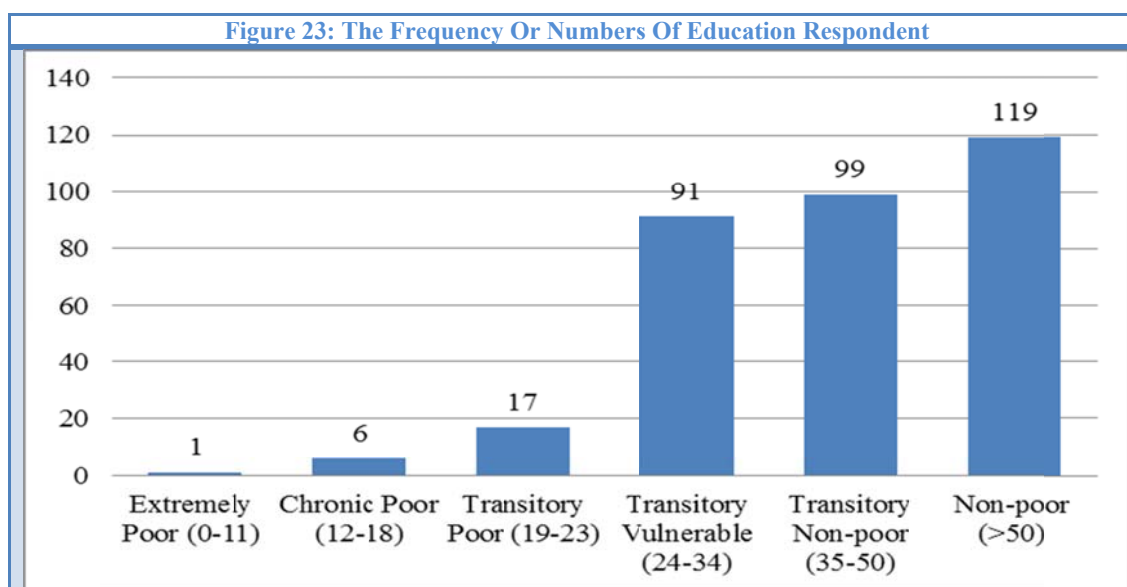
**Table 49: Gender Wise Satisfaction**

Category	Male		Female		Total	
	#	%	#	%	#	%
<b>Extremely satisfied</b>	38	13	13	33	51	15
<b>Very satisfied</b>	149	51	19	49	168	50
<b>Somewhat satisfied</b>	85	29	7	18	92	28
<b>Somewhat dissatisfied</b>	17	6	0	0	17	5
<b>Very dissatisfied</b>	4	1	0	0	4	1
<b>Extremely dissatisfied</b>	1		0	0	1	
<b>Total</b>	294	100	39	100	333	100

Most of the respondents (95%) opined they would like to ensure their children continue for higher studies.

## Poverty Scores of Education Beneficiaries

The following figure presents the frequency or number of education respondent-beneficiaries.

**Figure 23: The Frequency Or Numbers Of Education Respondent**

Most of the respondents belong to those households which are either non poor or transitory non poor. Relatively speaking, these two categories are major beneficiaries, and the education of these classes help develop human capital in children and younger population in the specific households.

None of the females was from the poor category. Similarly predominantly males were in the non-poor than in the poor category.

**Table 50: Gender Wise Poverty Status**

Category	Male		Female		Total	
	#	%	#	%	#	%
<b>Poor</b>	24	8	0	0	24	7
<b>Non-Poor</b>	270	92	39	100	309	93
<b>Total</b>	294	100	39	100	333	100

## Some Additional Findings

Overall 69% respondents opined a member of their household was part of the Parent Teacher School Committee. Moreover overall 31% respondents mentioned that a member of their household was part of the School Management Committee. Though the number of female beneficiaries is much less, they are more engaged in the community interventions.

Table 51: Gender Wise Participation in School Committees						
Category	Male		Female		Total	
	#	%	#	%	#	%
Yes	195	66	36	92	231	69
No	99	34	3	8	102	31
Total	294	100	39	100	333	100

## 6. Gender and Women Empowerment

A special section on women empowerment was added in the survey. With focus on gender equality, according to UNDP, women empowerment is a pathway to achieving millennium development goals and sustainable development. The sample size for gauging women empowerment was 1,855 across 21 districts.

The main indicators analyzed for assessing women empowerment in the communities were divided into four main categories;

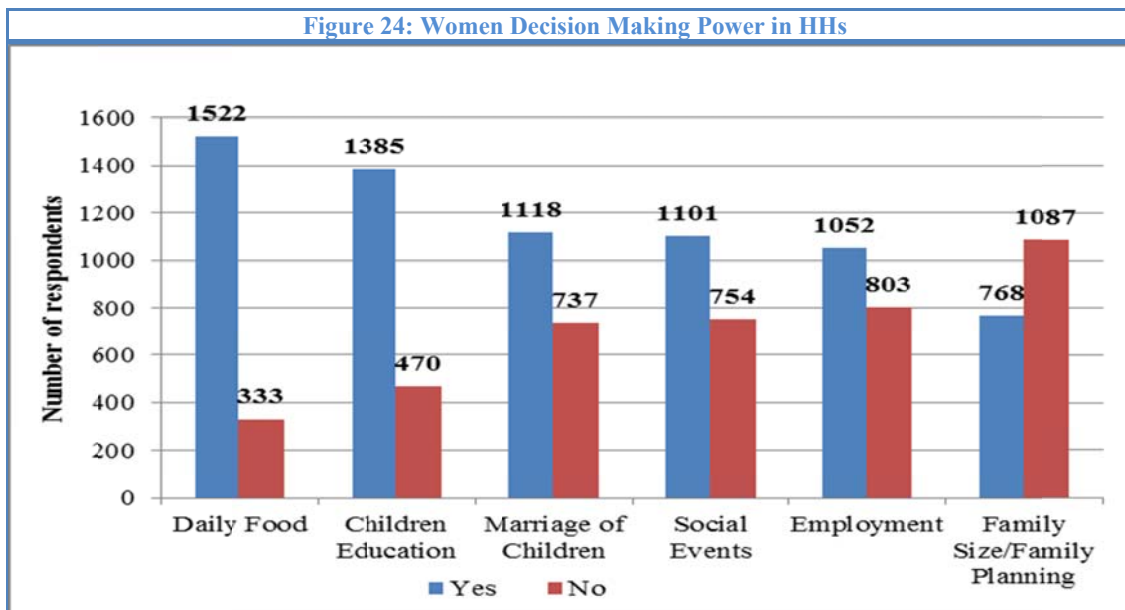
- i- Decision making power
- ii- Control over household resources
- iii- Access to employment, market, social spaces
- iv- Awareness about rights, *Nikkahnama*, law of inheritance

With regard to decision making power, six indicators were explored. The results are presented as follows;

**Table 52: Women Decision Making Power in HHs**

Responses	Yes		Poor Household (0-23)		Non-Poor Household (24-100)	
	#	%	#	%	#	%
Daily Food	1522	82	238	16	1284	84
Children Education	1385	75	195	14	1190	86
Marriage of Children	1118	60	158	14	960	86
Social Events	1101	59	156	14	945	86
Employment	1052	57	137	13	915	87
Family Size/Family Planning	768	41	89	12	679	88

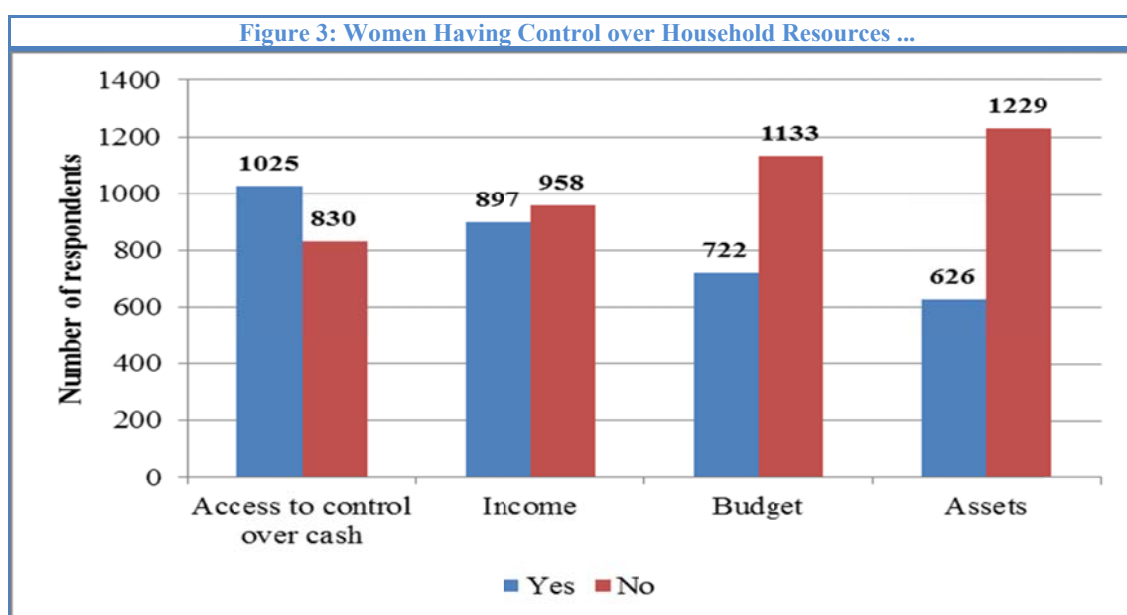
**Figure 24: Women Decision Making Power in HHs**



Overall respondents said females have relatively more decision making power in case of daily food and children education. However, on the other hand, the decision making power is relatively less in matters related to employment, marriage of children, and social events. The power is least in case of decisions related to family-size and family planning.

Control over household resources was assessed on four sub-indicators; access to control over cash, income, assets, and budget. The results are presented below;

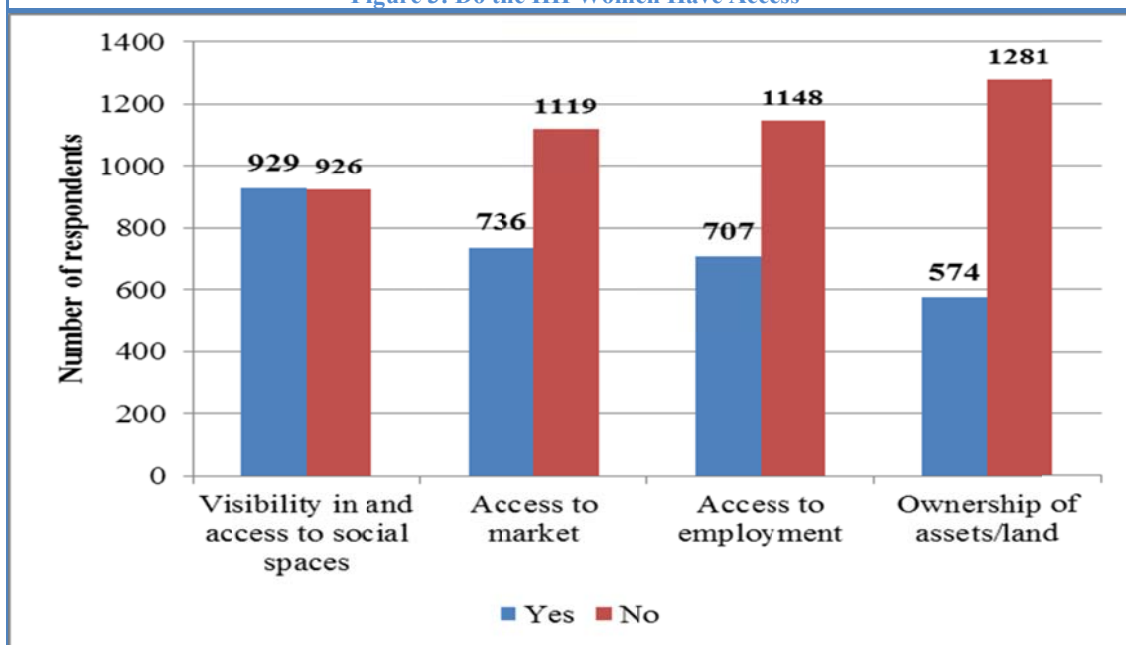
Table 53: Women Having Control over Household Resources						
Responses	Yes		Poor Household (0-23)		Non-Poor Household (24-100)	
	#	%	#	%	#	%
Access to Control over Cash	1025	55	153	15	872	85
Income	897	48	124	14	773	86
Assets	626	34	85	14	541	86
Budget	722	39	111	15	611	85



It can be readily identified that women's control over household resources is very low. In addition women in poor households have lesser control over resources than women in non-poor households. In three out of the four indicators, the percentage of respondents is less than 50% who said 'yes' in response to the relevant questions. Only in access to control over cash, a little more than 50% respondents said 'yes'.

Table 54: Do the HH Women Have Access						
Responses	Yes		Poor Household (0-23)		Non-Poor Household (24-100)	
	#	%	#	%	#	%
Visibility in and access to social spaces	929	50	136	15	793	85
Access to market	736	40	93	13	643	87
Access to employment	707	38	93	13	614	87
Ownership of assets/land	574	31	77	13	497	87

Figure 3: Do the HH Women Have Access



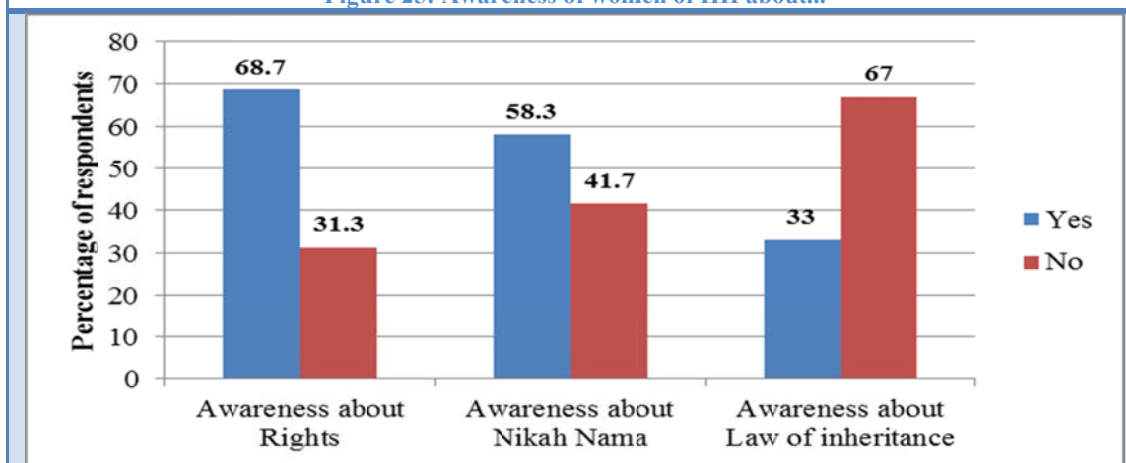
Except in visibility in and access to social places, in other three indicators the results are less than 40%. In other words according to respondents women have low access to employment, ownership of assets/land and market.

The fourth category of variables related to the awareness of women about their rights, *Nikkahnama*, and law of inheritance. The following table presents the results;

Table 55: Awareness of women of HH about

Responses	Yes		Poor Household (0-23)		Non-Poor Household (24-100)	
	#	%	#	%	#	%
Awareness about Rights	1274	69	178	14	1096	86
Awareness about <i>Nikkahnama</i>	1082	58	161	15	921	85
Awareness about Law of inheritance	612	33	67	11	545	89

Figure 25: Awareness of women of HH about...



In the opinion of 69% respondents, women have awareness about their rights. But this ratio of respondents decreases to 58% in case of awareness about *Nikahnama*. It further drops to 33% when it comes to the awareness about law of inheritance.

On the whole, it can be safely concluded that women don't have much control over resources and also have little access to employment etc.

**Table 56: Respondents' Perceptions about Occurrence of Gender Discrimination**

Description	Yes (%)	No (%)
Discrimination against daughters?	26	74
Resistance in educating daughters?	22	78
Female members' freedom of movement?	43	57

**Table 57:**

Description		Yes	No	Total
Is there is discrimination against daughters (access to food, education, healthcare, play)?	#	484	1371	1855
	%	26	74	100
Is there any resistance from male members in commitment to educating daughters?	#	406	1449	1855
	%	22	78	100
Do the female members of HH have mobility/freedom of movement?	#	795	1060	1855
	%	43	57	

Most of the respondents (74%) said there was no discrimination against daughters, especially in terms of access to food, education, healthcare and play. Similarly 78% respondents said they were committed to female education, adding there was no resistance from male members of the family. However on the question of women's mobility and freedom of movement, the number of respondents responding in negative comes down to 57%.



## 7. Conclusions and Recommendations

### Conclusions

Major conclusions drawn on the basis of data analysis and supporting documents are as follows;

#### *Social Mobilization and CO activities*

Overall more than 90% respondents were actively involved in the community activities and social mobilization directly or indirectly. Respondents (88%) participated in CO activities and new projects. Both these findings can be used to conclude that PPAF interventions in combination with POs are helpful in successful mobilization. So, it can be concluded that the intermediate outcome indicator of making 60% of the targeted poor HH members a part of community activities/community members seems to have been achieved.

#### *Livelihood Enhancement and Protection (LEP)*

More than two-third of LEP beneficiaries (71%) were trained. This shows the intermediate outcome indicator of training 70% beneficiaries have been achieved.

Beneficiaries (94%) said they utilized assets for income generation, and 92% also confirmed the assets were helpful in increasing their incomes. The estimated average increase in income was around Rs.4,500 per month.

Linkages development is important for sustainability of income created through assets transferred. Respondents (41%) opined LEP intervention helped in creating profitable linkages with markets/external organizations. This ratio should be further improved in order to strengthen the income streams for financial sustainability of poorer households.

#### *Microcredit*

Overall 70% beneficiaries were women. Though this finding is encouraging, it cannot be generalized to all microcredit interventions under PPAF in all districts. But the fact remains that this ratio of women is well above the intermediate outcome target for female percentage in overall microcredit, 25%.

Beneficiaries (92%) termed credit beneficial for them. Majority of the beneficiaries took loan for business needs. Half of the beneficiaries received skill-trainings as well. Females constitute around 74% of the trained beneficiaries. Out of skill-trained beneficiaries, 71% were trained in “enterprise development”. The rest were trained in “financial literacy”. Both of these are relevant skill-trainings. In principle, these trainings reinforced the availability of finance with its effective utilization in micro-businesses that produced positive net incomes.

#### *Basic Services and Community Physical Infrastructure*

Time-saving was major benefit of water supply in or near the homes of beneficiaries. Similarly reduction in illnesses owing to better quality of water than the previous sources, and the resultant decrease in expenditures on treatment form the basis for positive satisfaction of beneficiaries.

Better irrigation facilities led to increase in productivity and the incomes of households. Most of the beneficiaries affirmed there was increase in the crop yield especially in rupee terms. Respondents (30%) said their household income has increased from Rs10,000 to Rs20,000 as a result of this facility.

In case of link roads/bridges, 93% respondents said the facility helped them save 1 to 3 hours daily.

### **Health**

Overall 83% beneficiaries were on the positive side of degree of satisfaction. This high satisfaction is not similar in all districts.

### **Education**

Overall 93% respondents were satisfied with the education interventions, though the degree of satisfaction varied across districts. This is well above the benchmark set for the intermediate outcome indicators. Beneficiaries (88%) said some of the facilities like books, uniforms, stationery were provided free of cost. Beneficiaries (65%) were part of the Parent Teacher School Committees, which meant they remained actively involved with the education interventions. Overall satisfaction was on a higher side where household engagement with school was found present, and children regularly attended the school.

### **Recommendations**

- Women empowerment is a critical area of intervention. It should be a cross cutting theme in the program interventions, especially employment/income, mobility, and access.
- More focus on micro credit, technical trainings, and grants. The program/interventions should be tailored according to the needs of beneficiaries keeping in view the geographical area.
- With focus on social mobilization, more efforts should be made to create sustainable community ownership of the program.
- There should be more awareness about health, especially on the treatment of TB and Hepatitis, and cleanliness.
- The amount of loans may be revised upward.
- Home-based businesses should be promoted. There is also need to reduce the interest rate to improve the microcredit interventions.
- The development of linkages between beneficiaries and the relevant public departments and institutions is a critical area. Better linkages will go a long way in improving the socio-economic outlook of the beneficiaries.

## ANNEXES

### Annex I: Terms of Reference

### Annex II: Household Survey Questionnaire

### Annex III: Focus Group Discussion Questionnaire

### Annex IV: Key Informant Interviews Questionnaire

### Annex V: Analysis Tables of Household Questionnaire

## Annex I: Terms of Reference

## Terms of Reference

### USER/BENEFICIARY ASSESSMENT SURVEY - PHASE II

#### 1. Organization

The Pakistan Poverty Alleviation Fund (PPAF) is the lead apex institution for community-driven development in the country. Set up as a fully autonomous private sector institution, PPAF enjoys facilitation and support from the Government of Pakistan, the World Bank, International Fund for Agricultural Development (IFAD), and other statutory and corporate donors. The PPAF aims to be the leading catalyst for improving the quality of life, broadening the range of opportunities and socio-economic mainstreaming of the poor and disadvantaged, especially women. Our Results Framework reflects our overall objective of poverty alleviation through a focus on institutional development as the foundation of our work along with achievement of key Millennium Development Goals. The core operating units of the PPAF deliver a range of development interventions such as support to social mobilization, microcredit, community physical infrastructure, water, energy and disaster management, livelihoods, capacity building, health & education and environment and social safeguards at the grass roots/ community level through a network of more than 100 Partner Organizations across the country. For a complete profile, please visit our website at [www.ppaf.org.pk](http://www.ppaf.org.pk).

#### 2. Background and Rationale of Study

As part of evaluation of progress toward achieving its objective, the PPAF carried out a User/Beneficiary Assessment Survey in 2011. The specific objective of the User/Beneficiary Assessment Survey was to assess the medium term impact of PPAF program/ projects level interventions on the direct beneficiaries and to integrate these findings into program/ project level activities. The exercise helped PPAF to streamline its operations by incorporating the experiences and views of existing beneficiaries regarding ongoing PPAF interventions.

In order to assess the medium term impact on the beneficiaries under the 47th batch of funding approval, the PPAF has planned to carry out the second phase of the survey. The exercise shall provide timely reliable, qualitative and in-depth information as an indicator of outcomes to PPAF management and all important stakeholders.

These terms of reference (TOR) describes the specific objectives of the second phase of

User/Beneficiary Assessment Survey, and the detailed scope of work that will be carried out by a consulting firm under the general direction & consultation with the PPAF.

Under the 47th Batch of funding approval, PPAF has disbursed an amount of Rs.5.07 billion under PPAF-III. The amount was disbursed to partner organizations for Microcredit, Institutional Development, Capacity Building, Livelihood Enhancement & Protection, Water & Infrastructure, Health, Education and Disability. A summary of 47th batch of funding

#### Section 3. Technical Proposal - Standard Forms

Approval is presented in Annex 1. Based on performance of disbursement to date against this funding batch, the program/ projects are expected to achieve its medium term development objectives.

#### 2. Specific Objectives:

The specific objective of the second phase of User/Beneficiary Assessment Survey is to assess the medium term impact of PPAF program/ projects level interventions on the direct beneficiaries and to integrate these findings into program activities.

The User/Beneficiary Assessment Survey is a qualitative research tool adopted by the PPAF which shall be used to improve the impact of PPAF operations by incorporating the experiences and views of existing beneficiaries regarding ongoing PPAF interventions.

This survey exercise is expected to fulfill a number of objectives. Foremost, it will provide the PPAF an assessment of the performance of the program/ projects level interventions sponsored by the PPAF under PPAF-III. The study is to be undertaken by the Monitoring, Evaluations and Research (MER) Unit of the Pakistan Poverty Alleviation Fund (PPAF).

The consulting firm/institution, in collaboration with the MER Team at PPAF, will take lead responsibility for the following tasks:

1. Understanding the context of all PPAF Program/ Project- level interventions.
2. Designing an acceptable survey methodology, which ensures a representative sample, to capture the views of PPAF supported/ funded beneficiaries.
3. Developing an Inception Report that defines methodology and study tools, and identifies beneficiaries and groups to be interviewed at various levels (national, provincial, district and community).
4. 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).
5. Pilot testing and finalization of questionnaires.
6. Hiring and training of survey field teams.
7. Implementation and monitoring of the field survey to ensure high quality data.
8. Conduct interviews and collect data from the beneficiary interviewees, using agreed upon methodology and tools.
9. Processing and analysis of data and compilation of draft report of findings and recommendations for presentation to stakeholders.
10. Finalization and submission of report stating findings and recommendations, taking into account stakeholder comments and inputs in response to draft report.

### 3. Scope of Study

#### i. Methodology

The User/Beneficiary Assessment Survey is a qualitative research tool usually used to instigate policy and program change during implementation phase. For this purpose, the findings shall be quantified to the degree possible. The core techniques for the survey shall be:

- a) Constructive interviews of beneficiary households and representative groups of key stakeholders (communities, beneficiaries, NGOs, government officials);
- b) Focus group discussion, particularly with the beneficiaries;
- c) Participant observations

#### ii. Sample Framework

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.

Samples shall be taken from PPAF Program/ Project level interventions resulting from approval of funding in the 47th batch, representative of both number of people benefitting and number of projects funded. Stratification should be done by gender, ethnicity (where relevant), project type (micro-finance, livelihood enhancement & protection, community physical infrastructure, health, education, water, etc.) and region of country.

On the basis of findings from previous phase of survey, the PPAF proposed that a sample of approximately 2,000 beneficiary households should be selected for the second phase of User/Beneficiary Assessment survey. A sample of around 1,000 beneficiary households was selected in the first phase of survey where the organization has faced issues in data consolidation and analysis.

### iii. Research Issues/ Interview Questionnaires

The research issues for the survey will be determined by the consulting organization in consultation with MER Unit. They will be addressed largely by interviewing, using a basic interview questionnaire/guide that may be modified for use with different stakeholder groups. This questionnaire would include the following topics:

1. Exposure of funds — how did beneficiaries learn of its existence and what do they know about it?
2. Participation degree and nature of beneficiary specially women members involvement in decisions regarding sub-projecting in community and maintenance of the same
3. Partnerships — collaboration with other entities — local governments, NGOs, private sector; degree, utility, advisability for each
4. Level of satisfaction of beneficiaries with PPAF Program/ Project level interventions
5. Gauge the performance of programme interventions against some of the intermediate outcome indicators reflected in the PPAF-III Results Framework
6. Recommendations for improvements in PPAF program/ projects operations Interview questionnaires are to be tailored to the particular group of PPAF program/ project beneficiaries. Separate questionnaires would need to be developed for: (a) individual level community beneficiaries; (b) village level community beneficiaries; and (c) union council level community beneficiaries. Also, gender will be particularly focused in these questionnaires.

### 4. Dissemination

The value of PPAF second phase of User/Beneficiary Assessment Survey correlates with the effect it has on influencing action in terms of PPAF projects and their implementation. While the PPAF program/project management is the immediate and generally the most important beneficiary of the survey findings, a number of other groups may also benefit from the findings: the intended beneficiaries of the project(s), PPAF partner organizations, local government, etc.

### 5. Deliverables and Schedule:

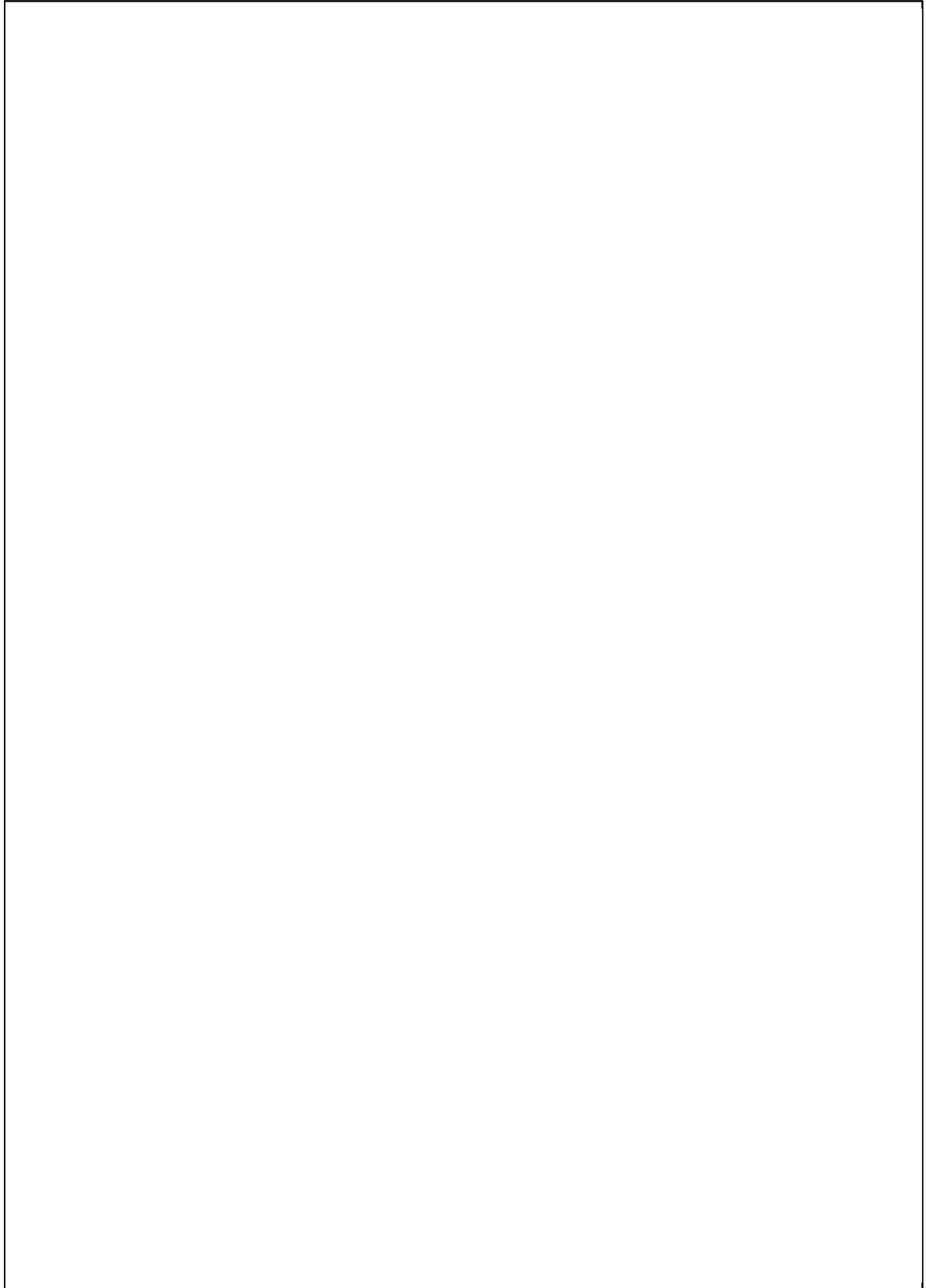
1. Finalized questionnaires in English and Urdu.
2. A data entry program for survey instrument.
3. A clean and documented data set to be made available to PPAF (MER) approximately 30 days after the completion of the field survey.
4. The hard copy results of data collection activities.
5. Draft and final report.

Total time required for the second phase of the assignment is three months. A brief breakdown of the phases of assignment will include:

Activity	Duration
Hiring of field teams by consulting organization	2 weeks
Training and field testing of interview questionnaire/s	1 week
Field work (including interim progress review)	5 weeks
Data tabulation and analysis	2 weeks
Final report preparation	2 weeks



## Annex II: Household Survey Questionnaire



**Introduction**

تعارف

I am working with a private company “APEX Consulting Pakistan (APEX)”, a research organization. APEX has been appointed as consulting firm to collect information from individual household benefited under PPAF III (i.e. Micro Credit, Education, Irrigation, Social Mobilization, Health Care, Staff Training, Link Roads & Bridges for user beneficiary assessment survey. I have a questionnaire consisting of some simple questions. In this process, we request you to provide 25 to 30 minutes of your precious time. I will be very thankful, if you facilitate me in this regard. This survey will not benefit directly but your answers will provide the information about the facilities/grants from partner organizations. Your all information will be kept in safe custody and will not be disclosed. It will only be used for Analysis purpose. If you do not understand the question then you can ask again from me.

میں ایک نجی تحقیقی ادارے (ایپیکس) ایپیکس کنسلٹنگ پاکستان (اے سی پی) پر اے پیوٹ لمیٹڈ کے ساتھ منسلک ہوں۔ اے سی پی کو پاکستان تخفیف غربت فنڈ کے تحت آنے والے دیہات سے معلومات جمع کرنے کیلئے کنسلٹنگ فرم کے طور پر مقرر کیا گیا ہے (اس پروگرام سے مسفید ہونے والوں کے جائزہ سروے کیلئے) میرے پاس کچھ سادہ سے سوالات پر مشتمل سوالنامہ ہے جس میں آپ سے درخواست کرتے ہیں کہ اس عمل کی تکمیل کیلئے اپنے قیمتی وقت میں سے 25 سے 30 منٹ عنایت کریں۔ میں بہت ممنون ہوں گا اگر آپ اس سلسلے میں میری مدد کریں۔ اس سروے سے پراہ راست فائدہ نہیں ہوگا تاہم آپ کے جوابات پارٹنر آرگنائزیشنز سے سہولتوں اور امداد سے متعلق معلومات فراہم کریں گے۔ آپ کی تمام فراہم کردہ معلومات محفوظ اور سیفہ راز میں رہیں گی یہ صرف تجزیہ کے مقصد کیلئے استعمال ہونگی۔ اگر آپ کو سوال سمجھ نہ آئے تو آپ مجھ سے دوبارہ پوچھ سکتے ہیں۔

SECTION I. LOCATION PROFILE معینہ مقام کا خاکہ		
Q 1.	Date (Day/Month/Year) تاریخ (دن - مہینہ - سال)	
Q 2.	Name of Enumerator شمار کنندہ کا نام:	
Q 3.	Village گاؤں کا نام:	
Q 4.	Union Council (UC) یونین کونسل کا نام:	
Q 5.	Tehsil تحصیل	
Q 6.	District ضلع	
Q 7.	Name of Head of Household گھرانے کے سربراہ کا نام	
Q 8.	Age عمر	____ Years سال
Q 9.	Gender جنس	1. Male مرد 2. Female عورت
Q 10.	Status of the respondent relationship with HH Head گھرانے کے سربراہ سے رشتہ (e.g. Father, Mother, Eldest Brother, Grandfather, etc.) (مثلاً: والد، والدہ، بڑا بھائی، دادا، وغیرہ)	1. Self خود 2. Spouse زوجہ / شوہر 3. Father / Mother ماں / باپ 4. F-/M-in-Law سسر / ساس 5. Son / Daughter بیٹا / بیٹی 6. D-in-law بہو 7. Brother / Sister بھائی / بہن 8. Others دیگر (specify واضح کریں)
Q 11.	Type of beneficiary مستفید کی قسم	1. Micro Credit مائیکرو کریڈٹ 2. Livelihood Enhancement & Protection روزی کی بڑھوتری اور تحفظ 3. Education تعلیم 4. Health صحت 5. CPI سماج کا طبعی بنیادی ڈھانچہ 6. Social Mobilizations سماجی تحریک

## SECTION II. HOUSEHOLD ROSTER

## گھرانے کا اندراج نامہ

2.	HH Member Name (Start with HH Head)  گھرانے کے افراد کے نام (گھرانے کے سربراہ سے شروع کریں)	Q 13. Relation with Head of Household (use code H1) گھرانے کے سربراہ سے رشتہ	Q 14. Gender (M / F) (use code H2) جنس	Q 15. Age عمر	Q 16. Marital Status (M / U) (use code H3) ازدواجی حیثیت	Q 17. Education (use code H4) تعلیم	Q 18. Occupation (use code H5) پیشہ	Q 19. Disability (More than one answers are possible) (use code H6) معزوری
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
If more than 10 HH members please use extra rooster sheet								

	اگر گھرانے کے افراد کی تعداد 15 سے زائد ہو تو اضافی صفحہ استعمال کریں۔
--	--

Sex Codes H2		Marital Status Codes H3				
1. Male مرد	2. Female عورت	1. Married شادی شدہ	2. Unmarried غیر شادی شدہ	3. Divorced طلاق شدہ	4. Widow بیوہ	5. Separated الگ رہتے ہیں

Marital Status Codes H3				
1. Married شادی شدہ	2. Unmarried غیر شادی شدہ	3. Divorced طلاق شدہ	4. Widow بیوہ	5. Separated الگ رہتے ہیں

Q221. Disability Codes for HH Roster H6			
1. Hearing Disability سماعت کی معذوری	2. Visual Disability بصارت کی معذوری	3. Speech Disability بات چیت کرنے سے معذور	4. Mental Disability زہنی معذوری
5. Lower Limb Disability نیچے کاجوڑ	6. Upper Limb Disability اوپر کاجوڑ	7. Non کوئی نہیں	8. Other دیگر

Relationship Codes for HH Roster H1				
1..Self خود	2. Spouse بیوی	3. Father/Mother ماں/باپ	4. F-/M-in-Law ساس/سسر	5. Son/ Daughter بیٹا/بیٹی
6. S-/D-in-law داماد/بہو	7. Brother/Sister بھائی/بہن	8. B-/S-in-law سالہ/سالی، بھابھی، دیور، جیٹھ	9. Nephew/Niece بھانجا/بھانجی	10. Grandchild پوتا/پوتینواسہ، نواسی
11. Not related غیر متعلق	12. Others (specify) دیگر (وضاحت کریں)			

Education Codes for HH Roster H4				
01. No literate (above 18 years) 18 سال سے زیادہ ناخواندہ	02. Not in School (1 to 18 years) 1 سے 18 سال سکول نہیں جاتے	03. Literate (above 18 years) 18 سال سے زیادہ خواندہ	04. Primary (Grade 1 to 5) (سے پانچویں) پرائمری	05. Middle (Grade 6 to 8) (چھٹی سے آٹھویں)
06. Matric Grade (9 to 10) میٹرک، نویں سے دسویں	07. Intermediate (Grade 11 to 12) (گیارہویں سے بارہویں)	08. Degree گریڈ 14 یا اوپر (یا اوپر)	09. Diploma/Other ڈپلومہ ہولڈر.... دیگر	

Occupation/Profession Codes for HH Rooster H5				
01. HH Work گھر کے کام کاج	02. Own Farming خود کاشت	03. Farm Labour زرعی مزدور	04. Off-farm skilled Labour غیر زرعی ہنر مند مزدور	05. Off-farm unskilled Labour غیر زرعی غیر ہنر مند مزدور
06. Govt. Service سرکاری ملازم	07. Private job غیر سرکاری ملازم	08. Business کاروبار	09. Other Work اور کوئی کام	10. Unemployed بے روزگار
11. Old/handicap (not working) معذور / بوڑھا (کام نہیں کر رہا)	12. Student (not working) طالب علم (کام نہیں کر رہا)	13. Presently Unemployed اب بے روزگار	14. Not Applicable (for less than 5 years of age) لاگو نہیں (5 سال سے کم عمر کے لیے)	

SECTION III. POVERTY SCORE CARD غربت کا اسکور کارڈ		
Q 20.	How many people usually live and eat in the household? (do not list guest, visitors, etc.) اس گھرانے میں عام طور کتنے لوگ کھاتے اور رہتے ہیں (مہمانوں اور ملاقاتیوں کو شمار نہ کریں)؟	__
Q 21.	How many people in the household are under the age of 18 or over the age of 65? گھرانے میں کتنے افراد 18 سال سے کم اور 65 سال سے زیادہ عمر کے ہیں؟	__
Q 22.	What is the highest educational level of the head of the household (completed)? گھرانے کے سربراہ کی زیادہ سے زیادہ تعلیمی سطح کیا ہے؟ (مکمل)	1. Never Attended school کبھی سکول نہیں گئے۔ 2. Less than class 1 to class 5 included پہلی جماعت سے کم بشمول پنجم 3. Class 6 to class 10 included چھٹی سے دسویں جماعت تک 4. Class 11, College or beyond گیارہویں جماعت یا اس سے زیادہ
Q 23.	How many children in the household between 5 and 16 years old are currently attending schools? اس وقت گھرانے کے 5 سے 16 سال تک عمر کے کتنے بچے سکول جاتے ہیں؟	1. There are no children between 5 and 16 years old in the household گھرانے میں 5 سے 16 سال عمر تک کا کوئی بچہ نہیں ہے۔ 2. All the children between 5 and 16 years old are attending schools 5 سے 16 سال کی عمر کے درمیان تمام بچے اسکول جاتے ہیں 3. Only some of the children between 5 and 16 years old are attending school 5 سے 16 سال کی عمر کے چند بچے ہی اسکول جاتے ہیں۔ 4. None of the children between 5 and 16

		years old are attending school 5 سے 16 سال کی درمیانی عمر کا کوئی بچا اسکول نہیں جاتا
Q 24.	How many rooms does the household occupy including bedrooms and living rooms? (do not count storage rooms, bathrooms, toilets and Kitchen or rooms for business)?  گھر انے میں کمروں کی تعداد بشمول بیڈ روم اور رہائشی کمرے کتنی ہے۔ (سٹور، غسل خانہ، لیٹرین، باورچی خانہ اور کاروبار کیلئے مختص کمرے شامل نہ کریں؟)	_____
Q 25.	What kind of toilet is used by the household?  گھر انے میں کس طرح کی لیٹرین ہے؟	1. Flush connected to a public sewerage, to a pit or to an open drain فلش جو کہ نکاسی کے نظام پٹ یا کھلی سے منسلک ہے  2. Dry raised latrine or dry pit latrine خشک پٹ لیٹرین  3. There is no toilet in the household گھر میں لیٹرین نہیں ہے
Q 26.	Does the household own at least one refrigerator, freezer or washing machine?  کیا اس گھر انے میں اپنا کوئی فریج، ریفریجریٹر، واشنگ مشین ہے؟	Yes..... 1 ہاں No..... 2 نہیں
Q 27.	Does the household own at least one air conditioner, air cooler, geyser or heater?  کیا اس گھر انے کے زیر ملکیت میں کوئی اے سی، روم کولر، گیزر یا ہیٹر ہے؟	Yes..... 1 ہاں No..... 2 نہیں
Q 28.	Does the household own at least cooking stove, cooking range or microwave oven?  کیا اس گھر انے کے زیر ملکیت کوئی کوکنگ سٹو، کوکنگ رینج، یا مائیکرو ویو اوون ہے؟	Yes..... 1 ہاں No..... 2 نہیں
Q 29.	Does the household own the following engine driven vehicles....?  کیا انجن سے چلنے والی درج ذیل گاڑیاں گھر انے کی ملکیت میں ہیں؟	1. At least one car/ tractor and at least one motorcycle/ Scooter کم از کم ایک گاڑی یا ٹریکٹر اور کم از کم ایک موٹر سائیکل یا سکوٹر  2. At least one car/ tractor but no motorcycle/ scooter کم از کم ایک گاڑی یا ٹریکٹر ہے پر موٹر سیکل یا سکوٹر نہیں ہے  3. No car/ tractor but at least one motorcycle/ Scooter گاڑی یا ٹریکٹر نہیں ہے پر ایک موٹر سیکل یا سکوٹر ہے  4. Neither car/ tractor Nor motorcycle/ Scooter گاڑی یا ٹریکٹر نہیں ہے اور نہ موٹر سیکل یا سکوٹر

Q 30.	Does the household own at least one TV? کیا گھرانے کی زیر ملکیت کوئی ٹی وی ہے؟	Yes..... 1 ہاں No..... 2 نہیں
	Does the household own the following livestock...? کیا گھرانے کی زیر ملکیت درج ذیل میں سے کوئی مال مویشی ہیں؟	<p>1. At least one buffalo/ bullock AND at least one cow/ goat/ sheep کم از کم ایک بھینس یا بیل ہے اور کم از کم ایک گائے یا بکرا یا بھیڑ ہے</p> <p>2. At least one buffalo/bullock BUT NO cow/ goat/ sheep کم از کم ایک بھینس یا بیل ہے پر گائے یا بکرا یا بھیڑ نہیں ہے</p> <p>3. No buffalo/ bullock BUT at least one cow/ goat/ sheep بھینس یا آختہ کیا ہوا بیل نہیں ہے پر کم از کم ایک گائے یا بکرا یا بھیڑ ہے</p> <p>4. Neither buffalo/ bullock NOR cow/ goat/ sheep بھینس یا بیل نہیں ہے اور نہ گائے یا بکرا یا بھیڑ</p>
Q 31.	How much agriculture land (cultivable) does the household own? (بشمول زمین پر لی گئی زمین) گھرانے کی زیر ملکیت قابل کاشت کتنی زرعی زمین ہے؟	Area (Acres) رقبہ (ایکڑ) No Land = 0

SECTION IV. INCOME AND EXPENDITURE PROFILE					آمدنی اور اخراجات	
HH INCOME PER UNIT TIME			گھرانے کی آمدنی			
Q 32. What is the gross income of your HH under the following categories? (Please ask income before and after of 49 batch) مندرجہ ذیل میں سے آپ کے گھرانے کی آمدنی کیا ہے۔ 49بیچ کے پہلے اور بعد کی آمدنی براہ کرم دریافت کریں						
Sr. No.	Source  ذریعہ	a (Annual Income)  سالانہ آمدنی		b (Per month income)  (Ask income of last month)  گزشتہ ماہ کی آمدنی پوچھئے		
		Before Intervention  منصوبے سے پہلے	After Intervention  منصوبے کے بعد	Before Intervention  منصوبے سے پہلے	After Intervention  منصوبے کے بعد	
1	Crops فصلیں					
2	Vegetables سبزیوں					
3	Orchards باغات					
4	Poultry مرغی خانہ					



5	Sheep/Goats بھیڑ، بکریاں				
6	Cattle مویشی				
7	Business/Shop کاروبار، دوکان				
8	Rent (Land) زمین کا ٹھیکہ				
9	Daily Labour یو میہ مزدوری				
10	Job/Service (govt. or private or both) نوکری، ملازمت (سرکاری یا نجی)				
11	Social Benefits/Grants (Zakat, BISP, etc.) سماجی فوائد (زکوٰۃ، بینظیر انکم سپورٹ پروگرام وغیرہ)				
12	Other Sources of income in any (Lump Sum) دیگر ذریعہ معاش سے آمدنی (یکمشت)				
13	<b>Total Income (Sum of above` above)</b> کل ماہانہ آمدن (مجموعہ)				

#### HH EXPENDITURE (MONTHLY) گھرانے کے اخراجات (ماہانہ)

Q 33. What is the expenditure of your HH under the following categories? مندرجہ ذیل میں سے آپ کے گھرانے کا ماہانہ خرچہ کیا ہے؟

Sr. No.	Items	a (Expenses Annual) اخراجات سالانہ		b (Expenses Monthly) (Kindly ask expenditure of last month) گزشتہ ماہ کے اخراجات پوچھئے	
		Before Intervention منصوبے سے پہلے	After Intervention منصوبے کے بعد	Before Intervention منصوبے سے پہلے	After Intervention منصوبے کے بعد
1	Food خوراک				
2	Clothing کپڑے				
3	Housing گھر کا خرچہ				
4	Fuel and Utilities (electricity, gas) ایندھن اور واجبات				
5	Transport/Travel آمد و رفت، سفر				
6	Health صحت				
7	Education تعلیم				
8	Social Functions (Different anniversaries or				

	family gatherings etc) سماجی تقریبات				
9	Other Expenses دیگر اخراجات				
10	<b>Total Expenditure (Sum of Above)</b> کل اخراجات (اوپر کے تمام جمع کرو)				
Q 34.	<b>Income – Expenditure</b> خرچہ- آمدنی	___	___	___	___
Q 35.	Savings بچت	___	___	___	___
Q 36.	Borrowings ادھار	___	___	___	___
Q 37.	Is your current income increased than previous year آپکی موجودہ آمدنی مینگزشتہ سال کے مقابلے میں اضافہ ہوا ہے	Yes..... No.....	1 2	ہاں نہیں	
Q 38.	Is your current saving increased than previous year آپکی موجودہ بچت میں گزشتہ سال کے مقابلے میں اضافہ ہوا ہے	Yes..... No.....	1 2	ہاں نہیں	
Q 39.	Is your current borrowing increased than previous year آپکے موجودہ قرضے میں گزشتہ سال کے مقابلے میں اضافہ ہوا ہے	Yes..... No.....	1 2	ہاں نہیں	

SECTION V. Women Empowerment		
خواتین کو باختیار بنانا		
Q 40.	Decision Making Power in فیصلہ سازی کا اختیار ہے	(1. Yes 2. No) (1. ہاں، 2. نہیں)
	a. Children Education بچوں کی تعلیم	<input type="checkbox"/>
	b. Employment روزگار	<input type="checkbox"/>
	c. Daily Food روزانہ کھانے	<input type="checkbox"/>
	d. Marriage of Children بچونکی شادی	<input type="checkbox"/>
	e. Social Events سماجی تقریبات	<input type="checkbox"/>
	f. Family Size خاندان کے سائز	<input type="checkbox"/>
	g. Other (Specify -----) دیگر (وضاحت کریں)	<input type="checkbox"/>
Q 41.	Does the Women Member of HH have Control over HH Resources? کیا گھر کی خواتین کا گھر کے ذرائع پر کنٹرول ہے	(1. ہاں، 2. نہیں) (1. Yes 2. No)

	a. Access to control over cash نقد رقم تک رسائی اور کنٹرول	<input type="checkbox"/>
	b. Income آمدنی	<input type="checkbox"/>
	c. Assets اثاثے	<input type="checkbox"/>
	d. Budget بجٹ	<input type="checkbox"/>
Q 42.	Does the female HH have? کیا گھر کی خاتون کے پاس مندرجہ ذیل ہے	(1. Yes 2. No) (1- ہاں، 2- نہیں)
	a. Access to employment روزگار تک رسائی	<input type="checkbox"/>
	b. Ownership of assets/land زمین کی ملکیت/ اثاثوں	<input type="checkbox"/>
	c. Access to market مارکیٹ تک رسائی	<input type="checkbox"/>
	d. Visibility in and access to social spaces سماجی جگہوں تک رسائی	<input type="checkbox"/>
Q 43.	Does the women member of HH have adequate awareness on? کیا گھر کی خاتون کے پاس مندرجہ ذیل پر آگاہی ہے	(1. Yes 2. No) (1- ہاں، 2- نہیں)
	a. Rights حقوق	<input type="checkbox"/>
	b. Nikahnama نکاح نامہ	<input type="checkbox"/>
	c. Law of inheritance وراثت کے قانون	<input type="checkbox"/>
	Is there discrimination against daughters?(access to food, education, healthcare, play etc.): بیٹیوں کے خلاف امتیازی سلوک ہے؟ (کھانے پر، تعلیم پر، صحت پر، وغیرہ)	<input type="checkbox"/>
	Is there any resistance from male members in commitment to educating daughters: کیا گھر میں مرد کی طرف سے بیٹی کی تعلیم حاصل کرنے میں کوئی مزاحمت ہے؟	<input type="checkbox"/>
	Does the female members of HH have mobility/freedom of movement: کیا گھر کی خواتین کو گھر سے باہر جانے کی آزادی حاصل ہے؟	<input type="checkbox"/>

A. Direct HH Level Interventions & Their Benefits گھرانے کی سطح پر براہ راست وسیلے اور ان کے فوائد			
Direct HH Level Interventions Since January 2011 جنوری 2011 سے گھرانے کی سطح پر براہ راست وسیلے			
Q 44.	a. Credit قرض	1. Yes ہاں	2. No نہیں
Q 45.	b. Livelihood Enhancement & Protection روزی کی برہنہ سازی اور تحفظ	1. Yes ہاں	2. No نہیں

SECTION VI. CREDIT حصہ چہارم : قرض		
Q 46.	Name of Beneficiary (kindly confirm from roster and write serial number here ) مستفید کا نام	

	(فہرست سے اس بات کی تصدیق کر لینا اور نمبر شمار لکھیں)	
Q 47.	Age (Years) عمر (سال)	□□
Q 48.	Gender جنس	Male 1 مرد Female 2 عورت
Q 49.	Educational Qualification (Use Education codes provided in family rooster. See H4)	
Q 50.	Occupation prior to benefiting from intervention قرض لینے سے پہلے آپکا پیشہ کیا تھا (Use Occupation codes provided for family rooster) منسلک صفحہ میں دیے گئے پیشہ کے کوڈ استعمال کریں؟	
Q 51.	Relevance of qualification/prior occupation with benefit received from intervention تعلیم اور پہلے پیشے کا وسیلے سے حاصل فائدہ سے تعلق۔	1. Yes ہاں 2. No نہیں
Q 52.	Amount of Credit (Rs.) قرض کی رقم؟	□□□□□
Q 53.	Purpose of Credit قرض کا مقصد؟	1. Family Needs خاندان کی ضرورتیں 2. Business Needs کاروباری ضرورتیں 3. Medical علاج معالجہ 4. Others دیگر (Specify کریں)
Q 54.	Name of Agency which provided credit قرض فراہم کرنیوالے ادارے کا نام۔	_____ _____ _____
Q 55.	What were the criteria of the Agency choosing you for loan? قرض کے لئے آپ کو منتخب کرنے کا معیار کیا تھا۔	1. _____ 2. _____ 3. _____
Q 56.	How was the Agency approached- ادارے تک رسائی کیسے ہوئی؟	1. Through CO کمیونٹی تنظیم کے ذریعے 2. Self-Contact خود رابطہ کیا 3. Other means دیگر ذرائع
Q 57.	Duration of Credit/Payback Period	

	(months) قرض کی مدت / واپسی کی مدت (مہینے)	_____
Q 58.	Method of Repayment ادائیگی کا طریقہ کار	<u>Installments</u> No. of Installments: _____ 1 اقساط اقساط کی تعداد / Amount / Installment (Rs.) _____ 2 قسط یا رقم Lump Sum Payment (Rs.) _____ 3 یک مٹھ ادا کی
Q 59.	Credit Interest Rate charged (%) قرض کی شرح سود	_____%
Q 60.	Was credit utilized for the intended purpose کیا قرض مطلوبہ مقصد کے لیے استعمال کیا گیا؟	1. Yes (go to Q63) ہاں 2. No نہیں
Q 61.	If “No”, Reasons اگر نہیں تو وجوہات	1. _____ 2. _____ 3. _____
Q 62.	Was any training imparted related to credit enterprise کیا قرض لینے والے کو متعلقہ کاروبار کی تربیت دی گئی؟	1. Yes ہاں 2. No (go to Q66) نہیں
Q 63.	If Yes; type of training اگر ہاں تو تربیت کی قسم کیا تھی؟	1. Financial Literacy 2. Enterprise Development 3. Other than specify please
Q 64.	Degree of Satisfaction/ Usefulness of Training تربیت کے فوایدیہ درجہ اطمینان؟	1. Extremely satisfied انتہائی مطمئن 2. Very satisfied بہت مطمئن 3. Somewhat satisfied کسی حد تک مطمئن 4. Somewhat dissatisfied کسی حد تک غیر مطمئن 5. Very dissatisfied بہت غیر مطمئن 6. Extremely dissatisfied انتہائی غیر مطمئن
Q 65.	Total income from enterprise for which credit was taken after completion of credit cycle (amount in Rupees) قرض کی کل مدت پوری ہونے پر کاروبار سے حاصل کردہ کل آمدنی؟	_____
Q 66.	Net income earned after credit re-payment (Rs.) ادائیگی قرض کے بعد حاصل آمدنی؟	
Q 67.	Loss Occurred, if any (amount) اگر کوئی نقصان ہوا تو کتنا؟	Rs. _____
Q 68.	If loss occurred, reasons اگر نقصان ہوا تو، اسکی وجوہات	1. _____ 2. _____ 3. _____
Q 69.	How will the business run after full repayment of credit	1. Business has become self-supporting کاروبار خود کفیل ہو گیا

	قرضے کی ادائیگی کے بعد کاروبار کیسے چلے گا	2. Further credit is needed مزید قرض کی ضرورت ہے	3. Business will close کاروبار بند ہو جائے گا
Q 70.	What is your opinion: Was the credit beneficial or not کیا آپ کی رائے میں قرض فائدہ مند تھا یا نہیں؟	Yes..... 1 ہاں	No..... 2 نہیں
Q 71.	Would you like to avail further credit کیا آپ مزید قرض لینا چاہیں گے؟	1. Yes ہاں	2. No (go to Q74) نہیں
Q 72.	If Yes, reasons اگر ہاں تو وجوہات بتائیں؟	1. For existing enterprise موجودہ کاروبار کے لئے _____ _____ _____ 2. For new enterprise نئے کاروبار کے لئے _____ _____ _____	
Q 73.	If No, reasons اگر نہیں تو وجوہات؟	1. _____ 2. _____ 3. _____	
<b>TRAININGS (Only from Micro credit beneficiary) فنی تربیت</b>			
Q 74.	Name of Beneficiary مستفید کا نام؟		
Q 75.	Age (Years) عمر (سال)		
Q 76.	Gender جنس	Male 1 مرد Female 2 عورت	
Q 77.	Was any training imparted کیا کوئی تربیت دی گئی؟	1. Yes ہاں 2. No (go next section) نہیں	
Q78.1	If Yes: Type of Training (Name) اگر ہاں تو تربیت کی قسم	A Duration (Days) معیاد	B Agency تربیت دینے والا ادارہ
1			
2			

3			
4			
5			
Q 78.	Mode of selection for training تربیت کے انتخاب کا طریقہ کار	Through CO ..... 1 Self-Contact..... 2 Other means ..... 3	بذریعہ سی او بذات دیگر ذریعے
Q 79.	Degree of usefulness of Training تربیت کی افادیت کی سطح	1. Extremely satisfied 2. Very satisfied 3. Somewhat satisfied 4. Somewhat dissatisfied 5. Very dissatisfied 6. Extremely dissatisfied	انتہائی مطمئن بہت مطمئن کسی حد تک کسی حد تک بہت غیر مطمئن انتہائی غیر مطمئن
Q 80.	Post training utilization تربیت کے بعد اسکا استعمال	Yes..... 1 No(if no go to Q84) 2	ہاں نہیں
Q 81.	If training utilized, place of utilization (place of employment) اگر تربیت استعمال ہوئی، تو کہاں کی گئی؟ (کام کرنے کی جگہ)	In the village 1. Outside Village 2	گاؤں میں گاؤں کے باہر
Q 82.	If training utilized, level of earnings after training (Rs./day) اگر تربیت استعمال کی گئی تو اس کے بعد کس حد تک آمدنی ہوئی	بر دن _____ روپے	
Q 83.	If training not utilized, Reasons اگر تربیت استعمال نہیں کی گئی تو وجوہات؟	1. _____ 2. _____ 3. _____	
Q 84.	Was the training useful, کیا تربیت کارآمد تھی؟	Yes..... 1 No..... 2	ہاں نہیں
Q 85.	Are you interested in advance level training کیا آپ اگلے درجے کی تربیت لینے میں دلچسپی رکھتے ہیں	Yes..... 1 No(if no go to Q88) 2	ہاں نہیں
Q 86.	If yes, what are the reasons اگر ہاں تو وجوہات کیا ہیں؟	1. _____ 2. _____ 3. _____	
Q 87.	If not, what are the reasons اگر نہیں تو وجوہات کیا ہیں؟	1. _____ 2. _____ 3. _____	

## SECTION VII. Livelihood Enhancement and Protection روزی کی بڑھوتری اور تحفظ

I- Assets Transfer								
Q 88.	Which of the income generation assets you own now which were not available before the intervention? اب آپکی ملکیت میں آمدنی کے اثاثوں میں سے کون سے اثاثے ایسے ہیں جو منصوبے سے پہلے دستیاب نہیں تھے							
	a. Assets name اثاثوں کا نام	a. Before Intervention (Qty) منصوبے سے پہلے	b. Value (Value of asset/s at time of purchasing. PKR) اس منصوبے کے ذریعے	c. Received (Through this Intervention) (Qty) اس منصوبے کے ذریعے	d. Presently (Through this Intervention) (Qty) موجودہ اس منصوبے کے تحت	Income Generation (PKR) حاصل شدہ آمدنی		
						e. Asset itself sold out (Qty) اثاثہ فروخت کر دیا	f. Income Generation (PKR) حاصل شدہ آمدنی	g. Selling production of asset (Qty) اثاثہ کی پیداوار فروخت
1.	Goat/sheep بکری/بھیڑ							
2.	Female calf مادہ بچھڑا							
3.	Donkey cart گدھا گاڑی							
4.	Cycle cart سائیکل کی ٹوکری							
5.	Poultry units مرغیاں							
6.	Sewing machine سلائی مشین							
7.	Grocery items for retail shop دکان کے لئے گروسریاں							



8.	Others دیگر								
Q 89.	Degree of usefulness of asset provided فراہم کردہ اثاثہجات کے فوایدیا درجہ اطمینان؟	1. Extremely satisfied انتہائی مطمئن 2. Very satisfied بہت مطمئن 3. Somewhat satisfied کسی حد تک مطمئن 4. Somewhat dissatisfied کسی حد تک غیر مطمئن 5. Very dissatisfied بہت غیر مطمئن 6. Extremely dissatisfied انتہائی غیر مطمئن							
Q 90.	Is there any change in assets provided فراہم کردہ اثاثہجات میں کوئی تبدیلی کی گئی	1. Yes ہاں 2. No (go to Q93) نہیں							
Q 91.	If yes, one major reason for this change اگر ہاں، اس تبدیلی کے لئے ایک اہم وجہ	1. Sold فروخت 2. Got stolen چوری ہو گیا 3. Died مر گیا 4. No longer functional مزید قبل استعمال نہیں 5. Increase اضافہ							
Q 92.	Was the asset helpful in increasing income level of household? اثاثہ گھر کی آمدنی میں اضافہ کرنے میں مددگار ثابت ہوا	Yes..... 1 ہاں No..... 2 نہیں							
Q 93.	If yes, average approximate increase in HH income (Rs./month) due to asset transfer: اگر ہاں، اثاثہ کی منتقلی کی وجہ سے گھریلو آمدنی میں اوسط متوقع اضافہ	_____ Rs per month (ماہانہ)							
Q 94.	If there is loss in enterprise, specify the reason/s why: اگر انٹرپرائز میں نقصان ہے تو وضاحت کیجئے۔ کیوں	1. .... 2. .... 3. ....							
Q 95.	When the assets transferred (intervention) to you (Name of months and year) کس مہینے / میں آپ کو اثاثہ جات منتقل ہوئے	_____							
Q 96.	Is the representative of COs or POs along with the beneficiary were present at the time of procurement of asset? اثاثہ کی منتقلی کے وقت کیا تنظیم کا کوئی نمائندہ موجود تھا	Yes..... 1 ہاں No..... 2 نہیں							
Q 97.	Is there any validation conducted by CO regarding your selection? آپ کے انتخاب کے بارے میں کمیونٹی کی تنظیم کی طرف سے کئے گئے اقدام کی کوئی تصدیق کرائی گئی	Yes..... 1 ہاں No..... 2 نہیں							
Q 98.	Is there any validation of asset identification by CO کمیونٹی کی تنظیم کی طرف سے اثاثہ کی شناخت کی گئی	Yes..... 1 ہاں No..... 2 نہیں							
Q 99.	Did you utilize the assets (received through	Yes..... 1 ہاں							

	intervention) for income generation آپ نے آمدن کی پیداوار کے لئے (منصوبے کے ذریعے موصول ہونے والے) اثاثوں کا استعمال کیا	No..... 2 نہیں
Q 100.	If No, reason for not utilizing the asset (intervention) اگر نہیں، اثاثہ استعمال نہ کرنے کی وجہ	1. _____ 2. _____ 3. _____
Q 101.	At which place/market did you sell the assets/ production کس جگہ/مارکیٹ میں آپ نے اثاثوں/پیداوار کو فروخت کیا	1. Local market مقامی مارکیٹ 2. Contractor ٹھیکیدار 3. Subcontractor ذیلی ٹھیکیدار 4. Other دیگر
<b>II- Skills Training (Only for livelihood) فنی تربیت (صرف ذریعہ معاش کے لئے)</b>		
Q 102.	Name of Beneficiary (please put the individual number after confirming from roster) مستفید ہونے والے کا نام (فہرست سے تصدیق کے بعد انفرادی نمبر ڈال دیں)	(No. from Roster) _____
Q 103.	Age (Years) (Match with roster) روستر کے ساتھ (سال) عمر (میچ کریں)	_____
Q 104.	Gender جنس	1. Male مرد 2. Female عورت
Q 105.	Was any training imparted کیا آپ کو کوئی ٹریننگ دی گئی	1. Yes ہاں 2. No (go to next section) نہیں
	<b>If Yes: Type of Training (Name) اگر ہاں، تو ٹریننگ کا نام بتائے</b>	<b>A</b> <b>Duration (Days) مدت (دن)</b>
		<b>B</b> <b>Agency ادارہ</b>
1		
2		
3		
4		
5		
Q 106.	Mode of selection for training تربیت کے لئے انتخاب کا طریقہ کار	1. Through CO کمیونٹی تنظیم کے ذریعے 2. Self-Contact خود رابطہ کیا 3. Other means دیگر ذرائع
Q 107.	Were you compensated for training? آپ کو ٹریننگ کے لئے معاوضہ دیا گیا؟	Yes..... 1 ہاں No..... 2 نہیں
Q 108.	If "yes" how much compensation you got during the training? (total Rs.) اگر ہاں، ٹریننگ کے دوران کتنا معاوضہ دیا گیا	_____
Q 109.	Degree of usefulness of Training	1. Extremely satisfied انتہائی مطمئن 2. Very satisfied بہت مطمئن

		3. Somewhat satisfied کسی حد تک مطمئن 4. Somewhat dissatisfied کسی حد تک غیر مطمئن 5. Very dissatisfied بہت غیر مطمئن 6. Extremely dissatisfied انتہائی غیر مطمئن				
Q 110.	Have you utilized the training? کیا آپ نے ٹریننگ سے کوئی فائدہ حاصل کیا ہے	Yes..... 1 ہاں No..... 2 نہیں				
Q 111.	If training utilized, place of utilization (place of employment) اگر تربیت استعمال ہوئی، تو کہاں کی گئی؟ (کام کرنے کی جگہ)	1. In the village گاؤں میں 2. Outside Village گاؤں سے باہر				
Q 112.	If training utilized, level of earnings after training (Rs./day) کیا آپ نے ٹریننگ سے کوئی فائدہ حاصل کیا ہے	_____				
Q 113.	If training not utilized, Reasons اگر ٹریننگ سے کوئی فائدہ حاصل نہیں کیا تو، اسباب بتائیں؟	1. _____ 2. _____ 3. _____				
Q 114.	Was the training useful? کیا ٹریننگ فائدہ مند تھی؟	Yes..... 1 ہاں No..... 2 نہیں				
Q 115.	Are you interested in advance level training کیا آپ اس سے بہتر ٹریننگ میں دلچسپی رکھتے ہیں	Yes..... 1 ہاں No..... 2 نہیں				
Q 116.	If yes, what are the reasons اگر ہاں، تو اسباب بتائیں	1. _____ 2. _____ 3. _____				
Q 117.	If not, what are the reasons اگر نہیں، تو اسباب بتائیں	1. _____ 2. _____ 3. _____				
<b>III- Linkages Development</b>						
Q 118.	Has the LEP intervention helped in creating profitable linkages with market/external organizations leading to sustainable increases in income? کیا ایل ای پی واسیلے نے مارکیٹ یا بیرونی تنظیموں کیساتھ ایسے مفید روابط بڑھانے میں مدد دی ہے جو آمدنی میں پائیدار اضافے کا سبب بنے ہوں۔	1. Yes ہاں 2. No اگر نہیں تو (if no, end the interview) انٹرویو ختم کر دیں				
Q 119.	If Yes, what is scope of the linkages developed? اگر ہاں، استوار شدہ روابط کا کیا سکوپ ہے؟	1. UC level یونین کونسل کی سطح پر 2. Tehsil level تحصیل سطح پر 3. District level ضلع کی سطح پر				
Q 120.	What is the type of profitable linkage/s made? مفید روابط کی قسم کیا ہے؟	<table border="1"> <tr> <td>1. Govt. depts./line agencies حکومتی محکمے، لائن ایجنسی</td><td>(ہاں یا ناں)</td></tr> <tr> <td>2. Wholesaler/markets بول سیلر --- مارکیٹ</td><td>(ہاں یا ناں)</td></tr> </table>	1. Govt. depts./line agencies حکومتی محکمے، لائن ایجنسی	(ہاں یا ناں)	2. Wholesaler/markets بول سیلر --- مارکیٹ	(ہاں یا ناں)
1. Govt. depts./line agencies حکومتی محکمے، لائن ایجنسی	(ہاں یا ناں)					
2. Wholesaler/markets بول سیلر --- مارکیٹ	(ہاں یا ناں)					

		3. Other donors/NGOs دیگر ڈونرز .... این جی اوز	(ہاں یا ناں)
		Others دیگر	(Please specify وضاحت کریں) _____
Q 121.	In your opinion; which of the linkage is most profitable? آپ کے خیال میں کونسا رابطہ زیادہ منافع بخش ہے ؟	1. Govt. depts./line agencies حکومتی محکمے .... لائن ایجنسیز	(ہاں یا ناں)
		2. Wholesaler/markets ہول سیلر - مارکیٹ	(ہاں یا ناں)
		3. Other donors/NGOs دیگر ڈونرز .... این جی اوز	(ہاں یا ناں)
		4. Others	(Please specify وضاحت کریں) _____
Q 122.	How profitable are these linkages? یہ روابط کیسے کتنے مفید ہیں ؟	Rate the linkage on a scale of 1-5: 1 سے پانچ تک کے پیمانے پر جانچیں	
		4. Highly Profitable	بہت زیادہ مفید
		3. Very Profitable	بہت مفید
		2. Profitable	منافع بخش
		1. Moderately Profitable	اعتدال کی حد تک مفید
		0. No profitable	غیر مفید
Q 123.	Are you still continuing the benefits of this linkage? کیا آپ اب تک اس رابطے سے مستفید ہو رہے ہیں	Rate the linkage on a scale of 1-5: 1 سے پانچ تک کے پیمانے پر جانچیں	
		4. Highly Beneficial	بہت زیادہ مفید
		3. Very Beneficial	بہت مفید
		2. Beneficial	مفید
		1. Moderately Profitable	اعتدال کی حد تک مفید
		0. No profitable	غیر مفید

B. Indirect Community Level Interventions & Their HH Level Benefits		
Community Level Interventions in the Village since January 2012		
No.	Program Area پروگرام ایریا	Interventions وسیلے
Q 124.	Education تعلیم	1. New/Govt. Schools نئے .... سرکاری سکول 2. O&M of Existing Schools او اینڈ ایم آف موجودہ سکول
Q 125.	Health صحت	Community Health Center کمیونٹی ہیلتھ سنٹر

Q 126.	CPI سی پی آئی	1. Drinking Water _____ پینے کا پانی 2. Sanitation _____ صفائی 3. Link Roads/Bridges _____ رابطہ سڑکیں 4. Soling _____ سولنگ 5. Irrigations _____ آبیائی 6. Other _____ دیگر
Q 127.	Institutional Development and Social Mobilizations ادارہ جاتی ترقی اور سماجی تحریک	1. Social Mobilization and Community Organizations _____ سماجی تحریک اور سماجی تنظیمیں (1st, 2nd and 3rd tier _____ پہلے، دوسرے اور تیسرے درجے کی) 2. Awareness on basic rights _____ بنیادی حقوق کی آگاہی 3. Linkages development _____ روابط کا فروغ

SECTION VIII. EDUCATION تعلیم		
Q 128.	Get net enrolment rate from the sample schools نمونے کے منتخب کردہ سکولوں سے نیٹ اندراج کی شرح حاصل کریں (Supervisor will get from intervention School (سپر وائزر حاصل کریگا)	Male _____ مرد Female _____ خواتین
Q 129.	Number of children going to this (intervention) school from this HH: اس گھرانے سے اس سکول (وسیلے) میں جانے والے بچوں کی تعداد	Male _____ مرد Female _____ خواتین
Q 130.	Classes in which children are enrolled in the intervention school: وسیلہ سکول میں کن جماعتوں میں بچوں کا اندراج ہوا ہے - (encircle all applicable (قابل اطلاق پر دائرہ لگائیں	1. Nursery/KG _____ نرسری - کے جی 2. Class 1 _____ پہلی جماعت 3. Class 2 _____ دوسری جماعت 4. Class 3 _____ تیسری جماعت 5. Class 4 _____ چوتھی جماعت 6. Class 5 _____ پانچویں 7. Higher Class _____ ہائر کلاسز
Q 131.	Degree of satisfaction with Education: تعلیم کیساتھ اطمینان کا درجہ	1. Extremely satisfied _____ بہت زیادہ مطمئن 2. Very satisfied _____ کسی حد تک مطمئن 3. Somewhat satisfied _____ کسی حد تک غیر مطمئن 4. Somewhat dissatisfied _____ زیادہ غیر مطمئن 5. Very dissatisfied _____ مایوسی کی حد تک غیر مطمئن 6. Extremely dissatisfied _____
Q 132.	Do the children attend school regularly? کیا بچے باقاعدگی کیساتھ سکول جاتے ہیں؟	1. Yes _____ ہاں (go to Q135 پر جائیں) 2. No _____ نہیں
Q 133.	If "No", What are the reasons? اگر نہیں، تو کیا وجوہات ہیں۔	a. _____ b. _____ c. _____
Q 134.	Facilities children get from school سکول سے	1. Books _____ کتابیں 2. Uniform _____ وردی

	<p>(more than one responses are possible) (ایک سے زائد جوابات ممکن ہیں)</p> <p>3. Stationery سٹیشنری 4. Food خوراک 5. Drinks مشروبات (milk, juice, etc. دودھ، جوس وغیرہ)</p>
Q 135	<p>Are the facilities provided free of cost</p> <p>کیا یہ سہولتیں بلا معاوضہ مل رہی ہیں؟</p> <p>1. Yes ہاں 2. No نہیں</p>
Q 136	<p>If Yes, How much per month اگر ہاں، فی ماہ کس قدر</p> <p>Rs. _____ روپیے - _____</p>
Q 137	<p>What were the children doing before they were admitted to school</p> <p>سکول داخل ہونے سے قبل بچے کیا کر رہے تھے۔</p> <p>1. Nothing کچھ نہیں 2. Helping parents والدین کی مدد 3. Other work: _____ دیگر کام 4. N/A اطلاق نہیں ہوتا</p>
Q 138	<p>Are the children still helping the parents after school? کیا بچے اب بھی سکول سے واپسی کے بعد اپنے والدین کا ہاتھ بٹاتے ہیں؟</p> <p>1. Yes ہاں 2. No نہیں</p>
Q 139	<p>If yes, do they get enough time for homework اگر ہاں، کیا انہیں ہوم ورک کیلئے مناسب وقت ملتا ہے</p> <p>1. Yes ہاں 2. No نہیں</p>
Q 140	<p>Do they get help in their homework from کیا انہیں ہوم ورک میں کسی مدد ملتی ہے؟</p> <p>1. Family members خاندان کے افراد 2. Elders (other than family members) بڑے (خاندان کے علاوہ) 3. Neighbors ہمسائے 4. Others دیگر 5. No help needed مدد کی ضرورت نہیں پڑتی</p>
Q 141	<p>Has the children's going to school impacted the HH in any way</p> <p>کیا سکول جانے والے بچوں نے کسی طور بھی گھرانے پر کوئی اثرات مرتب کئے ہیں؟</p> <p>1. Positively مثبت : _____ _____ 2. Negatively منفی طور پر a. Loss of direct income آمدنی کا ضیاع b. Loss of HH worker گھرانے کے ایک ورکر میں کمی c. Any other negative: کوئی اور منفی بات</p>
Q 142	<p>Has any HH member joined the school's Parent School Committee?</p> <p>کیا گھرانے کی کسی فرد نے سکول کی والدین کمیٹی میں شرکت کی ہے؟</p> <p>1. Yes ہاں 2. No نہیں</p>
Q 143	<p>If "No", why....؟ اگر نہیں، تو، کیوں؟</p> <p>_____ _____</p>
Q 144	<p>If "Yes", attend the committee meetings</p> <p>1. Yes ہاں 2. No نہیں</p>

	regularly? اگر ہاں تو ، کیا کمیٹی کے اجلاس میں باعدگی کیساتھ شریک ہوتے ہیں ؟	
Q 145	If “Yes”, any benefit(s) of attending committee meetings اگر ہاں ، تو کمیٹی میٹنگ میں شرکت کے کوئی فوائد	_____
Q 146	Is any HH member, part of the school management committee کیا گھرانے کوئی فرد سکول کی انتظامی کمیٹی کا حصہ ہے ؟	1. Yes ہاں 2. No نہیں
Q 147	If “No”, why...? اگر نہیں ، تو کیوں ؟	_____
Q 148	If “Yes”, specify roles ...? اگر ہاں ، تو اسکا کردار واضح کریں	_____
Q 149	If “Yes”, any benefit(s) of being a committee member? اگر ہاں ، کمیٹی ممبر کے طور پر کوئی فوائد ہیں ؟	_____
Q 150	Do they intend to ensure that their children continue with higher education beyond current school level کیا وہ اس امر پر آمادہ ہیں کہ انکے بچے اس سکول سے فراغت کے بعد اعلیٰ تعلیم بھی حاصل کریں ؟	1. Yes ہاں 2. No نہیں
Q 151	If “Yes”, why...? اگر ہاں ، تو کیوں ؟	_____
Q 152	If “No”, why...? اگر نہیں، تو کیوں ؟	_____

SECTION IX. Health صحت	
Q 153.	Do you visit health facility (intervention) in your area? کیا آپ نے اپنے علاقے میں موجود صحت کی سہولت ( وسیلہ ) کا دورہ کیا ؟ Write no of visits of last month گزشتہ ماہ کئے جانے والے دوروں کی تعداد لکھیں ؟
Q 154.	Why did you choose this health facility for medical care? آپ آسان رسائی

	(more than one responses are possible) (ایک سے زیادہ جوابات ممکن ہیں اس سہولت کا انتخاب کیوں کیا؟)	2. Good Quality Service اور اچھی معیاری خدمات 3. Kind/helpful Staff خوش اخلاق اور تعاون کرنے والا عملہ 4. Most Medicines Provided زیادہ تر ادویات فراہم ہوتی ہیں 5. All Medicines Provided تمام ادویات ملتی ہیں 6. Self-decision اپنا فیصلہ 7. Recommended by a friend دوست نے سفارش کی 8. Recommended by community organizer کمیونٹی آرگنائزر نے سفارش کی 9. Other (specify) دیگر (وضاحت کریں)
Q 155.	Distance from your home to health facility? آپ کے گھر سے سحت (Km) کی سہولت تک کا فاصلہ (کلو میٹر)	__ __
Q 156.	Number of times you visited the health facility? صحت کی سہولت میں آپکی آمد کی تعداد؟	__ __
Q 157.	At the time of visit staff is available there? آمد کے موقع پر کیا عملہ موجود تھا؟	1. Yes ہاں 2. No نہیں
Q 158.	What are the services being provided by the CHC/LHW in the HH? (more than one responses are possible) (ایک سے زائد جوابات ممکن ہیں) گھرانے کو سی ایچ سی --- ایل ایچ ڈبلیو کی طرف سے کس طرح (ممکن ہیں) کی خدمات فراہم کی جا رہی ہیں؟	1. OPD او پی ڈی 2. Pharmacy فارمیسی 3. Laboratory Test لیبارٹری ٹیسٹ 4. MNCH services ایم این سی ایچ (پہلے --- بعد (Pre-Post) سروسز 5. Ambulance service ایمبولینس سروس 6. Family planning services خاندانی منصوبہ بندی کی خدمات
Q 159.	Types of services availed for children بچوں کیلئے دستیاب (more than one responses are possible) (ایک سے زائد جوابات ممکن ہیں)	1. EPI Vaccination (0-1 children) پیدائش سے ایک سال تک کے بچوں کیلئے ای پی ای ویکسینیشن سروسز 2. Screening and management of malnutrition سکریننگ اور غذائی قلت سے بچاؤ کا انتظام 3. Child growth monitoring بچے کی نشوونما کی نگرانی
Q 160.	How much you fees the charge آپ سے کتنی فیس لی جاتی ہے	1. 10 2. 15 3. 20 4. 25 5. If other than mention amount اگر اسکے علاوہ ہے تو رقم بتائیں
Q 161.	Does the health facility treat all types of patients? کیا صحت کی اس سہولت میں تمام قسم کے مریضوں کا علاج کیا جاتا ہے؟	1. Yes ہاں 2. No نہیں
Q 162.	If "No" Did they refer to other facilities? اگر نہیں، تو کیا وہ مریج کو کسی اور طرف بھیجتے (ریفر) کرتے ہیں؟	1. Yes ہاں 2. No نہیں
Q 163.	If "Yes", to which hospital/ Health facility?	1. District Hospital ڈسٹرکٹ ہسپتال 2. BHU بنیادی ہیلتھ یونٹ 3. THQ تحصیل ہیڈ کوارٹر ہسپتال



	اگر ہاں : تو کس ہسپتال یا سہولت کی طرف ؟	
Q 164.	What is your opinion about staff attitude? Do you think the staff was:  علمے کے سلوک کے حوالے سے آپکی کیا رائے ہے --- آپکا کیا خیال ہے کہ عملہ	1. Kind/helpful مہربان ، معاون ہے 2. Casual عمومی رویہ کا حامل 3. Non responsive غیر ذمہ دار
Q 165.	Wait time in the queue  قطار میں انتظار	1. Less than 15 minute 15 منٹ سے کم 2. Between 15-30 minutes 15 سے 30 منٹ کے درمیان 3. Between 30 and 60 minutes 30 سے 60 منٹ کے درمیان 4. More than 60 minutes 60 منٹ سے زیادہ
Q 166.	Who primarily provided you medical care  ابتدائی طور پر آپ پر کس نے توجہ مرکوز کی ، چیک اپ کیا ۔	1. Male doctor مرد ڈاکٹر 2. Female doctor خاتون ڈاکٹر 3. LHV/Female Medical aیل ایچ وی --- LHV/Female Medical technician خاتون ڈاکٹر ، ٹیکنیشن 4. Paramedic پیرا میڈیکس
Q 167.	Did you receive all the prescribed medicines free of costs  کیا آپ کو تجویز کی گئی تمام ادویات مفت فراہم کی گئیں ؟	1. All تمام 2. Some کچھ 3. None کوئی نہیں
Q 168.	Did you get the instructions from the health provider, how to take the medicines?  کیا آپکو دوا کے استعمال سے متعلق ہدایات دی گئیں ؟	1. Yes ہاں (go to Q171 سوال نمبر 171 پر جائیں) 2. No نہیں
Q 169.	If "No" why....  اگر نہیں تو کیوں؟	
Q 170.	Were the given instructions clear to you for taking the medicines?  دوائی لینے سے متعلق دی گئی ہدایات کی آپکو سمجھ آئی تھی ؟	1. Yes ہاں 2. No نہیں
Q 171.	What is your view about the quality of care since your last visit? آپکی کیا گزشتہ آمد سے اب تک توجہ کے معیار سے متعلق آپکی ؟ کیا رائے ہے ؟	1. Quality of care has improved توجہ کا معیار بہتر ہوا ہے . 2. Quality of care remained the same پہلے ہی کی طرح ہے 3. Quality of care has worsened since last visit پہلے کی نسبت معیار کم ہوا ہے
Q 172.	How do you rate the overall services provided?  آپ فراہم کی جانے والی خدمات کی مجموعی طور پر درجہ بندی کیسے کرو گے ؟	1. Extremely satisfied بہت ہی زیادہ اطمینان بخش 2. Very satisfied بہت اطمینان بخش 3. Somewhat satisfied کسی حد تک مطمئن 4. Somewhat dissatisfied کسی حد تک غیر اطمینان بخش 5. Very dissatisfied بہت زیادہ غیر مطمئن 6. Extremely dissatisfied بہت ہی زیادہ غیر اطمینان بخش
Q 173.	Have you ever been part of any health awareness campaign by health facility (Intervention)	1. Yes ہاں (if yes go to 176 سوال نمبر 176 پر جائیں) 2. No نہیں

	کیا آپ کبھی بھی اس ہیلتھ فیسیلٹی کی طرف سے شروع کی گئی کسی آگہی مہم کا حصہ بنے ہیں؟ ( وسیلہ )	
Q 174.	if “No” , why.... اگر نہیں تو کیوں ؟	
Q 175.	Is the LHW helping the HH to develop liaison between the HH and the supervising lady doctor for treatment of complicated cases? کیا ایل ایچ وی گھرانے اور لیڈی ڈاکٹر کے مابین رابطوں میں مدد کر رہی ہے تاکہ پیچیدہ امراض کا علاج ہو سکے۔	1. Yes ہاں 2. No نہیں
Q 176.	Is the CHC/LHW providing treatment to other members of the family besides mothers and children? کیا سی ایچ سی ، ایل ایچ وی ماؤں اور بچوں کیساتھ ساتھ خاندان کے دیگر افراد کو بھی علاج کی سہولت فراہم کرتی ہے ۔ ؟	1. Yes, always ہاں ، ہمیشہ 2. Yes, occasionally کبھی 3. No نہیں
Q 177.	Is the LHW/CHC giving proper and in-time vaccinations to the children vaccinations? کیا ایل ایچ ڈبلیو اور سی ایچ سی بچوں کی ویکسینیشن کی طرف بھرپور اور بروقت توجہ دیتے ہیں ؟	1. Yes ہاں 2. No کبھی
Q 178.	How often does the supervisor lady doctor visit the CHC? کیا لیڈی ڈاکٹر اکثر سی ایچ سی کا دورہ کرتی ہے ؟	1. Never کبھی نہیں 2. Occasionally کبھی کبھار 3. Punctually باعدگی سے
Q 179.	What are the benefits to the HH from this? گھرانے کو اس سے کیا فوائد حاصل ہوتے ہیں ؟ 1) BHU or same level public health facility بنیادی ہیلتھ مرکز یا اس سطح کی سرکاری ہیلتھ فیسیلٹی 2) CHC ... کمیونٹی ہیلتھ سنٹر ...	1. Reduction in diseases مرض میں کمی 2. Reduction in treatment expenses علاج معالجہ کے اخراجات میں کمی 3. Reduction in visits to other places of treatment outside the village گاؤں سے باہر جاکر دوسری جگہ علاج کرانے کے دوروں میں کمی ۔
Q 180.	How much time is saved/month (no. of days)	
Q 181.	How much money is saved per month (Rs.)	
Q 182.	Has the saving of time and money improved the HH income? وقت اور پیسے کی بچت سے گھرانے کی آمدنی بہتر ہوئی ہے ؟	1. Yes ہاں 2. No نہیں
Q 183.	Has the saving of time and money improved the HH quality of life? کیا وقت اور پیسے کی بچت نے گھرانے کے معیار زندگی کو بہتر کیا ہے ؟	1. Yes ہاں 2. No نہیں
Q 184.	Would you like the CHC to be upgraded?	1. Yes ہاں 2. No نہیں

	کیا آپ پسند کریں گے کہ سی ایچ سی کو اپ گریڈ کیا جائے۔ ؟	
Q 185.	Is any HH person a member of the CHC affairs committee, if there is one? کیا گھرانے کا کوئی فرد سی ایچ سی کے معاملات چلانے والی کمیٹی کا رکن ہے ؟	1. Yes ہاں 2. No نہیں
Q 186.	Any comments/shortcomings/suggestions with regards to the current schemes? اس سکیم کے حوالے سے کوئی تبصرہ ، خامی ، تجویز ؟	1. _____ 2. _____ 3. _____
Women Empowerment (Just related to women health, Only from health beneficiary) (صرف خواتین کی صحت سے متعلق اور ان سے جو مستفید ہو رہے ہوں)		
Q 187.	Do the women of this household need to seek permission of, while going for a routine checkup? کیا اس گھرانے کی خواتین کو معمول کے معائنے کیلئے اجازت درکار ہوتی ہے ؟	1. Yes ہاں 2. No نہیں
Q 188.	If yes; who the women need to seek permission of, while going for a routine antenatal checkup? اگر ہاں : تو اسے کس سے اجازت لینے پڑتی ہے جب اسے معمول کے قبل از پیدائش طبی معائنے کیلئے جانا ہو ؟	1. Husband خاوند 2. Mother in Law, ساس 3. Father in law , سسر 4. Head of family , خاندان کا سربراہ 5. Other (Specify وضاحت کریں ) _____ دیگر _____
Q 189.	What does influence the power to make decision of own health within a household? گھرانے میں اپنی صحت کے حوالے سے فیصلے پر کونسے عوامل اثر انداز ہوتے ہیں ؟	1. Class جماعت 2. Age عمر 3. Education and profession تعلیم اور پیشہ Other (Specify وضاحت کریں ) _____ دیگر _____
Q 190.	Who pays the cost of availing medical services? طبی سہولیات سے مستفید ہونے کیلئے معاوضہ کون ادا کرتا ہے ؟	1. Wife بیوی 2. Husband شوہر 3. Mother ماں 4. Mother in Law ساس 5. Other (Specify وضاحت کریں ) _____ دیگر _____
Q 191.	Who support women for travelling cost? خواتین کے سفری اخراجات کون اٹھاتا ہے ؟	1. Own Saving اپنی بچت 2. Husband خاوند 3. Mother ماں 4. Other (Specify وضاحت کریں ) _____ دیگر _____

Q 192.	Who is primary decision maker at your home? آپکے گھر میں اصل فیصلہ ساز کون ہے ؟	1. Male (husband شوہر) 2. Female (self عورت خود) 3. Other (Specify دیگر)
Q 193.	Do household members more concerned towards a health of woman? کیا گھرانے کے افراد خواتین کی صحت کے حوالے سے زیادہ فکر مند ہیں ؟	1. Yes ہاں 2. No نہیں
Q 194.	Do women find imbalances in terms of power between women and men at household level? کیا خواتین گھریلو سطح پر عورتوں اور مردوں کے درمیان طاقت کے لحاظ سے عدم توازن کا شکار ہیں ؟	1. Yes ہاں 2. No نہیں

SECTION X. COMMUNITY PHYSICAL INFRASTRUCTURE (CPI)		سماج کا طبعی بنیادی ڈھانچہ
	Drinking Water پینے کا پانی	
Q 195.	Is there a water tap or water storage tank in your household? کیا آپ کے گھر میں پانی کا نلکا یا تینکی موجود ہے -	1. Yes (go to Q198) ہاں 2. No نہیں
Q 196.	If "Yes" how many? اگر ہاں تو کتنے ؟	_____
Q 197.	If "No" is there a street water tap near your house? اگر نہیں تو کیا آپکے گھر کے قریب گلی میں پانی کا نلکا ہے ؟	1. Yes ہاں 2. No نہیں
Q 198.	Frequency of water supplied to home or communal water tap? گھر یا کمیونٹی کے نلکے (دن / وقت) کو پانی کی فراہمی کی مقدار	_____ / day دن
Q 199.	Is an electric motor required to fill the water tank in your house? کیا آپکے گھر کے واٹر ٹینک کو بھرنے کیلئے الیکٹرک موٹر کی ضرورت ہوتی ہے ؟	1. Yes ہاں 2. No نہیں
Q 200.	If no storage tank in the house, how do you store water in the house? اگر گھر میں واٹر ٹینک نہیں ہے تو پھر آپ گھرانے کیلئے پانی کیسے ذخیرہ کرتے ہو ؟	1. _____ 2. _____ 3. _____
Q 201.	Benefits of water supply in/near your house آپکے گھر میں یا اس کے قریب موجود پانی کے نلکے کے فوائد ؟	1. Time saving (دن/گھنٹے) وقت کی بچت 2. No benefits کوئی فائدہ نہیں 3. Other benefits: دیگر فوائد: _____
Q 202.	If there is time saving, how is the saved time utilized? اگر وقت بچتا ہے ، تو آپ اضافی وقت کو کہاں صرف کرتے ہو ؟	1. Productive activities (describe) مفید سرگرمیاں (بیان کریں) 2. Social Activities (describe) سماجی سرگرمیاں (بیان کریں)
Q 203.	Effects of tap water on family health نلکے کے پانی کے خاندان کی صحت پر اثرات	1. Less disease in children and family members بچوں اور خاندان کے افراد میں کم بیماریاں 2. Less loss of productive time due to illnesses

		<p>بیماری کے باعث ہونیوالے مفید وقت کے ضیاع میں کمی</p> <p>3. Income enhanced due to increase in productivity پیداواری سگرمیوں میں اضافے کے باعث آمدنی میں اضافہ</p> <p>4. Income enhanced due to less expenditure on treating illnesses علاج معالجے کے اخراجات میں کمی کے باعث آمدنی میں اضافہ</p> <p>5. Negative Affects (describe منفی اثرات)</p>
Q 204.	Before implementation of current scheme, what was the main source of water for your HH? اس سکیم پر عمل درآمد سے پہلے آپکے گھرانے کیلئے پانی کا ذریعہ کیا تھا؟	<p>1. Village pond گاؤں کا تالاب</p> <p>2. Water channel پانی کا کھالہ</p> <p>3. Tube well ٹیوب ویل</p> <p>4. Hand pump دستی نلکا</p> <p>5. Other: دیگر _____</p>
Q 205.	Distance of previous water source from the house (KM کلومیٹر) سابقہ ذریعہ آب کا گھر سے فاصلہ	_____
Q 206.	How much time is saved due to this facility? اس سہولت کے باعث وقت کی کتنی بچت ہوئی۔	_____
Q 207.	Do you use this time in other productive activities?	<p>1. Yes ہاں</p> <p>2. No نہیں</p>
Q 208.	Frequency of daily trips to previous source (no. of times) سابقہ (تعداد) ذریعہ پر پھیروں کی روزانہ تعداد	_____
Q 209.	Previous mode of water transportation پانی ڈھونے کا سابقہ طریق کار	<p>1. Animals or animal drive cart حیوان ، یا حیوانات کے ذریعے کھینچا جانے والا ریڈھا</p> <p>2. Bicycle سائیکل</p> <p>3. Self-carried خود ڈھوتے</p> <p>4. Other: دیگر _____</p>
Q 210.	Overall degree of satisfaction from current scheme اس سکیم سے اطمینان کے لحاظ سے آپ کس درجہ پر ہیں؟	<p>1. Extremely satisfied بہت زیادہ مطمئن</p> <p>2. Very satisfied بہت مطمئن</p> <p>3. Somewhat satisfied کسی حد تک مطمئن</p> <p>4. Somewhat dissatisfied کسی حد تک غیر مطمئن</p> <p>5. Very dissatisfied بہت غیر مطمئن</p> <p>6. Extremely dissatisfied بہت زیادہ غیر مطمئن</p>
Q 211.	Monthly contribution/ fixed charges/bill for availing this facility اس سہولت سے مستفید ہونے کے مابیانہ اخراجات، مقررہ بل	Rs. _____/month مہینہ _____ روپے
Q 212.	Any comments/ shortcomings/ suggestions with regards to the current scheme? اس سکیم پر تبصرہ ، خامی کی نشاندہی یا کوئی تجاویز۔	<p>1. _____</p> <p>2. _____</p> <p>3. _____</p>
	Sanitation صفائی	
Q 213.	Sanitation facilities developed under current scheme: اس سکیم کے تحت تشکیل دی گئی صفائی کی سہولتیں	<p>Drainage _____ برساتی پانی کی نکاسی</p> <p>Toilets ٹوائلٹس</p> <p><input type="checkbox"/> Public سرکاری</p>

		<input type="checkbox"/> Private نجی Garbage Disposal کوڑے کی تلفی
Q 214.	If public toilets what are the usage charges, if any: عوامی بیت الخلاء کے استعمال کے چارجز کیا ہیں؟، اگر کوئی ہیں تو:	Rs. ___ روپے ___/visit پھیرا
Q 215.	What is the role of HH in their maintenance/cleanliness: انکی صفائی ستھرائی میں گھرانوں کا کیا کردار ہے -	_____
Q 216.	Degree of satisfaction with their hygiene انکی صفائی کے حوالے سے آپ اطمینان کے کس درجے پر ہیں؟	1. Extremely satisfied بہت زیادہ مطمئن 2. Very satisfied بہت مطمئن 3. Somewhat satisfied کسی حد تک مطمئن 4. Somewhat dissatisfied کسی حد تک غیر مطمئن 5. Very dissatisfied بہت غیر مطمئن 6. Extremely dissatisfied بہت زیادہ غیر مطمئن
Q 217.	Is the number of toilets enough for the area? کیا بیت الخلا کی تعداد علاقے کیلئے کافی ہے؟	1. Yes ہاں 2. No نہیں
Q 218.	If Garbage Disposal: کوڑا کرکٹ تلف ہوتا ہے How was garbage disposal done previously? اس سے قبل کوڑا کرکٹ کیسے تلف ہوتا تھا	1. _____ 2. _____ 3. _____
Q 219.	What were the demerits of previous disposal methods? کوڑا کرکٹ کی اتلافی کے سابق طریقوں کے نقصانات کیا تھے -	1. _____ 2. _____ 3. _____
Q 220.	How garbage is being collected and disposed now? اس وقت کوڑا کرکٹ کیسے جمع اور تلف کیا جاتا ہے؟	1. _____ 2. _____ 3. _____
Q 221.	How far is the garbage disposal site from the lining area? کوڑا کرکٹ تلف کرنیکی جگہ آبادی سے کتنی دور ہے؟	(KM)
Q 222.	Any difference/benefits due to current garbage disposal scheme? کوڑا کرکٹ تلف کرنیکی موجودہ سکیم سے کیا فرق پڑا ہے؟	1. _____ 2. _____ 3. _____
Q 223.	Effects of new facilities on health of HH members and hygiene نئی سہولت کی وجہ سے	1. _____ 2. _____

	گھرانے کے افراد کی صحت اور حفظان صحت پر کیا اثرات مرتب ہوئے ہیں ؟	3. _____
Q 224.	Any monetary benefits due to these new sanitation facilities? صفائی کی ان نئی سہولتوں سے کسی قسم کے مالی فوائد ؟	1. _____ 2. _____ 3. _____
Q 225.	Any comments/shortcomings/suggestions with regards to the current schemes? موجودہ سکیم کے حوالے سے کوئی تبصرہ ، خامی کی نشاندہی یا تجویز ؟	1. _____ 2. _____ 3. _____
Q 226.	Is sewerage system is improved now? کیا اب سیوریج سسٹم بہتر ہوا ہے -	
Q 227.	Any monetary benefits due to these new sewerage facilities? اس نئے سیوریج سسٹم کے باعث کوئی مالی فوائد ؟	
	Irrigation آبپاشی	
Q 228.	How far is the irrigation facility from your fields (km)? آبپاشی کی سہولت آپکے کھیتوں سے کتنی دور ہے ؟	_____
Q 229.	What is the mode of water transportation under the new scheme? نئی سکیم کے تحت آب رسانی کا کیا طریقہ کار ہے ؟	<input type="checkbox"/> Unlined watercourse <input type="checkbox"/> Lined water course <input type="checkbox"/> Pipes <input type="checkbox"/> Other: _____
Q 230.	How much time is consumed to deliver water from facility to the fields سہولت سے کھیتوں تک (گھنٹے / منٹ) پانی لانے میں کتنا وقت صرف ہوتا ہے ؟	_____
Q 231.	Are there any conveyance losses? کیا کسی قسم کا نقصان ہوتا ہے ؟	<input type="checkbox"/> No نہیں <input type="checkbox"/> Yes اگر ہاں If yes : <input type="checkbox"/> Losses in time : وقت کی صورت میں نقصان _____ hrs. گھنٹے <input type="checkbox"/> Losses in area irrigated : سیراب علاقے میں نقصان : _____ <input type="checkbox"/> Productivity loss : پیداواری نقصان (Rs. روپے /field /crop فصل فیلڈ /crop فصل)
Q 232.	How much charges are paid for the facility اس سہولت کیلئے کتنے چارجز ادا کئے جاتے ہیں ؟	1. Rs./hour _____ روپے فی گھنٹہ 2. Rs./field _____ روپے فی کھیت 3. Rs./crop _____ روپے فی فصل 4. Rs./month _____ روپے فی ماہ
Q 233.	What is the responsibility of HH in the maintenance/operation of the irrigation facility آبپاشی کی سہولت کو برقرار اور چالو حالت میں رکھنے کیلئے گھرانے کی کیا ذمہ داری ہے ؟	1. None کوئی نہیں 2. Cleaning of channels کھالوں کی صفائی 3. Operation of facility سہولت کو چالو رکھنا 4. Other دیگر _____

Q 234.	What is the addition in yield/productivity due to this scheme? اس سکیم کے باعث پیداوار میں کس قدر اضافہ ہوا ؟	1. Yield _____ کھیت 2. Rs. _____ فصل/field
Q 235.	Overall increase in HH income due to this scheme اس سکیم کے باعث گھرانے کی آمدن میں مجموعی اضافہ (سال/year روپے Rs.)	
Q 236.	What were the crop practices before this scheme? اس سے پہلے فصل کے طریقے کیا تھے ؟	
	<b>Crops</b> فصل	<b>Yield</b> پیداوار
1		
2		
3		
4		
	What are the crop practices after this scheme? اس سکیم کے بعد فصل کا کیا طریقہ ہے ؟	
	<b>Crops</b> فصل	<b>Yield</b> پیداوار
1		
2		
3		
4		
Q 237.	Are value added crops like vegetables, flowers, orchards added in the system after this scheme? کیا اس سکیم کے ویلیو ایڈڈ فصلیں جیسا کہ سبزیوں ، پھول ، باغات وغیرہ اس نظام میں داخل ہوئے ہیں ؟	1. Yes ہاں 2. No نہیں
Q 238.	If no value added crops added; reasons? اگر کوئی ویلیو ایڈڈ فصل نہیں بڑھی ، تو وجوہات کیا ہیں ؟	1. _____ 2. _____ 3. _____
Q 239.	If value added crops added; list crop and incremental income (over traditional crops) اگر ویلیو ایڈڈ فصلیں بڑھی ہیں ، تو انکی فہرست بنائیں اور انکی وجہ سے بڑھنے والی آمدنی کو (علاوہ واضح کریں)	
	<b>Crops</b> فصل	<b>Incremental income</b> سال/اضافی آمدنی
1		
2		
3		



4		
Q 240.	What is the method of irrigation? آبیاشی کے طریقے کیا ہیں ؟	1. Flood irrigation سیلابی آبیاشی 2. Furrow irrigation ہل سے بنی نالیوں کے ذریعے آبیاشی 3. Syphon irrigation ساءیفن آبیاشی 4. Other: دیگر
Q 241.	Availability of irrigation water? آبیاشی کیلئے پانی کی دستیابی	1. On demand 2. On turn
Q 242.	Any comments/shortcomings/suggestions with regards to the current schemes? اس سکیم کے حوالے سے کوئی تبصرہ ، خامی کی نشاندہی یا تجویز	1. _____ 2. _____ 3. _____
	Link Roads/Bridges رابطہ سڑکیں ..... پل	
Q 243.	Time saved/day by family members due to better/faster transportation تیز رفتار گھنٹے (hrs) ٹرانسپورٹ کے سبب خاندان کو وقت کی بچت (دن /day)	
Q 244.	Income enhancement (Rs./month) due to better approach to: بہتر رسائی کے باعث آمدنی میں اضافہ	1. Markets: مارکیٹس _____ 2. Other villages: دیگر گاؤں _____ 3. Work place: کام کی جگہ _____ 4. Farm: کھیت _____ 5. Due to decrease in transport cost: ٹرانسپورٹ اخراجات میں کمی کے باعث
Q 245.	Has this facility reduced the price of goods/commodities imported into your villages? کیا اس سہولت کی وجہ سے آپکے گاؤں میں درآمدی اشیاء کی قیمتیں کم ہوئی ہیں ؟	1. Yes ہاں 2. No نہیں
Q 246.	Has this facility increased the income from farm produce exported from the village to outside markets? کیا اس سہولت کی وجہ سے آپکے کھیتوں کی پیداوار پر آمدات کی دوسرے گاؤں تک رسائی کے باعث آمدنی بڑھی ہے ؟	1. Yes ہاں 2. No نہیں
Q 247.	Has this facility improved the approach to: کیا اس سہولت نے رسائی بہتر کی ہے	1. Emergency centers ہنگامی مراکز تک 2. Education institutions تعلیمی اداروں تک 3. Health facilities صحت کی سہولت تک 4. Government offices سرکاری دفاتر تک 5. Others: دیگر
Q 248.	Has this facility improved: اس سہولت نے بہتر کیا ہے	1. Social contact/interactions سماجی رابطوں ... میل جول کو 2. Quality of relations تعلقات کے معیار کو 3. Quality of life معیار زندگی کو 4. None of the above درج بالا میں سے کسی کو بھی نہیں
Q 249.	Any comments/shortcomings/suggestions with regards to the current schemes? موجودہ سکیم کے حوالے سے کوئی تبصرہ ، خامی کی نشاندہی	1. _____ 2. _____ 3. _____

	یا تجویز	
	Soling سولنگ	
Q 250.	Improvement in HH members' health due to less dust. گرد میں کمی کی وجہ سے گھرانے کے افراد کی صحت میں بہتری	1. Yes ہاں 2. No نہیں
Q 251.	Decrease in cost of treating illnesses علاج معالجہ کے اخراجات میں کمی	1. No نہیں 2. Yes. If yes, overall savings اگر ہاں تو مجموعی بچت (Rs. روپے/month): _____
Q 252.	Decrease in laundry charges/costs کپڑوں کی دھلائی کے اخراجات میں کمی	1. No نہیں 2. Yes. If yes, overall savings اگر ہاں تو مجموعی بچت (Rs. روپے/month): _____
Q 253.	Decrease in transport maintenance costs ٹرانسپورٹ کی مرمت کے اخراجات میں کمی	1. No نہیں 2. Yes اگر ہاں تو If yes, overall savings (Rs. روپے/month): _____
Q 254.	Is there proper street lightening in your area? کیا آپکے علاقے میں سٹریٹ لائٹس کا باضابطہ بندوبست ہے۔	1. Yes ہاں 2. No نہیں
Q 255.	Is it functioning properly? کیا یہ باضابطہ کام کر رہا ہے۔	1. Yes ہاں 2. No نہیں
Q 256.	Effects on HH cleanliness گھرانے کی صفائی پر اثرات	1. Yes ; hrs دن saved: گھنٹے /day 2. No نہیں
Q 257.	Any decrease in number of accidents حادثات کی تعداد میں کوئی کمی	1. Yes ہاں 2. No نہیں
Q 258.	If No effect on HH cleanliness; reasons? اگر گھروں کی صفائی پر کوئی اثرات نہیں، تو وجہ؟	1. _____ 2. _____ 3. _____
Q 259.	Any comments/shortcomings/suggestions with regards to the current schemes? موجودہ سکیم کے حوالے سے کوئی تبصرہ، خامی کی نشاندہی یا تجویز؟	1. _____ 2. _____ 3. _____

## SECTION X. SOCIAL MOBILIZATION

	Appointment of Community Activist	
Q 260.	Was the HH involved in any way in the selection of community activist [volunteer] کیا آپکے گھر کمیونٹی کا سرگرم رکن منتخب کرنے میں کبھی بھی شامل رہا ہے	1. Yes ہاں 2. No نہیں

Q 261.	Has the HH been affected in any way by the selection of community activist کیا آپکے گھر کمیونٹی کا سرگرم رکن ہونے کی وجہ سے کبھی بھی متاثر ہوا ہے	Advantages/Benefits فوائد 1. _____ 2. _____ 3. _____ Disadvantages نقصانات 1. _____ 2. _____ 3. _____
Q 262.	Has any member of the HH is a community activist کیا آپکے گھر کا کوئی فرد کمیونٹیکا سرگرم کارکن ہے؟	1. Yes ہاں 2. No نہیں
Q 263.	Has any relative/known person is a community activist. کیا آپ کا کوئی رشتہ دار / جاننے والا شخص کمیونٹیکا سرگرم کارکن ہے؟	1. Yes ہاں 2. No نہیں
Q 264.	Impact of selection of community activist on HH members (e.g. better motivation to join and participate in CO activities) ایک کمیونٹی ایکٹوسٹ منتخب ہونے کی وجہ سے گھر کے افراد پر اثر (سی او کی سرگرمیوں میں شامل ہونے اور انہیں شرکت کرنے کے لئے حوصلہ افزائی وغیرہ)	1. _____ 2. _____ 3. _____
Q 265.	Has there been any increase in the HH influence in the CO because of the is a community activist سی او میں کمیونٹی ایکٹوسٹ ہونے کی وجہ سے کیا آپ کے میں گھر کے اثر و رسوخ میں اضافہ ہوا ہے	1. Yes ہاں 2. No نہیں
Q 266.	Any comments/shortcomings/suggestions with regards to this CO اس سی او کی کوتاہیوں موجودہ منصوبہ بندی کے حوالے سے کسی قسم کا تبصرہ / تجاویز؟	1. _____ 2. _____ 3. _____
Formation of Cos		
Q 267.	Was the HH involved in identifying the need to form a CO? کیا آپ کا گھر سی او بناتے جانے کی ضرورت کی نشاندہی کرنے میں شامل تھا؟	1. Yes ہاں 2. No نہیں
Q 268.	Was the HH involved in floating the idea that a CO should be formed? کیا آپ کا گھر ایک سی او بناتے جانے چاہیے کے خیال میں شامل رہا ہے؟	1. Yes ہاں 2. No نہیں
Q 269.	Was the HH actively involved in convincing others to form a CO? کیا یہ گھر انہ دوسروں کو سی او کی تشکیل کے لئے قائل کرنے میں ملوث ہے؟	1. Yes ہاں 2. No نہیں
Q 270.	Is the HH involved in managing CO affairs? کیا یہ گھر انہ سی او کے امور کو منظم کرنے میں ملوث ہے؟	1. Yes ہاں 2. No نہیں

Q 271.	Does the HH participate in CO meetings regularly? کیا یہ گھرانہ باقاعدگی سے CO کے اجلاسوں میں شرکت کرتا ہے؟	1. Yes ہاں 2. No نہیں
Q 272.	Is the HH actively involved in CO activities? کیا یہ گھرانہ سی ا و کی جاری سرگرمیوں میں فعال ہے؟	1. Yes ہاں 2. No نہیں
Q 273.	Is the HH involved in promoting CO activities like savings and community projects? کیا یہ گھرانہ سی ا و کیپیچٹ اور کمیونٹی منصوبوں کی طرح کی سرگرمیوں کو فروغ دینے میں ملوث ہے؟	1. Yes ہاں 2. No نہیں
Q 274.	Is the HH involved in developing schemes and in preparing proposals? کیا یہ گھرانہ منصوبوں کی ترقی میں اور تجاویز کی تیاری میں ملوث ہے؟	1. Yes ہاں 2. No نہیں
Q 275.	Any comments/shortcomings/suggestions with regards to the current scheme? موجودہ منصوبہ بندی کے حوالے سے کسی تبصرے / خامیاں / تجاویز؟	1. _____ 2. _____ 3. _____

## Annex III: Focus Group Discussion Questionnaire



assessment survey. I have a questionnaire consisting of some simple questions. In this process, we request you to provide 25 to 30 minutes of your precious time.

I will be very thankful, if you facilitate me in this regard. This survey will not benefit directly but your answers will provide the information about the facilities/grants from partner organizations. Your all information will be kept in safe custody and will not be disclosed. It will only be used for Analysis purpose. If you do not understand the question then you can ask again from me.

تعارف

میں ایک نجی تحقیقی ادارے ایپکس ایپکس کنسلٹنگ پاکستان (ای سی پی) پر ایویٹ لمیٹڈ کے ساتھ منسلک ہوں۔

ای سی پی کو پاکستان تخفیف غربت فنڈ کے تحت آنے والے دیہات سے معلومات جمع کرنے کیلئے کنسلٹنگ فرم کے طور پر مقرر کیا گیا ہے (اس پروگرام سے مسفید ہونے والوں کے جائزہ سروے کیلئے)

میرے پاس کچھ سادہ سے سوالات پر مشتمل سوالنامہ ہے ہم آپ سے درخواست کرتے ہیں کہ اس عمل کی تکمیل کیلئے اپنے قیمتی وقت میں سے 25 سے 30 منٹ عنایت کریں۔

میں بہت ممنون ہوں گا اگر آپ اس سلسلے میں میری مدد کریں۔

اس سروے سے پراہ راست فائدہ نہیں ہوگا تاہم آپ کے جوابات پارٹنر آرگنائزیشنز سے سہولتوں اور امداد سے متعلق معلومات فراہم کریں گے۔

آپ کی تمام فراہم کردہ معلومات محفوظ اور سیغہ راز میں رہیں گی۔

یہ صرف تجزیہ کے مقصد کیلئے استعمال ہونگی۔ اگر آپ کو سوال سمجھ نہ آئے تو آپ مجھ سے دوبارہ پوچھ سکتے ہیں۔

### (To be Filled Through Group Discussion)

SECTION I. LOCATION PROFILE		
جگہ کے کوائف		
Q 1.	Date (Day/Month/Year) تاریخ (دن، مہینہ، سال)	
Q 2.	Name of Village گاؤں کا نام	
Q 3.	Name of Union Council (UC) یونین کونسل کا نام	
Q 4.	Tehsil تحصیل	
Q 5.	District ضلع	
Q 6.	Total No. of Households (HHs) گھرانوں کی کل تعداد	
Q 7.	Total Village Population گاؤں کی کل آبادی	
Q 8.	Average HH Population گھرانے کی اوسط آبادی	
Q 9.	Main Occupation of HHs گھرانے کا بنیادی پیشہ	1. Agriculture زراعت 2. Animal Rearing مویشی پالنا 3. Service خدمات 4. Other دیگر
Q 10.	Are Houses Located in a Cluster or Scattered گھرانہ جڑے ہوئے ہیں یا دور دور	1. Cluster جڑے ہوئے 2. Scattered دور دور
Q 11.	Is any type of telephone facility available in the village? کیا گاؤں میں کسی قسم کی ٹیلیفون کی سہولت موجود ہے؟ (Mobile, PTCL, Wireless, etc. موبائل، پی ٹی سی ایل، وائرلس وغیرہ)	1. Yes ہاں 2. No نہیں

Q 12.	How many shops/stores are there in the village (nos.) (گاؤں میں کتنی دکانیں، سٹورز ہیں (تعداد)	
Q 13.	Type of Shops دکانوں کی اقسام	1. Grocery/household items گھریلو استعمال کی اشیا 2. Agriculture supplies (seeds, grains, etc) زرعی اشیا (بیج، اجناس وغیرہ) 3. Services (tailor, electrician, etc) خدمات (درزی، الیکٹریشن وغیرہ) 4. Others دیگر

SECTION II. CO Profile and Formation کمیونٹی آرگنائزیشن کے کوائف اور ہیئت کمیونٹی				
Q 14.	Community Organizations (COs) Present in the Village گاؤں میں موجود کمیونٹی آرگنائزیشنز	1. Yes ہاں 2. No نہیں		
Q 15.	If Yes; Names and Composition اگر ہاں: نام اور ڈھانچہ			
Q 16.	Name of CO کمیونٹی آرگنائزیشن کا نام 1. _____ 2. _____ 3. _____ 4. _____ 5. _____	Composition ڈھانچہ a. Mixed مخلوط b. Male مرد c. Female عورت a. Mixed مخلوط b. Male مرد c. Female عورت a. Mixed مخلوط b. Male مرد c. Female عورت a. Mixed مخلوط b. Male مرد c. Female عورت a. Mixed مخلوط b. Male مرد c. Female عورت a. Mixed مخلوط b. Male مرد c. Female عورت		
Q 17.	Total number of members ارکان کی مجموعی تعداد	Males مرد 	Females خواتین 	Total مجموعہ 
Q 18.	Type of Cos کمیونٹی آرگنائزیشنز کی اقسام	1. Village Level گاؤں کی سطح پر 2. Mohallah Level محلہ کی سطح پر 3. Purpose Based مقصد کی بنیاد پر 4. _____ 5. _____ 6. _____		
Q 19.	Number of participant HHs in CO کمیونٹی آرگنائزیشن میں شال گھرانوں کی تعداد			
Q 20.	Who Facilitated Formation of CO کمیونٹی آرگنائزیشن کے بنانے میں کس نے مدد دی	1. NGO: این جی او _____ 2. Government Dept. سرکاری محکمہ _____ 3. RSP: آر ایس پی _____ 4. Others: دیگر _____		
Q 21.	Name of NGO/ Gov. Department/ RSP این جی او، آر ایس پی، سرکاری محکمہ کا نام	_____		
Q 22.	Are any of the COs in your village part of a VO آپ کے گاؤں کی کمیونٹی آرگنائزیشن میں	1. Yes ہاں 2. No نہیں		



	سے کوئی وی کا حصہ ہے -	
Q 23.	If Yes, how many تو کتنی	
Q 24.	Is the VO further part of an LSO? کیا وی او ایل ایس او کا حصہ ہے ؟	1. Yes ہاں 2. No نہیں
Q 25.	Are members of the poorer HHs in your village part of any CO? آپکے گاؤں کے غریب ترین گھرانے کے ارکان کمیونٹی آرگنائزیشن کا حصہ ہیں ؟	1. Yes ہاں 2. No نہیں
Q 26.	If Yes do they participate in the CO meetings regularly? اگر ہاں : تو کیا وہ کمیونٹی آرگنائزیشن کے اجلاسوں میں باقاعدگی سے شریک ہوتے ہیں ؟	1. Yes ہاں 2. No نہیں
Q 27.	If Yes, do they actively participate in the CO deliberations? اگر ہاں : تو کیا وہ کمیونٹی آرگنائزیشن کی مشاورت میں سرگرم شریک کرتے ہیں ؟	1. Yes ہاں 2. No نہیں
Q 28.	If No, Reasons for their non-participation? اگر نہیں : تو انکی عدم شرکت کی وجہ ؟	1. They are not invited انہیں دعوت نہیں دی جاتی 2. They feel that they have no say in the decision making انکا خیال ہے کہ فیصلہ سازی میں انکی کوئی شمولیت نہیں 3. They are excluded by other well off members of the CO انہیں دیگر امیر ارکان کی طرف سے فراموش کر دیا گیا ہے 4. They feel that other community members are making good decisions on their behalf وہ خیال کرتے ہیں کہ انکے ایما پر دیگر کمیونٹی ممبرز اچھے فیصلے کر رہے ہیں 5. Other دیگر
Q 29.	If No to, why are members of the poorer HHs not members of the CO? اگر نہیں : تو پھر غریب گھرانوں کے افراد کمیونٹی آرگنائزیشن کے رکن کیوں نہیں ہیں ؟	1. They are excluded on the basis of Caste وہ برادری کی بنیاد پر دور رکھے گئے ہیں 2. They are excluded on the basis of Religion وہ مذہب کی بنیاد پر دور ہیں 3. They are not willing to participate وہ شرکت پر آمادہ نہیں ہیں 4. They feel that they have no say in the decision making وہ خیال کرتے ہیں کہ فیصلہ سازی میں انکی کوئی اہمیت نہیں - 5. Other دیگر
<b>Ask the next questions in this section if a mixed gender CO exists in the village. Otherwise proceed to the next section.</b> اگر گاؤں میں مخلوط کمیونٹی آرگنائزیشن موجود ہو تو اگلے سوال پوچھیں وگرنہ اگلے حصہ کے سوالات پر چلے جائیں -		
Q 30.	Does the mixed membership CO(s) in the village have women office bearers? کیا گاؤں میں مخلوط ممبر شپ کی حامل کمیونٹی آرگنائزیشنز خواتین عہدیدار رکھتی ہیں ؟	1. Yes ہاں 2. No نہیں
Q 31.	Do the women members of the CO(s) attend meetings regularly? کیا کمیونٹی آرگنائزیشن کی خواتین ارکان باقاعدگی سے اجلاس میں شریک ہوتی ہیں ؟	1. Yes ہاں 2. No نہیں
Q 32.	Do the women members of the CO(s) actively participate in the CO deliberations? کیا کمیونٹی آرگنائزیشنز کی خواتین ارکان آرگنائزیشن کی مشاورت میں سرگرمی سے شریک ہوتی ہیں ؟	1. Yes ہاں 2. No نہیں

**SECTION III. CO Activities/Effectiveness and Viability:**

Q 33.	Is this CO registered with respective organization? کیا کمیونٹی آرگنائزیشن متعلقہ تنظیم کیساتھ رجسٹرڈ ہے ؟	1. Yes ہاں 2. No نہیں
Q 34.	Amount of grants provided to CO (Rs.) کمیونٹی آرگنائزیشن کو مہیا کی گئی امداد ( روپے )	
Q 35.	Credit Interest Rate charged by grant provider (%)	

	امداد فراہم کرنے والے کی طرف سے وصول کئے گئے سود کی شرح ( فیصد )			
Q 36.	Repayment schedule of CO to credit provider کمیونٹی آرگنائزیشن کیلئے قرض فراہم کرنے والے کی طرف سے قرض واپسی کا شیڈول			
Q 37.	Is the members of this CO have access to microfinance? کیا اس کمیونٹی آرگنائزیشن کے ارکان کی مائیکرو فنانس تک رسائی ہے ؟			
Q 38.	Is this CO lending internally? کیا کمیونٹی آرگنائزیشن اندرونی قرض دیتی ہے ؟			
Q 39.	If Yes, Total amount of Credit given to internally (Rs.) اگر ہاں : تو اندرونی قرض کی مجموعی رقم ؟			
Q 40.	Credit Interest Rate charged to internal borrowers اندرونی قرض لینے والوں سے لے جانے والے سود (%) کی شرح (فیصد)			
Q 41.	No of borrowers this CO has? اس کمیونٹی آرگنائزیشن سے قرض لینے والوں کی تعداد	<b>Males</b>	<b>Females</b>	<b>Total</b>
Q 42.	Repayment schedules of these borrowers ان قرض خواہوں کیلئے رقم کی واپسی کا شیڈول			
Q 43.	How these beneficiaries identified? مستفید ہونیوالوں کی نشاندہی کیسے کی جاتی ہے ؟			
Q 44.	Purpose of Credit قرض کا مقصد			
Q 45.	Was credit utilized for the intended purpose کیا قرض بیان کردہ مقصد کیلئے استعمال ہوا ؟	1. Yes ہاں 2. No نہیں		
Q 46.	If yes please explain intended purposes اگر ہاں : تو بیان کردہ مقصد واضح کریں ؟			
Q 47.	Name of Agency which provided credit اس ادارے کا نام جس نے قرض فراہم کیا			
Q 48.	What were the criteria of the Agency choosing this CO for loan? ادارے نے اس کمیونٹی آرگنائزیشن کو قرض کی فراہمی کیلئے چننے وقت کس معیار کو ملحوظ خاطر رکھا ؟			
Q 49.	Has this CO proposed any livelihood plan? کیا اس کمیونٹی آرگنائزیشن نے روزی کا کوئی منصوبہ تجویز کیا تھا ؟	1. Yes ہاں 2. No نہیں		
Q 50.	If "yes" who were the participants involved in preparing proposal? اگر ہاں : کونسے شرکا تھے جو اس تجویز کی تیاری میں شریک ہوئے ؟			
Q 51.	Did women participate in preparation for CLF plans? کیا خواتین نے سی ایل ایف پلان کی تیاریوں میں شرکت کی ؟	1. Yes ہاں 2. No نہیں		
Q 52.	Is there any training to community organization? کیا کمیونٹی آرگنائزیشن کی کوئی تربیت دی گئی ؟	1. Yes ہاں 2. No نہیں		
Q 53.	Who provided the training? کس نے تربیت فراہم کی ؟	<b>Name of training provider</b> تربیت فراہم کرنے والے کا	<b>Days</b> ایام	

		نام	
Q 54.	What type of training was provided? کس قسم کی تربیت فراہم کی گئی؟	1. Record Keeping کھاتہ سازی 2. Financial Management مالیاتی انتظام 3. Inter loaning Discipline انٹر لوننگ ڈسپلین 4. Other دیگر	
Q 55.	Were provided funds used for intended purpose? اس مقصد کیلئے فنڈز کس نے فراہم کئے؟	1. Yes 2. No	
Q 56.	Were these funds used for productive purpose? کیا یہ فنڈز تعمیری مقصد کیلئے استعمال ہوئے؟	1. Yes ہاں 2. No نہیں	
<b>Only From CLF</b> صرف سی ایل ایف سے			
Q 57.	Total savings of this CO اس کمیونٹی آرگنائزیشن کی مجموعی بچتیں		
Q 58.	Is this CO has savings in last 6 month? کیا اس کمیونٹی آرگنائزیشن نے پچھلے چھ ماہ میں بچت کی؟	1. Yes ہاں 2. No نہیں	
Q 59.	Who and how many recipients are of CLF funds? کون اور کتنے سی ایل ایف فنڈز کے وصول کرنے والے کون اور کتنے ہیں؟	Males مرد _ _ _	Females خواتین _ _ _
Q 60.	Is there any bank account at the name of CF? کیا سی ایل ایف کے نام پر کوئی بینک کھاتہ ہے؟	1. Yes ہاں 2. No نہیں	
Q 61.	If yes name of bank اگر ہاں تو بینک کا نام	_____	
Q 62.	Is livelihood investment plans made of community institution? کیا روزی سرمایہ کاری منصوبے کمیونٹی کے اداروں نے تشکیل دیئے؟	1. Yes ہاں 2. No نہیں	
Q 63.	Satisfaction level from the working of this CO اس کمیونٹی تنظیم کے کام کے حوالے سے اطمینان کی سطح؟	1. Very Good بہت اچھی 2. Good اچھی 3. Satisfactory اطمینان بخش 4. Poor بہت کم	
Q 64.	Any suggestions for improvement بہتری کی کوئی تجاویز	_____ _____	

SECTION IV. Community/Village Level Interventions			
Q 65.	Village/Community level interventions received since January 2011 2011 سے گاؤں - کمیونٹی سطح پر وصول کی گئے وسیلے	_ _ _ _	
Q 66.	Types of Interventions وسیلوں کی اقسام (Description تفصیل)	a.	Community Level کمیونٹی کی سطح پر 1. _____ 2. _____ 3. _____
Q 67.	Name of Agencies Providing the Intervention(s)	1. _____	

	وسیلے فراہم کرنے والے ادارے	2. _____
Q 68.	HHs benefited/benefiting from these intervention (no.) ان وسیلوں سے فائدہ اٹھانے والے اور اٹھا چکے والے گھرانے (تعداد)	____
Q 69.	How were these intervention(s) proposed? ان وسیلوں کی تجویز کیسے دی گئی	<p>a. By CO; کمیونٹی آرگنائزیشن کی طرف سے</p> <p>b. By Agency _____ ادارے (ایجنسی) کی طرف سے</p> <p>c. Others _____ دیگر</p> <p>Note: If "By CO" go to Q74 دی طرف سے دی گئی تو سوال نمبر 74 پر چلے جائیں</p> <p>If "By agency" or "Others" Go to Q80 کی (ایجنسی) اگر ادارے طرف سے دی گئی تو سوال نمبر 80 پر چلے جائیں</p>
Q 70.	If by CO in were females involved اگر کمیونٹی کی طرف سے تھی تو اس میں خواتین ملوث تھیں	<p>1. Yes ہاں</p> <p>2. No نہیں</p>
Q 71.	If "Yes" ہاں	Their Percentage (فیصد) _____
Q 72.	If No, why not/reasons اگر نہیں تو کیوں وجوہات	_____ _____
Q 73.	How many HHs participated in the proposal (no.) کتنے گھرانوں نے تجویز میں شرکت کی (تعداد)	____
Q 74.	Was the CO involved in the procedure (i.e. from proposal development till completion including designing, execution, completion, operation) کیا کمیونٹی آرگنائزیشن اس عمل میں شریک تھی؟ جیسا کہ تجویز کی تیاری سے تکمیل بشمول ڈیزائننگ، عمل درآمد اور آپریشن تک	<p>1. Yes ہاں</p> <p>2. No نہیں</p>
Q 75.	If "Yes", Otherwise go to next question اگر ہاں: بصورت دیگر اگلے سوال پر چلے جائیں	<p>1. Fully مکمل</p> <p>2. Partially جزوی</p>
Q 76.	Source of Funding for intervention(s) کے وسائل ذرائع	<p>1. 100% agency funded سو فیصد ایجنسی فنڈڈ</p> <p>2. Agency + CO contribution ایجنسی پلس کمیونٹی آرگنائزیشن کا حصہ</p> <p>3. In kind contribution by CO کمیونٹی آرگنائزیشن کی شراکت (بشمول زمین including land)</p>
Q 77.	If "Agency+CO" in Contribution Ratio: اگر ایجنسی پلس کمیونٹی آرگنائزیشن کی شراکت شرح:	<p>1. Agency: _____%</p> <p>2. CO: _____% کمیونٹی آرگنائزیشن فیصد</p>
Q 78.	Initial Quality of Intervention work وسیلے کے کام کا ابتدائی معیار	<p>1. Very Good بہت اچھا</p> <p>2. Good اچھا</p> <p>3. Satisfactory اطمینان بخش</p> <p>4. Poor ناقص</p>
Q 79.	Is the Intervention Operational کیا وسیلہ آپریشنل تھا	<p>1. Yes ہاں</p> <p>2. No نہیں</p>
Q 80.	If "No" in, Reasons اگر نہیں تو وجوہات	<p>1. _____</p> <p>2. _____</p>

		3. _____
Q 81.	If Operational, Present quality status اگر آپریشنل تھا تو موجودہ معیار کی حیثیت	1. Very Good بہت اچھا 2. Good اچھا 3. Satisfactory اطمینان بخش 4. Poor ناقص
Q 82.	Who is responsible for O&M آپریشن اور انتظام کا ذمہ دار کون ہے	_____
Q 83.	Was any training given to CO members for O&M/refresher needed کیا کمیونٹی ممبرز کو آپریشن اور انتظام کیلئے کوئی تربیت دی گئی ہے	1. Yes ہاں 2. No نہیں If "No" Go to Q324 اگر نہیں تو سوال نمبر 324 کی طرف جائیں
Q 84.	If "Yes" in, how many members are trained اگر ہاں تو کتنے ارکان تربیت یافتہ ہیں	_____
Q 85.	If "Yes" in, Who nominated the trainees اگر ہاں تو انہیں کس نے نامزد کیا۔	1. CO کمیونٹی آرگنائزیشن 2. Agency ایجنسی 3. Self-Arranged خود اہتمام کیا
Q 86.	If "Yes" in, Are they doing their work properly اگر ہاں تو کیا وہ صحیح طور پر کام کر رہے ہیں	1. Yes ہاں 2. No نہیں
Q 87.	If "Yes" What are the arrangements for their services' payment اگر ہاں، تو انکی خدمات کے معاوضے کی ادائیگی کا کیا انتظام ہے	1. _____ 2. _____ 3. _____ 4. _____
Q 88.	What is source of O&M finances آپریشنل اور انتظامی مالیات کے ذرائع کیا ہیں	1. _____ 2. _____ 3. _____ 4. _____
Q 89.	Is there any backup support available from the agency or from any other source کیا ایجنسی یا کسی اور ذریعے سے بیک اپ سپورٹ میلا ہے۔	1. Yes ہاں 2. No نہیں

SECTION V. LINKAGES DEVELOPMENT		روابط کا فروغ
Q 90.	Has the LEP intervention helped in creating profitable linkages with market/external organizations leading to sustainable increases in income? کیا ایل ای پی وسیلے مارکیٹ، بیرونی آرگنائزیشنز سے ایسے مفید رابطوں میں مددگار ہیں جو آمدن میں پائیدار اضافہ کرے	1. Yes ہاں 2. No نہیں (if no, end the interview اگر نہیں تو انٹرویو ختم کر دیں)
Q 91.	If Yes, what is scope of the linkages developed? اگر ہاں، استوار رابطوں کی کیا گنجائش ہے؟	1. UC level یونین کونسل کی سطح پر 2. Tehsil level تحصیل سطح پر 3. District level ضلع کی سطح پر
Q 92.	What is the type of profitable linkage/s made? استوار شدہ نفع بخش روابط کی قسم کیا ہے؟	1. Govt. depts./line agencies (Yes or No) 2. Wholesaler/markets (Yes or No) 3. Other donors/NGOs (Yes or No) دیگر امدادی ادارے، این جی اوز

		No یا ناں ) 4. Others دیگر (Please specify براءے مہربانی ضاحت کریں )
Q 93.	In your opinion; which of the linkage is most profitable? آپکی رائے میں کونسے روابط بہت ہی منافع بخش ہیں ؟	1. Govt. depts./line agencies لائن ایجنسیز (Yes or No یا ناں ) 2. Wholesaler/markets مارکیٹ (Yes or No یا ناں ) 3. Other donors/NGOs دیگر ڈونرز (Yes or No یا ناں ) 4. Others دیگر (Please specify براءے مہربانی ضاحت کریں )
Q 94.	How profitable are these linkages? یہ روابط کس طرح مفید ہیں ؟	Rate the linkage on a scale of 1-4: _____ 4 سے 1 کو روابط تک کے پیمانے پر جانچیں 4. Highly Profitable بہت زیادہ مفید 3. Very Profitable بہت مفید 2. Profitable مفید 1. Moderately Profitable اعتدال کی حد تک مفید
Q 95.	Are you still continuing the benefits of this linkage? کیا آپ اب بھی اس تعلق کے فائدہ اٹھا رہے ہو ؟	Rate the linkage on a scale of 1-4: _____ 4 سے 1 کو روابط تک کے پیمانے پر جانچیں 4. Highly Beneficial بہت زیادہ مفید 3. Very Beneficial بہت مفید 2. Beneficial مفید 1. Moderately Profitable اعتدال کی حد تک مفید

## SECTION VI. INDIVIDUAL LEVEL INTERVENTIONS

Q 96.	Type قسم	1. Credit قرضہ 2. Trainings تربیت 3. Others دیگر _____
Q 97.	Nominations for Credit and Trainings قرجہ اور تربیت کیلئے نامزدگیاں	1. By CO کمیونٹی تنظیم کی طرف سے 2. By Agency ایجنسی کی طرف سے 3. Self-Arranged اپنے طور پر 4. Other Means دیگر ذرائع _____
Q 98.	If Credit, Number of HHs availing credit facility (no.) اگر قرضہ ، تو کتنے گھرانے قرض کی سہولت سے فائدہ لے رہے ہیں (تعداد)	_____
Q 99.	Purposes of credit قرض کے مقاصد	1. _____ 2. _____ 3. _____ 4. _____ 5. _____ 6. _____
Q 100.	Was/Is the credit utilized for the intended purpose کیا قرض اسی مقصد کیلئے استعمال ہوا جس کے لیے لیا گیا -	1. Yes ہاں 2. No نہیں
Q 101.	If trainings, number of persons trained اگر تربیت : تربیت پانے والوں کی تعداد	1. Skills trainings: (تعداد) مہارتوں کی تربیت _____ 2. Social trainings: (تعداد) سماجی تربیت _____
Q 102.	Types of Skills Trainings Received حاصل کی گئی مہارتی تربیت کی تعداد	1. _____ 2. _____ 3. _____

		4. _____ 5. _____
Q 103.	Degree of Post Skills Trainings Utilization مہارتی ٹریننگ کے بعد اسکے استعمال کی نوعیت	1. Extensive بہت زیادہ 2. Fair مناسب 3. Poor ناقص 4. Nil صفر
Q 104.	Types of Social Trainings Received حاصل شدہ سماجی تربیت کی قسم	1. CO Formation / Social Mobilization کمیونٹی تنظیم کی تشکیل ..... سماجی تحریک 2. Attendance Register Maintenance حاضری رجسٹر کو درست رکھنا 3. Savings Record Maintenance بچتوں کے ریکارڈ کی درستگی و بحالی 4. Credit Record Maintenance قرض ریکارڈ کی درستگی و بحالی 5. Minutes of Meetings اجلاس کے نکات 6. Others دیگر

## Annex IV: Key Informant Interviews Questionnaire





ACP has been appointed as consulting firm to collect information of village under PPAF III (for user beneficiary assessment survey).

اے سی پی کو پاکستان تخفیف غربت فنڈ کے تحت آنے والے دیہات سے معلومات جمع کرنے کیلئے کنسلٹنگ فرم کے طور پر مقرر کیا گیا ہے (اس پروگرام سے مسفید ہونے والوں کے جائزہ سروے کیلئے)

I have a questionnaire consisting of some simple questions. In this process, we request you to provide 25 to 30 minutes of your precious time.

میرے پاس کچھ سادہ سے سوالات پر مشتمل سوالنامہ ہے ہم آپ سے درخواست کرتے ہیں کہ اس عمل کی تکمیل کیلئے اپنے قیمتی وقت میں سے 25 سے 30 منٹ عطا کریں۔

I will be very thankful, if you facilitate me in this regard.

میں بہت ممنون ہوں گا اگر آپ اس سلسلے میں میری مدد کریں۔

This survey will not benefit directly but your answers will provide the information about the facilities/grants from partner organizations.

اس سروے سے براہ راست فائدہ نہیں ہوگا تاہم آپ کے جوابات پارٹنر آرگنائزیشنز سے سہولتوں اور امداد سے متعلق معلومات فراہم کریں گے۔

Your all information will be kept in safe custody and will not be disclosed.

آپ کی تمام فراہم کردہ معلومات محفوظ اور سیغہ راز میں رہیں گی۔

It will only be used for Analysis purpose. If you do not understand the question then you can ask again from me.

یہ صرف تجزیہ کے مقصد کیلئے استعمال ہونگی۔ اگر آپ کو سوال سمجھ نہ آئے تو آپ مجھ سے دوبارہ پوچھ سکتے ہیں۔

(To be filled through KII)

کے 2 کے ذریعہ پر ہوگا

SECTION I. PO PROFILE		
حصہ اول: پارٹنر آرگنائزیشن کے کوائف		
Q 1.	Date (Day/Month/Year) تاریخ (دن، مہینہ، سال)	
Q 2.	Name of Partner Organization (PO) پارٹنر آرگنائزیشن کا نام	
Q 3.	Name of Union Council (UC) یونین کونسل کا نام	
Q 4.	Tehsil تحصیل	
Q 5.	District ضلع	
Q 6.	Total No. of Beneficiaries مستفید ہونے والوں کی مجموعی تعداد	

Q 7.	Total Villages Covered جن دیہات میں کام ہوا انکی مجموعی تعداد	
Q 8.	Average HH Population in Covered Villages جن دیہات میں کام ہوا ان میں گھرانوں کی اوسط آبادی	
Q 9.	Main Occupation of HHs گھرانوں کا بنیادی پیشہ	Agriculture..... 1 زراعت Animal Rearing..... 2 جانوروں کی افزائش Service..... 3 خدمات Other ..... 4 دیگر
Q 10.	Are Houses Located in a Cluster or Scattered گھر جڑے ہوئے ہیں یا بکھرے ہوئے	Cluster..... 1 جڑے ہوئے Scattered..... 2 بکھرے

SECTION II. PO INFORMATION		حصہ دوم : پارٹنر آرگنائزیشن کے بارے میں معلومات
Q 11.	Which type of intervention you are doing in targeted areas آپ متعینہ علاقوں میں کونسا ذریعہ یا وسیلہ استعمال کر رہے ہیں -	Education..... 1 تعلیم Health and Disability ..... 2 صحت اور معذوری Social Mobilization & Institutional Development... سماجی تحریک 3 اور ادارہ جاتی ترقی Livelihood Enhancement and Protection... روزی کی بڑھوتری اور 4 تحفظ Community Physical Infrastructure ..... 5 سماج کا طبعی ڈھانچہ Micro Credit..... 6 چھوٹے قرضے
Q 12.	What are the suggestion and recommendation you would propose for the betterment of the program- پروگرام کی بہتری کیلئے آپ کیا تجاویز اور سفارشات تجویز کریں گے ؟	<hr/> <hr/> <hr/> <hr/>
Q 13.	How do you mobilize community members specially women, minorities youth, disabled and marginalized people - آپ کس طرح سے سماج کے ارکان خاص طور پر خواتین ، اقلیتوں ، نوجوانوں ، معذوروں اور محروم لوگوں کو متحرک کریں گے ؟	<hr/> <hr/> <hr/> <hr/>

Q 14.	How do you facilitate identification and development of livelihood initiatives- آپ روزگار کے اقدامات کی نشاندہی اور ترقی کو کس طرح سے سہل یعنی آسان بناتے ہو؟	
Q 15.	How do you establish forward and backward linkages to improve returns and opportunities- آپ کس طرح جدید اور قدیم واسطوں کو بحالی اور مواقع کو بہتر بنانے کیلئے استعمال کرتے ہو؟	
Q 16.	Is there any mechanism you use for identifying deserving beneficiaries کیا کوئی ایسا طریقہ کار ہے جو آپ نے مستفید ہونیوالے مستحقین کی نشاندہی کیلئے اختیار کیا؟	
Q 17.	What mechanism do you use for providing grants for livelihood enhancement- آپ روزی کی بڑھوتری کیلئے امداد دینے وقت کیا طریقہ کار اختیار کرتے ہو؟	
Q 18.	Do you provide continues guidance after training of beneficiaries. کیا آپ مستفید ہونیوالوں کی تربیت کے بعد انہیں مسلسل رہنمائی فراہم کرتے ہو؟	
Q 19.	What is the mechanism for monitoring and tracking the outcome of the intervention - استعمال شدہ ذریعہ کے نتیجہ کی نگرانی اور آگاہی کا طریقہ کار کیا ہے؟	
Q 20.	What kind of training you provide to the beneficiaries- آپ اسفادہ کرنیوالوں کو کس قسم کی تربیت فراہم کرتے ہو؟	

Q 21.	<p>How is your experience of being part of implantation of Program-</p> <p>پروگرام میں شمولیت کا آپکا تجربہ کیسا ہے ؟</p>	<hr/> <hr/> <hr/>
Q 22.	<p>What are the challenges and limitations you face during the implementation of program-</p> <p>آپ پروگرام پر عمل درآمد کرتے ہوئے کس قسم کے چیلنجز اور پابندیوں کا سامنا کرتے ہو؟</p>	<hr/> <hr/> <hr/>
Q 23.	<p>What are the suggestion and recommendation you would propose for the betterment of the program-</p> <p>پروگرام کی بہتری کیلئے آپ کیا تجاویز اور سفارشات تجویز کریں گے ؟</p>	<hr/> <hr/> <hr/>

## Annex V: Analysis Tables and Figures of Household Questionnaire

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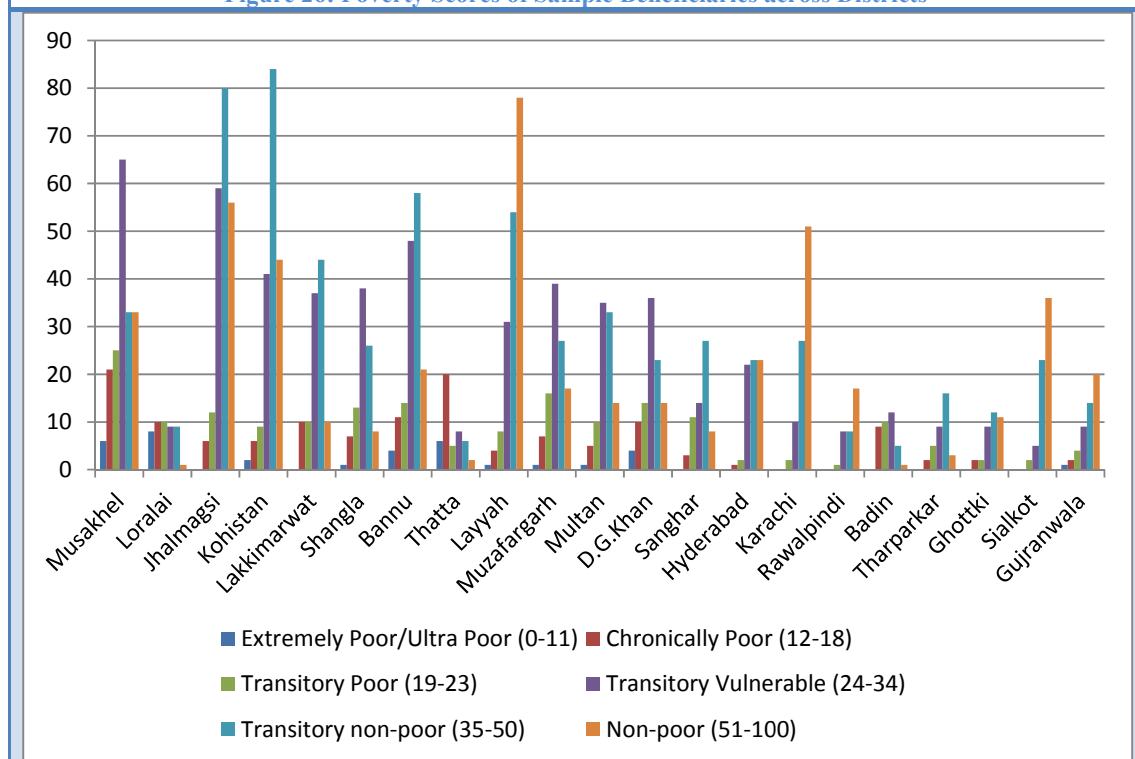
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**Table 58: Province Wise Poverty Score Card**

	Extremely Poor/Ultra Poor (0-11)		Chronically Poor (12-18)		Transitory Poor (19-23)		Transitory Vulnerable (24-34)		Transitory non-poor (35-50)		Non-poor (51-100)	
	#	%	#	%	#	%	#	%	#	%	#	%
<b>Balochistan</b>	14	40.0	37	27.2	47	25.4	133	24.4	122	19.3	90	19.2
<b>KPK</b>	7	20.0	34	25.0	46	24.9	164	30.1	213	33.7	83	17.7
<b>Punjab</b>	8	22.9	28	20.6	55	29.7	163	30.0	181	28.6	196	41.9
<b>Sindh</b>	6	17.1	37	27.2	37	20.0	84	15.4	116	18.4	99	21.2
<b>Total</b>	35	100	136	100	185	100	544	100	632	100	468	100

### Poverty Scores of Sample Beneficiaries across Districts

**Figure 26: Poverty Scores of Sample Beneficiaries across Districts**



### Average Annual Income from Different Sources

**Table 59: Average Annual Income**

Income from different Sources	Mean	Std. Deviation
<b>Crops</b>	120,382	146,236
<b>Vegetables</b>	1,778	13,834
<b>Orchards</b>	96,759	74,607
<b>Poultry</b>	53,554	65,499
<b>Sheep/Goats</b>	27,768	34,333
<b>Cattle</b>	48,826	50,073
<b>Business/Shop</b>	133,587	92,168
<b>Rent (Land)</b>	105,451	98,537

Daily Labour	105,387	64,256
Job/Service (govt. or private or both)	243,240	197,708
Social Benefits/Grants (Zakat, BISP etc.)	28,732	49,334
Other Sources of Income in any (Lump Sum)	105,590	124,420
<b>Total Income</b>		

## Average Annual Expenditure on Different Heads

Table 60: Average Annual Expenditure		
Expenditure from different Sources	Mean	Std. Deviation
Food	91,967	65,729
Clothing	10,178	7,481
Housing/Rent/Maintenance	20,479	27,071
Fuel and Utilities (electricity , gas)	19,607	29,759
Transport/Travel	14,057	13,234
Health	17,275	21,357
Education	15,552	16,507
Social Functions (different anniversaries or family gatherings etc)	14,260	20,742
Other Expenses	17,623	37,631
<b>Total Expenditure</b>	<b>173,103</b>	<b>118,704</b>

Table 61: District wise Income, Expenditure and Saving Profile						
	Total Income (Before)	Total Income (After)	Total Expenditure (Before)	Total Expenditure (After)	Saving (Before)	Saving (After)
	Mean	Mean	Mean	Mean	Mean	Mean
Musakhel	272,284	296,743	152,999	216,458	32,731	54,721
Loralai	99,072	117,440	116,443	127,823	57,500	59,250
Jhalmagsi	213,554	211,700	187,179	196,831	93,345	78,665
Kohistan	294,227	329,729	250,839	254,094	115,502	107,370
Lakkimarwat	162,757	172,098	154,838	168,650	61,823	58,087
Shangla	243,880	299,537	249,126	309,405	63,031	79,788
Bannu	150,433	167,881	149,810	159,388	79,306	50,964
Thatta	166,306	193,047	160,713	188,147	63,143	56,623
Layyah	147,112	185,974	101,733	138,152	72,962	73,318
Muzafargarh	217,950	263,076	106,862	115,906	136,018	151,798
Multan	205,956	276,118	178,947	216,997	80,126	84,177
D.G.Khan	212,269	280,836	121,707	160,564	81,614	92,813
Sanghar	201,587	252,332	107,319	149,823	114,614	107,190
Hyderabad	249,214	340,141	241,670	299,421	87,422	95,465
Karachi	297,250	341,649	295,231	356,306	71,282	67,944
Rawalpindi	176,882	246,488	215,702	234,555	39,273	61,873
Badin	136,216	206,168	138,797	125,292	36,473	52,807
Tharparkar	169,314	201,886	134,131	132,720	67,344	121,562
Ghottki	119,361	150,242	103,503	120,167	113,333	113,333
Sialkot	214,627	289,652	223,531	307,193	70,607	108,756
Gujranwala	223,000	267,740	192,530	222,822	68,610	96,667

**Table 62: Province wise Income, Expenditure and Saving Profile**

	Total Income (Before)	Total Income (After)	Total Expenditure (Before)	Total Expenditure (After)	Saving (Before)	Saving (After)
	Mean	Mean	Mean	Mean	Mean	Mean
<b>Balochistan</b>	225,669	236,830	165,555	197,617	70,494	69,476
<b>KPK</b>	217,727	246,177	202,052	218,981	93,264	84,103
<b>Punjab</b>	193,358	248,826	143,806	179,759	85,780	99,851
<b>Sindh</b>	211,678	263,777	188,919	224,842	84,434	86,454

**Average Monthly Income of Household****Table 63: Average Monthly Income of Household**

Income Statistics	Average HH Income (Phase-I)	Average HH Income-before the Intervention (Phase-II)	Average HH Income-after the Intervention (Phase-II)
N	970	2,000	2,000
Mean	18,298.29	18,362.48	20,630.78
Mode	10,000	10,000	20,000

**Average Monthly Income of Household using Poverty status****Table 64: Average Monthly Income of Household using Poverty status**

	Phases	Poor Household (0-23)	Non-Poor Household (24-100)
a	Average HH Income (Phase-I)	11,606	20,987
b	Average HH Income-before the Intervention (Phase-II)	17,191	18,616
c	Average HH Income-after the Intervention (Phase-II)	14,261	22,010
a & b	Change in Average Income (%)	48.12	-11.29
a & c	Change in Average Income (%)	22.87	4.87

\* Statistically significantly different at 95% confidence level

**Average Monthly Income using Poverty status****Table 65: Average Monthly Income using Poverty status**

Household Categories	Score Ranges	Categories	Average HH Income (Phase-I)	Average HH Income-before the Intervention (Phase-II)	Average HH Income-after the Intervention (Phase-II)
<b>Poor Households</b>	<b>0-11</b>	Extremely Poor/Ultra Poor	9,489	8,986	11,571
	<b>12-18</b>	Chronically Poor	11,630	11,308	14,046
	<b>19-23</b>	Transitory Poor	11,980	23,067	14,928
<b>Non-poor Households</b>	<b>24-34</b>	Transitory Vulnerable	14,871	14,742	17,241
	<b>35-50</b>	Transitory non-poor	19,636	17,334	20,723
	<b>51-100</b>	Non-poor	44,061	24,851	29,292
		<b>Total</b>	18,298	18,362	20,631

## Average Monthly Expenditure of Household

Table 66: Average Monthly Expenditure of Household			
Expenditure Statistics	Average HH Expenditure (Phase-I)	Average HH Expenditure- before the Intervention (Phase-II)	Average HH Expenditure - after the Intervention (Phase-II)
N	970	2,000	2,000
Mean	12279.18	14,845.71	18,783.36
Mode	9000	8,000	8,000

## Average Monthly of Household using Poverty status

Table 67: Average Monthly of Household using Poverty status			
	Phases	Poor Household (0-23)	Non-Poor Household (24-100)
a	Average HH Expenditure (Phase-I)	9,858	13,252
b	Average HH Expenditure -before the Intervention (Phase-II)	11,165	15,643
c	Average HH Expenditure -after the Intervention (Phase-II)	18,180	18,914
a & b	Change in Average Expenditure (%)	<b>13.25</b>	<b>18.04</b>
a & c	Change in Average Expenditure (%)	<b>84.41</b>	<b>42.72</b>

\* Statistically significantly different at 95% confidence level

## Average Monthly Expenditure using Poverty status

Table 68: Average Monthly Expenditure using Poverty status					
Household Categories	Score Ranges	Categories	Average HH Expenditure (Phase-I)	Average HH Expenditure - before the Intervention (Phase-II)	Average HH Expenditure - after the Intervention (Phase-II)
Poor Households	0-11	Extremely Poor/Ultra Poor	8,990	9,517	13,095
	12-18	Chronically Poor	9,825	11,457	24,614
	19-23	Transitory Poor	10,043	11,263	14,413
Non-poor Households	24-34	Transitory Vulnerable	11,628	13,122	15,218
	35-50	Transitory non-poor	13,111	14,945	18,430
	51-100	Non-poor	18,870	19,515	23,864
		<b>Total</b>	12,279	14,846	18,783

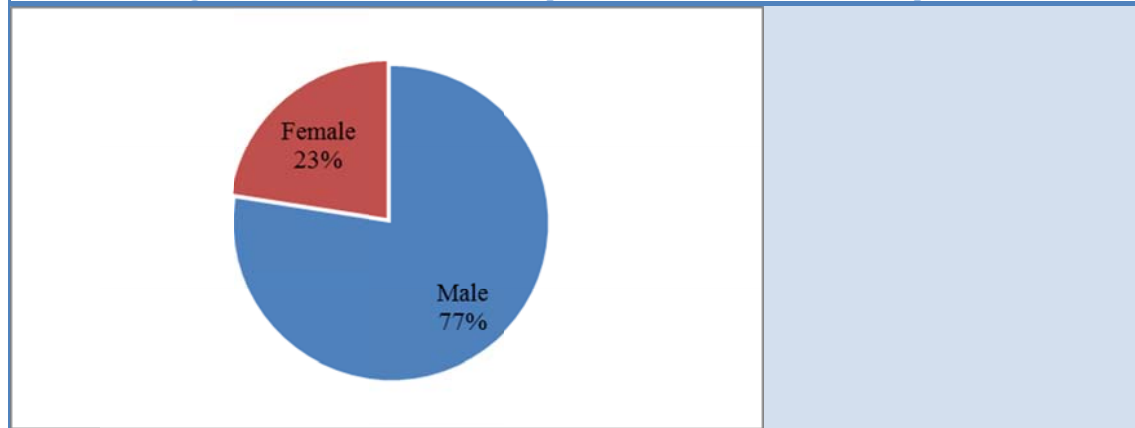
## Social Mobilization – Sample Distribution across districts

Table 69: District-Wise Distribution Of The Sample (Social Mobilization Component)		
District	No. of Respondents	%
Musa Khel	18	5
Loralai	19	6
Jhal Magsi	19	6
Kohistan	18	5

<b>Shangla</b>	37	11
<b>Bannu</b>	19	6
<b>Thatta</b>	19	6
<b>Layyah</b>	38	11
<b>Multan</b>	36	11
<b>D G Khan</b>	18	5
<b>Sanghar</b>	18	5
<b>Badin</b>	37	11
<b>Tharparkar</b>	19	6
<b>Ghottki</b>	19	6
<b>Total</b>	334	100

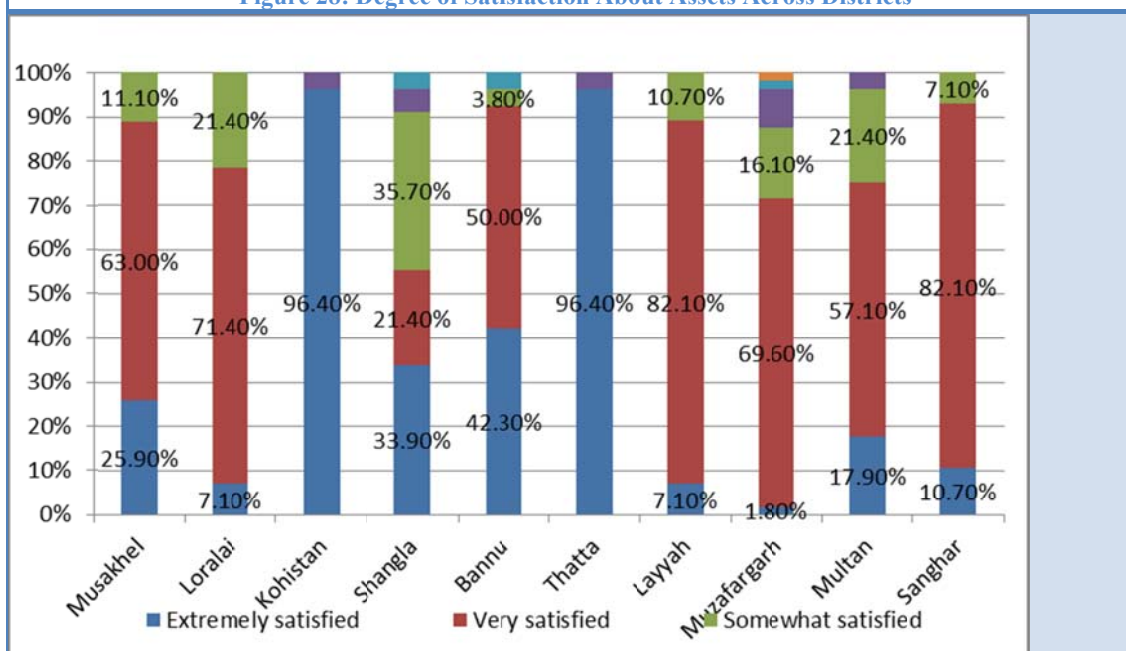
#### Gender Wise Coverage of Assets Transferred

Figure 27: Gender Distribution Respondents in of Asset Transfer component



## LEP - Degree of Satisfaction About Assets Across Districts

Figure 28: Degree of Satisfaction About Assets Across Districts



## LEP - Overall Distribution Of Sample - LEP

Table 70: Status The Overall Distribution Of Sample - LEP

Districts	#	%	Major assets transferred						
			Goats/sheep	Female Calf	Donkey Cart	Cycle Cart	Poultry units	Sewing machine	Grocery items
MusaKhel	27	8.11	√						√
Loralai	28	8.41	√					√	√
Kohistan	28	8.41	√				√	√	√
Shangla	56	16.82	√		√		√	√	√
Bannu	26	7.81	√			√		√	√
Thatta	28	8.41	√		√	√			√
Layyah	28	8.41	√	√	√		√	√	√
Muzafargarh	56	16.82	√	√	√				√
Multan	28	8.41	√	√	√			√	√
Sanghar	28	8.41	√	√	√		√		√
Total	333	100.00							

## Microcredit - District-wise distribution of sample Microcredit Beneficiaries

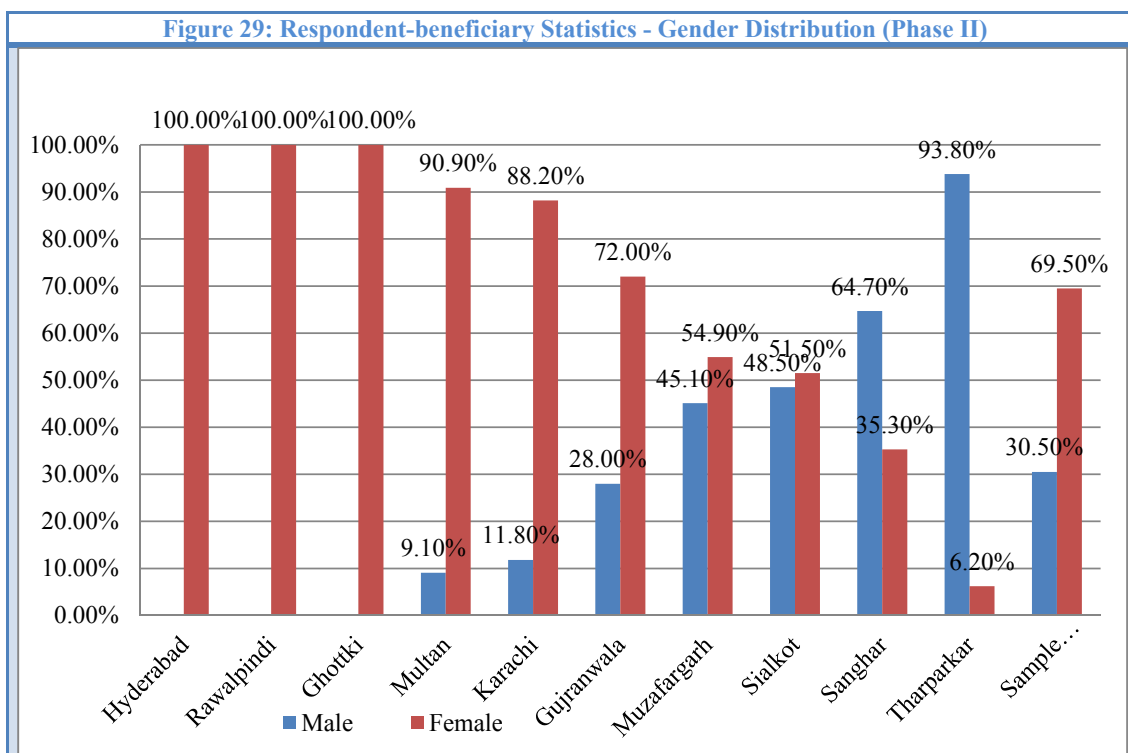
Table 71: District-wise distribution of sample Microcredit Beneficiaries

District Name	Beneficiary Phase-I	Beneficiary Phase-II
Muzafargarh	162	51
Multan	163	33
Sanghar		17
Hyderabad		16
Karachi		34
Rawalpindi		34
Tharparkar		16
Ghottki	91	17
Sialkot		66
Gujranwala		50
Swabi	13	



Total	429	334
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## District-wise gender wise Microcredit Beneficiaries



## Gender Distribution of Microcredit Beneficiaries

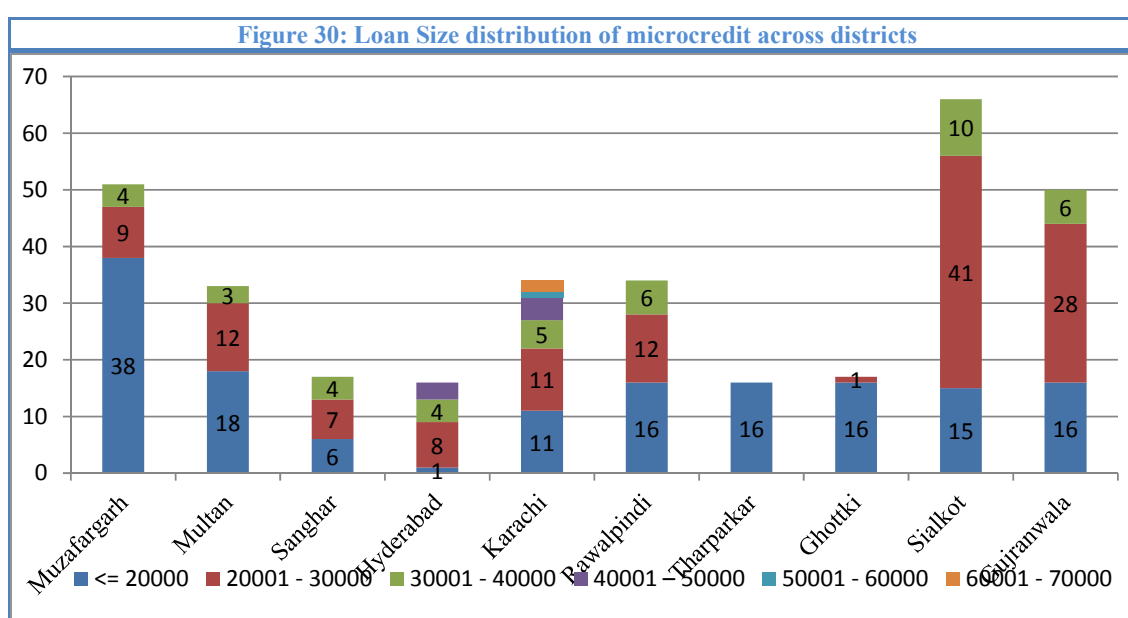
Table 72: Gender Distribution of Microcredit Beneficiaries		
District Name	Male%	Female%
Muzafargarh	14.4	16.0
Multan	3.4	14.9
Sanghar	8.9	2.1
Hyderabad	.7	8.0
Karachi	6.2	13.3
Rawalpindi	5.5	13.8
Tharparkar	11.0	.0
Ghotki	5.5	4.8
Sialkot	24.7	16.0
Gujranwala	19.9	11.2
Total	100	100

## District wise Average Loan Size and Interest Rate

Table 73: District wise Average Loan Size and Interest Rate			
District Name	Average Credit Amount (PKR)	Average Payback Period (Months, Rounded)	Interest Rate (% , Rounded)

<b>Muzafargarh</b>	19,706	11	21
<b>Multan</b>	23,788	11	21
<b>Sanghar</b>	25,235	12	22
<b>Hyderabad</b>	34,375	10	22
<b>Karachi</b>	31,382	12	21
<b>Rawalpindi</b>	25,676	12	21
<b>Tharparkar</b>	12,225	12	21
<b>Ghotki</b>	15,588	11	25
<b>Sialkot</b>	26,879	12	18
<b>Gujranwala</b>	26,700	11	19

#### Loan Size distribution of microcredit across districts



#### Actual credit utilization, its benefits, and further credit

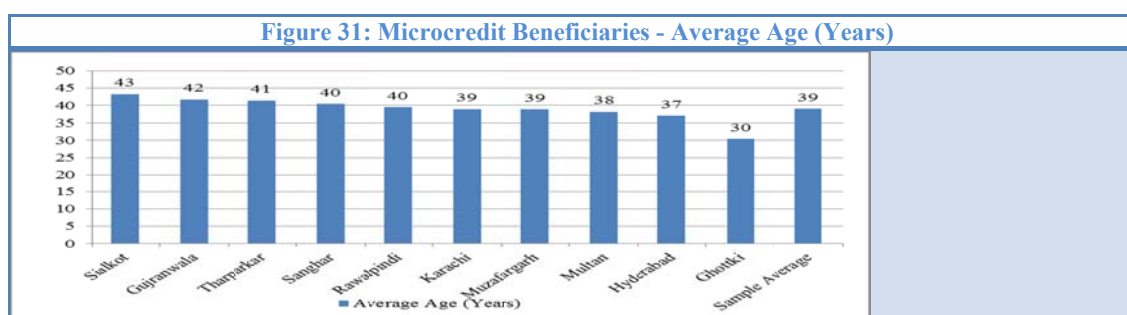
Table 74: Actual credit utilization, its benefits, and further credit							
Districts	Frequency /Percentage	Was credit utilized for the intended purpose?		Was the credit beneficial or not?		Would you like to avail further credit?	
		Yes	No	Yes	No	Yes	No
<b>Muzafargarh</b>	#	50	1	51	0	16	35
	%	98	2	100	0	31.40	68.60
<b>Multan</b>	#	33	0	32	1	11	22
	%	100	0	97	3	33.30	66.70
<b>Sanghar</b>	#	17	0	16	1	1	16
	%	100	0	94.10	5.90	5.90	94.10
<b>Hyderabad</b>	#	16	0	16	0	14	2
	%	100	0	100	0	87.50	12.50
<b>Karachi</b>	#	34	0	33	1	8	26
	%	100	0	97.10	2.90	23.50	76.50
<b>Rawalpindi</b>	#	33	1	30	4	21	11

	%	97.10	2.90	88.20	11.80	65.60	34.40
Tharparkar	#	15	1	13	3	0	15
	%	93.80	6.20	81.20	18.80	0	100
Ghottki	#	16	1	17	0	16	1
	%	94.10	5.90	100	0	94.10	5.90
Sialkot	#	66	0	56	10	29	36
	%	100	0.00	84.80	15.20	44.60	55.40
Gujranwala	#	50	0	44	6	40	10
	%	100	0	88	12	80	20
Total	#	330	4	308	26	156	174
	%	98.80	1.20	92.20	7.80	47.30	52.70

#### Micro Credit: Future of Enterprise after full repayment of credit

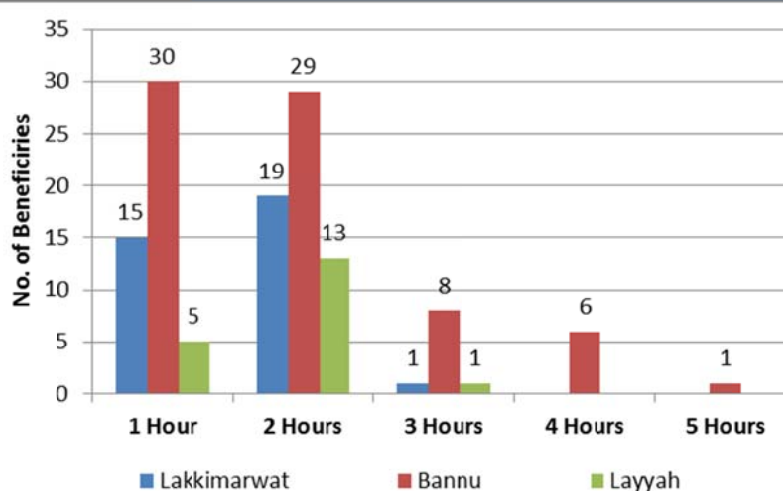
Table 75: Future of Enterprise after full repayment of credit					
District	Frequency /Percentage	How will the business run after full repayment of credit?			Total
		Business has become self-supporting	Further credit is needed	Business will close	
Muzafargarh	#	23	28	0	51
	%	45.10	54.90	0	100
Multan	#	13	19	1	33
	%	39.40	57.60	3	100.00
Sanghar	#	15	2	0	17
	%	88.20	11.80	0	100
Hyderabad	#	16	0	0	16
	%	100.00	0	0	100
Karachi	#	20	12	2	34
	%	58.80	35.30	5.90	100
Rawalpindi	#	17	15	2	34
	%	50	44.10	5.90	100
Tharparkar	#	11	4	1	16
	%	68.80	25	6.20	100
Ghottki	#	2	14	1	17
	%	11.80	82.40	5.90	100
Sialkot	#	21	42	3	66
	%	31.80	63.60	4.50	100
Gujranwala	#	8	39	3	50
	%	16	78.00	6.00	100
Total	#	146	175	13	334
	%	43.70	52.40	3.90	100

#### Microcredit Beneficiaries - Average Age (Years)



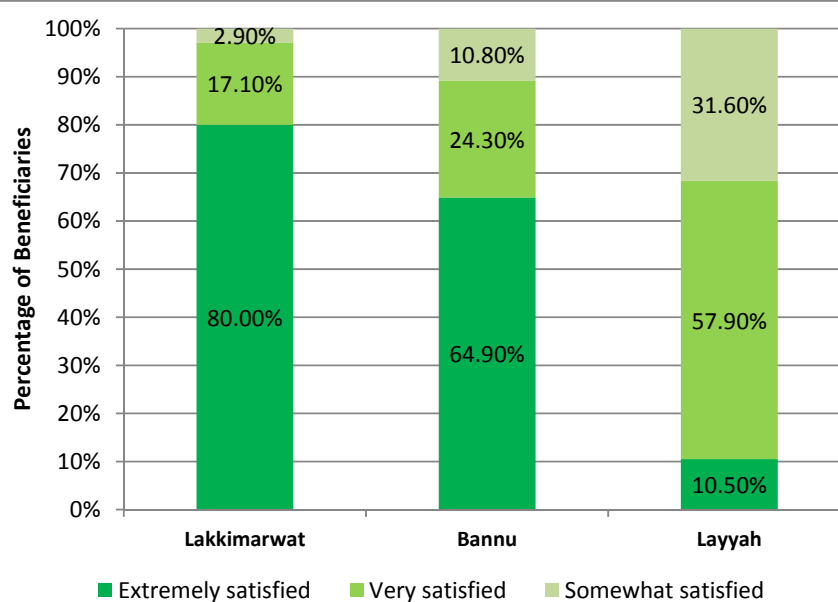
#### Drinking Water - District-Wise Time Saved By Beneficiaries (Per Day)

Figure 32: District-Wise Time Saved By Beneficiaries (Per Day)



## Satisfaction Of Beneficiaries About Water Scheme Across Districts

Figure 33: Satisfaction Of Beneficiaries About Water Scheme Across Districts



## Mode of water transportation under the new scheme

Table 76: Mode of water transportation under the new scheme

District	Mode of water transportation under the new scheme	%
	Lined Water Course	
	No. of Beneficiaries	
Bannu	4	18
Layyah	18	82
Total	22	100

## Time saved/day by family members due to better/faster transportation (Hours/Day)

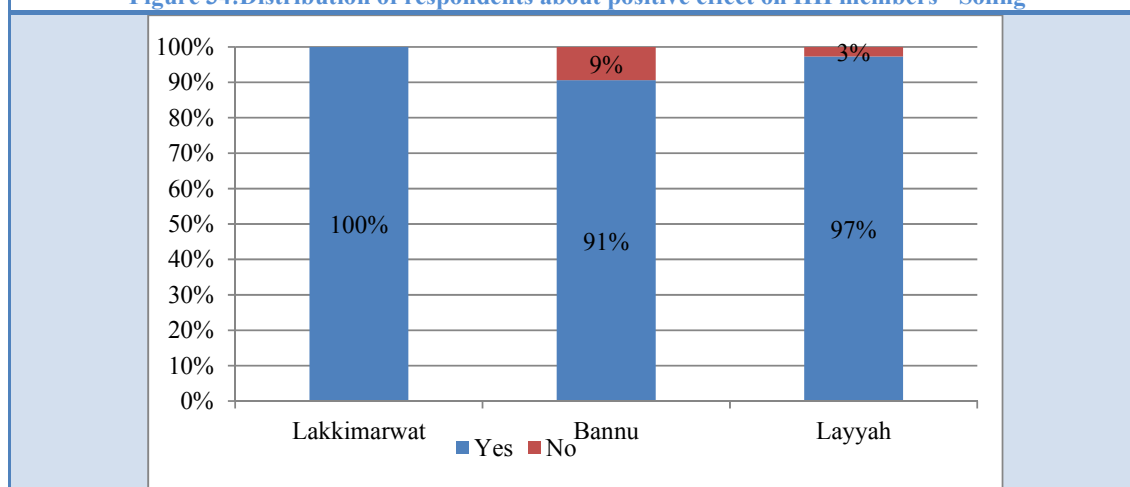
Table 77: District-Wise Time-Saving

District	Time saved/day by family members due to better/faster transportation	Total
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		(Hours/Day)					
		1	2	3	4	6	
<b>Lakki Marwat</b>	#	31	23	5	0	0	59
	%	52.50	39	8.50	0	0	100
<b>Layyah</b>	#	6	3	5	4	1	19
	%	31.60	15.80	26.30	21.10	5.30	100
<b>Total</b>	#	37	26	10	4	1	78
	%	47.40	33.30	12.80	5.10	1.30	100

#### Soling - Distribution of respondents about positive effect on HH members

Figure 34: Distribution of respondents about positive effect on HH members - Soling



#### Health - District-Wise Distribution Of Sample -

Table 78: District-Wise Distribution Of Sample - Health

District	#	%
<b>Musa Khel</b>	83	24.90
<b>Jhal Magsi</b>	83	24.90
<b>Kohistan</b>	84	25.20
<b>D G Khan</b>	83	24.90
<b>Total</b>	333	100

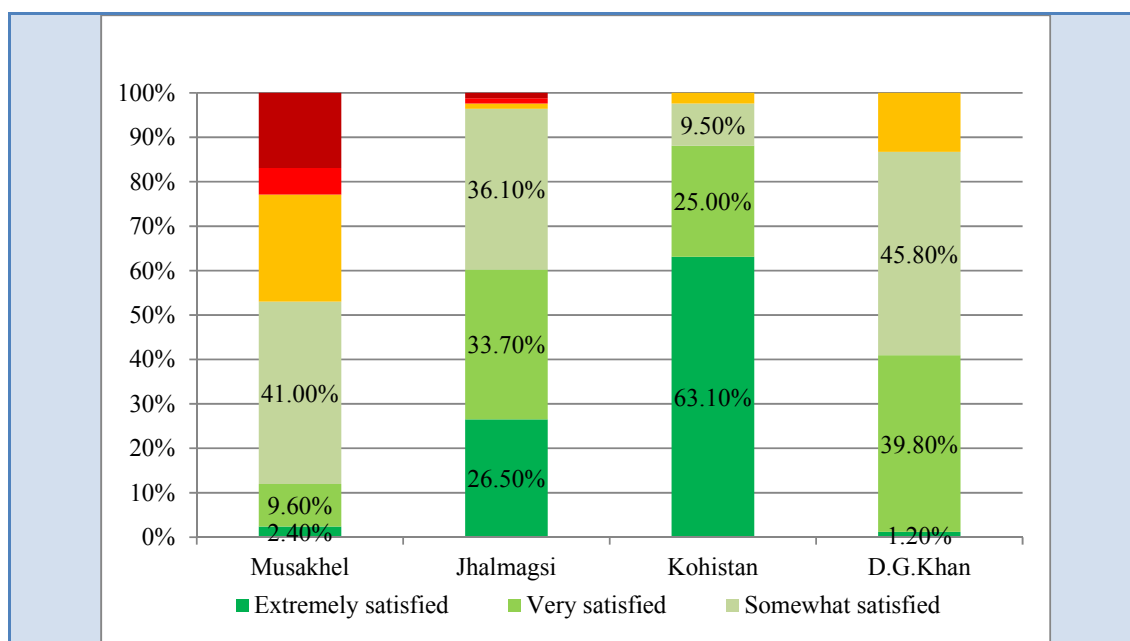
#### Health - Fee Charged from Beneficiaries - Health

Table 79: Fee Charged from Beneficiaries - Health

District-wise percentage of beneficiaries				
Fee	MusakKhel	Jhal Magsi	Kohistan	D G Khan
<b>No Fee</b>	99%	61%	21%	74%
<b>Rs. 10</b>	0%	7%	2%	23%
<b>Rs. 15</b>	0%	28%	0%	0%
<b>Rs. 25</b>	1%	4%	0%	1%
<b>Rs. 50</b>	0%	0%	76%	2%

#### Degree Of Satisfaction About Health Across Districts

Figure 35: Degree Of Satisfaction About Health Across Districts



### Education - District-Wise Composition Of Sample

**Table 80: District-Wise Composition Of Sample - Education**

District	#	%
Musakhel	55	16.50
Jhalmagsi	111	33.30
Kohistan	56	16.80
Hyderabad	55	16.50
Karachi	56	16.80
Total	333	100

### Degree of satisfaction about education across districts

