



Baseline Survey

IFAD's Microfinance Innovation and Outreach Programme (MIOP) Phase-I

by Punjab Economic Research Institute (PERI)

Pakistan Poverty Alleviation Fund

BASELINE SURVEY OF
IFAD – MICROFINANCE INNOVATION AND
OUTREACH PROGRAMME (MIOP)

FINAL REPORT

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LIST OF ACRONYMS

AJK	Azad Jammu and Kashmir
CSC	Community Support Concern
ERD	Evaluation, Research and Development
IFAD	International Fund for Agricultural Development
NPA	Non-Project Area
PA	Project Area
PERI	Punjab Economic Research Institute
PO	Partner Organization
PPAF	Pakistan Poverty Alleviation Fund
RIMS	Results and Impact Management System

Preface

The Pakistan Poverty Alleviation Fund (PPAF) has commissioned the Punjab Economic Research Institute (PERI) to conduct a baseline survey of the IFAD MIOP facility extended to one of its partner organizations – Community Support Concern (CSC) based in Lahore. PERI initiated this study after obtaining formal approval from the Planning and Development Department, Government of Punjab. As part of the study, the Institute collected household level data from 112 beneficiary households and 123 non-beneficiary households with similar socio-economic characteristics (to serve as control group).

The cooperation extended to the survey team by Ms. Shaista Jan, Executive Director, CSC; Mr. Asif Ayub Malik, Project Manager CSC and Mr. Rashid Aziz, Manager, MIOP CSC is acknowledged. The support and technical assistance provided by Mr. Umer Khalid, Manager – Evaluation, Research and Development and Mr. Muslim Nabeel, Management Executive – Evaluation, Research and Development from the PPAF is appreciated. The efforts put in by the PERI team for the timely completion of the study are also acknowledged.

Lahore
October 2008.

(DR. MUHAMMAD ABDUL QUDDUS)
Director

EXECUTIVE SUMMARY

Background

- The Pakistan Poverty Alleviation Fund (PPAF) represents an innovative model of public-private partnership, sponsored by the Government of Pakistan and financed by the World Bank and other donors. It was set up as an apex development organization with the ultimate objective of alleviating poverty and empowering the rural and urban poor, by providing them with access to resources and services.
- Since commencing operations in 2000, PPAF financing has been deployed in 35,729 villages/ rural and urban settlements spread across 119 districts of the country, including Northern Areas and AJK, as of June 2008. A grass roots network of over 110,000 community organizations have been formed during the last eight years for mobilizing local communities to increase demand for area specific development interventions. Microcredit loans have been extended to 2.3 million individuals, out of which 45 percent have gone to women. Over 19,500 health, education, water and infrastructure projects have been initiated and around 280,000 individuals across the country have been provided skills development trainings. Overall, PPAF has impacted 13.8 million individuals through its micro credit window, while 9.3 million have benefitted from PPAF sponsored infrastructure, education and health facilities.
- PPAF has received funding to the tune of US\$ 30.5 million from the International Fund for Agricultural Development (IFAD) through its Microfinance Innovation & Outreach Programme (MIOP), to be channeled through its Partner Organizations. The programme's overall objective is to reduce poverty and improve livelihoods of rural households, by enabling active rural poor to increasingly access a wider range of sustainable financial services and products that respond to their needs. It comprises of the following four investment components:
 - Innovation and Outreach Facility
 - Young Partner Programme
 - Support for Partner Organizations
 - Management Support
- The PPAF has commissioned the Punjab Economic Research Institute (PERI) to conduct a Baseline Survey of the MIOP facility extended to one of its Partner Organization – Community Support Concern (CSC). The PERI initiated this study after obtaining formal approval of its parent organization – the Planning and Development Department, Government of the Punjab.

Methodology

- The sample size of the study was 100, however the Institute collected household level data from 112 beneficiaries. These beneficiaries were interviewed from the tentative list of beneficiaries prepared by Community Support Concern (CSC). In order to have a valid counterfactual against which to determine the project impact at a later stage, a similar number of control group (123 non-beneficiaries) was also interviewed. The logic behind surveying a higher number of non-beneficiaries was to control for sample contamination (non-beneficiaries becoming beneficiaries after the execution of the project). This control group was selected from the adjacent areas with socio-economic characteristics similar to

the sample beneficiaries. The study, thus make use of “With and Without” approach.

- The Institute pre-tested the questionnaire prepared by the IFAD in the project area. In the light of feedback received from the pre-testing, a meeting was organized, in which PERI staff discussed their concern with the Evaluation Research and Development (ERD) team of PPAF and CSC staff. Accordingly, the IFAD RIMS questionnaire used for the study was slightly modified after getting approval from the PPAF.
- A comprehensive briefing was given about survey instrument to the team members who were involved in data collection, before teams’ departure for survey to ensure that they fully understood the project rationale behind each question. The objective was to improve their comprehension about the task ahead.
- The data was in the software prepared by the IFAD. The proof reading of data was done to ensure the accuracy of data entry. SPSS was used for analysis of data.
- The Field Supervisor designated by the Institute was responsible for monitoring the data collection activity on a daily basis. In addition, the ERD team of PPAF also conducted two spot checks during the enumeration exercise to ensure data quality.

Survey of Results

- The total number of individuals surveyed in the project area and non-project areas were 716 and 623, respectively. The family size was 6.4 in project area, while the corresponding figure in non-project areas was 5.1. The sex ratio in non-project households (1.34) was observed to be slightly compared to project households (1.22).
- The majority of the sample population i.e. 59.8 percent in project and 61.3 percent in non-project areas, falls into the working age group (15-60 years).
- Among the dependent population (under 15 years and above 60 years), 8.3 percent in project and 9.1 percent in non-project areas was below 5 years of age. The proportion of population in the school going age (5-15 years) was 30.4 and 27.5 percent, respectively in project and non-project areas. The age group of Senior Citizens (above 60 years) was 1.5 percent in project area and 2.1 percent in non-project area.
- In the project area, out of 656 persons above 5 years of age, literate persons in project area were 467 (70 percent), while in non-project area this number was 392 (69 percent). Thus, the literacy status in project area and non-project area was almost identical.
- In the project area, 428 individuals were in the working age group (15-60 years), while in the non-project area the corresponding figure was 382.
- In the project area, out of 428 persons in the working age group, 19 persons (4.4 percent) were found not to be working, 134 (31.3 percent) were doing household work, 13 (3.0 percent) were doing own farming, 5 (1.2 percent) were farm labourer, 17 (4.0 percent) were off farm labourer, 59 (13.8 percent) were doing service / job, 141 (32.9 percent) were businessmen and 40 (9.4 percent) students.
- In the non-project area, out of 382 persons of working age, 5 (1.3 percent) were not working, 143 (37.4 percent) were doing household job, 5 (1.3 percent) were doing farm labour 4 (1.0 percent) were engaged in own farm labour, 18 (4.7 percent) were doing off farm job, 61 (16.0 percent) were doing service / job and 121 (31.7 percent) were doing business, while 25 (6.6 percent) were student.

- In the project area 82 persons were doing some secondary work, while only 31 persons were doing some secondary work in the non-project areas.
- The percentage of sleeping rooms in project area was 72.3 percent in category of 2 rooms, 20.5 percent in the category of 3 rooms, and 5.4 percent in the category of 4 and above rooms while only 1.8 percent falls in the category of 1 sleeping room. The corresponding figures in non-project area 70.7, 22.0, 4.9 and 2.4 percent respectively.
- Natural floor (Earth / Sand) use was 15.2 percent in case of project area and 5.7 percent in case of non-project area, while only 1.8 percent households used Dung floor and that too in project area. The use of Ceramic Tiles was 1.8 percent and that too in project area only. In project area 58 percent respondents used Cement in flooring, while the corresponding figure in non-project area was 74 percent. Carpet was used in non-project area only by 0.8 percent respondents, while other material was used by 23.2 and 19.5 percent respondents in project and non-project areas respectively.
- The main source of drinking water supply in project and non-project areas was Tubewell/ Borehole with Pump, accounting for 90.2 and 96.7 percent in project and non-project areas respectively. The next best source was Piped into House in project area which was reported by 7.1 percent of respondents, while in case of non-project area the second best source was Protected Dug Well which was reported by 2.4 percent of respondents. The third source of water supply in project area as well as non-project area was Public Tap which was 1.8 percent in project and 0.8 percent in non-project areas. The fourth source was Piped into Yard or Plot and that was used in project area only which was 0.9 percent.
- About 85 and 87 percent households used Flush Toilet in project and non-project areas respectively, while 15 and 13 percent used Pour Flush Latrine in project and non-project areas respectively.
- All the respondents (100 percent) in project (112) as well as in non-project area (123) reported that they were availing the facility of electricity.
- About 91 and 93 percent respondents in project and non-project areas respectively owned Television, while the ownership in case of radio / tape was 39 and 50 percent in project and non-project areas respectively. Refrigerator was owned by 58 percent respondents in project area, while the corresponding figure in non-project area was 30 percent. AC / Air Cooler was owned by 6 and 4 percent respondents in project and non-project areas respectively.
- The most common fuel used for cooking was firewood /straw, reported by 81.1 and 84.6 percent of respondents in project and non-project areas respectively. The second category was LPG / Natural Gas which was used by 16.2 and 14.6 percent of respondents in project and non-project areas respectively. Only 2.7 percent respondents were using electricity as fuel for cooking in project area and 0.8 percent in non-project area.
- About 87.5 and 91.9 percent households in project and non-project areas respectively do not cultivate land. All the respondents (100 percent) who cultivate land in project and non-project areas used Tractor Drawn Plough for cultivation of their land.
- In project area, 85 percent stated that they do not own livestock, while the corresponding figure in non-project area was 93 percent.
- About 71 percent respondents from project area and 70 percent from non-project area owned Sewing Machines. The ownership in case of Bicycles was 54 and 49 percent respectively by respondents of project and non-project areas. In case of Motorcycles / Scooters, ownership

vested in 33 and 30 percent respondents from project and non-project areas respectively.

- About 6 percent respondents from project and 1 percent from non-project areas confirmed the ownership of Car / Truck, while agricultural land was owned by 20 percent respondents from project area and 9 percent from non-project area. All the respondents (100 percent) from project and non-project areas owned houses.
- The average annual household income in project area was Rs. 263,280, while the corresponding figure in non-project area was Rs. 200,639.
- A substantial proportion of the annual income of the sampled households comes from business i.e. 73.1 percent in case of project households and 63.2 percent in case of non-project households. Following this, the largest source of income generation was observed to be service/ employment, contributing 19.1 percent towards household income in project area and 25.2 percent in non-project area. The share of crop income was only 3.4 and 4.9 percent in the total household income of respondents of project and non-project households, while the share of livestock was negligible i.e. 0.1 percent in project as well as non-project households. The contribution of income from labour in non-project households was twice that in project households (5.8 percent vs. 2.9 percent).
- More than 90 percent of household consumption expenditure in project area and non-project area was on 8 major items. Out of these items, the highest proportion was spent on food items (63.4 percent in project area and 64.6 percent in non-project area). This was followed by expenditures on clothing and utilities. Non-project households spent slightly more on education (3.2 percent) compared to project households (2.8 percent), while project households spent marginally more on healthcare and housing.
- The savings ratio was 48 and 40 percent in project and non-project areas respectively. Further analysis revealed that savings from additional income was 74.2 percent meaning by that household income in both the groups was much higher than their assumed life style or commonly prevalent life style in the area and propensity to save was highly elastic when income increased, even slightly.
- When enquired if they faced a hungry season during the last 12 months, households in both project and non-project areas replied in the negative. These results are quite plausible given the average household cash income of Rs. 263,280 per annum (Rs. 21,940 per month) in the project area and Rs. 200,639 (Rs. 16,720 per month) in non-project area.
- Total children below 5 years of age were 60 in project area and 57 in non-project area. Amongst them 36 were female and 24 male, while in the non-project area 29 were female and 28 male.
- Only 11 children in the project area fell in standard height categories while the remaining did not fall in respective standard height ranges. In case of non-project area, 22 fell precisely in the Standard Height group Range of their respective age group.
- Only 6 children did not fall in respective Standard Category of Weight, while in case of non-project area all the children of different age groups fell in the Standard Weight Category of their respective age groups.
- In case of children education, majority of decisions were taken jointly (78.1 percent in case of project area and 74.0 percent in case of non-project area). In project area 15.2 percent decisions were taken by females and in non-project area the corresponding figure was 20.2 percent.

- The decision taking in case of employment rested with males predominantly i.e. 68.2 percent in project and 78.5 percent in non-project areas. Only 0.9 percent in project area and 1.7 percent in non-project area the decision were taken by females.
- In the daily food items the predominant decision makers were females i.e. 57.7 and 69.2 percent in project and non-project areas respectively. The next predominant category was of joint decision where 40.5 percent in project area were taken jointly, while the corresponding figure for non-project area was 26.7 percent.
- Regarding marriage of children the predominant category was joint decision (89.1 percent in project area and 88.7 percent in non-project area). Female took decisions by 8.2 percent in project area and 3.8 percent in non-project area.
- In case of social events the predominant category was joint decision i.e. 80.2 percent in project and 84.2 in non-project areas. The remaining decisions were split almost equally in non-project area (7.5 percent by males and 8.3 percent by females) but in case of project area a slighter edge was towards males (12.6 percent by males against 7.2 percent by female).

CHAPTER – I

INTRODUCTION

1.1 Background

The Pakistan Poverty Alleviation Fund (PPAF) represents an innovative model of public-private partnership, sponsored by the Government of Pakistan and financed by the World Bank and other donors. It was set up as an apex development organization with the ultimate objective of alleviating poverty and empowering the rural and urban poor, by providing them with access to resources and services. To achieve its objective, the PPAF delivers a range of development interventions at the community/ grass roots level through a network of Non-Government Organizations (NGOs)¹ spread across the country.

The development interventions supplied by PPAF in an integrated manner are centered around:

- i. Increasing incomes of poor households by providing them with microcredit and technical support
- ii. Increasing access of the poor to productive physical infrastructure in order to improve their livelihoods prospects
- iii. Building the human and the institutional capacity of communities, NGOs and PPAF
- iv. Improving access of poor and marginalized communities to quality education health care services

Since commencing operations in 2000, PPAF financing has been deployed in 35,729 villages/ rural and urban settlements spread across 119 districts of the country, including Northern Areas and AJK, as of June 2008. A grass roots network of over 110,000 community organizations have been formed during the last eight years for mobilizing local communities to increase demand for area specific development interventions. Microcredit loans have been extended to 2.3 million individuals, out of which 45 percent have gone to women. Over 19,500 health, education, water and infrastructure projects have been initiated and around 280,000 individuals across the country have been provided skills development trainings. Overall, PPAF has impacted 13.8 million individuals through its micro credit window, while 9.3 million have benefitted from PPAF sponsored infrastructure, education and health facilities.

PPAF has received funding to the tune of US\$ 30.5 million from the International Fund for Agricultural

¹ These NGOs are referred to as Partner Organizations of the PPAF.

Development (IFAD) through its Microfinance Innovation & Outreach Programme (MIOP), to be channeled through its Partner Organizations. The programme's overall objective is to reduce poverty and improve livelihoods of rural households, by enabling active rural poor to increasingly access a wider range of sustainable financial services and products that respond to their needs. It comprises of the following four investment components:

- Innovation and Outreach Facility
- Young Partner Programme
- Support for Partner Organizations
- Management Support

Innovation & Outreach Facility represents a flexible source of funding – combining grant and credit resources that could be drawn on by PPAF's Partner Organizations to facilitate piloting, action research, assessment and mutual up scaling of new microfinance products and approaches in rural areas of the country. The objective of the component is to enable partner organizations to develop new approaches/credit packages and other financial products keyed to market demand. This requires a greater range of financial products and a more dynamic approach to provision of credit, ensuring greater responsiveness to the needs of the clients and the funding modalities of the enterprises / activities being financed.

Two of PPAF's existing partner organizations; Community Support Concern (CSC) and Kashf Foundation have come up with proposals for larger loans and house improvement loans, respectively, under the Innovation and Outreach Facility.

The PPAF has commissioned the Punjab Economic Research Institute (PERI) to conduct a Baseline Survey of the MIOP facility extended to one of its Partner Organization – Community Support Concern (CSC). The PERI initiated this study after obtaining formal approval of its parent organization – the Planning and Development Department, Government of Punjab.

1.2 Organization of the Report

The report is divided into three main chapters. Chapter 1 presents a brief introduction, Chapter 2 discusses the methodology adopted for the study, while the main results of the survey are discussed in Chapter 3.

CHAPTER-II

METHODOLOGY

2.1 Background

The Institute adopted following approach, methodology and work plan for conducting the baseline study.

2.2 Sample Size

For this study, the sample of beneficiary households was determined by using the following statistical formula:

$$n = \frac{NZ^2 V^2}{Nd^2 + Z^2 V^2}$$

Where

- n = Sample size of Union Councils
- N = Total Union Councils
- Z = Normal variate at 90 per cent precision level
- d = Acceptable error i.e. 9.3 percent
- V = Guessed variability among sampling units (50 percent) for obtaining the maximum sample size.

$$n = \frac{1000 \times (50)^2 \times (1.96)^2}{1000 \times (9.3)^2 + (50)^2 \times (1.96)^2}$$

$$n = \frac{9604000}{86490 + 9604}$$

$$n = 99.9$$

$$\text{Say } 100$$

Thus, the sample size of the study was 100. The Institute collected household level data from 112 beneficiaries. These beneficiaries were interviewed from the tentative list of beneficiaries prepared by Community Support Concern (CSC). In order to have a valid counterfactual against which to determine the project impact at a later stage, a similar number of control group (123 non-beneficiaries) was also interviewed. The logic behind surveying a higher number of non-beneficiaries was to control for sample contamination (non-beneficiaries becoming beneficiaries after the execution of the project). This control group was selected from the adjacent areas with

socio-economic characteristics similar to the sample beneficiaries. The study thus make use of “With and Without” approach.

2.3 Pre-Testing of Questionnaire

The Institute pre-tested the questionnaire prepared by the IFAD. In the light of feedback received from the pre-testing, a meeting was organized, in which PERI staff discussed their concern with the ERD team of PPAF and CSC staff. Accordingly, the IFAD RIMS questionnaire used for the study was slightly modified after getting approval from the PPAF. The finalized questionnaire is placed at Annex-2.1.

2.4 Briefing Sessions / Training of Field Staff

A comprehensive briefing was given about survey instrument to the team members who were involved in data collection, before teams’ departure for survey to ensure that they fully understood the Project rationale behind each question. The objective was to improve their comprehension about the task ahead.

2.5 Data Entry / Analysis

The data entry was done under the supervision of Project Leader / Field Supervisor. The trained staff was deputed for data entry purpose in the software prepared by the IFAD. The proof reading of data was done to ensure the accuracy of data entry. SPSS was used for analysis of data.

2.6 Survey Monitoring

The Field Supervisor designated by the Institute was responsible for monitoring the data collection activity on a daily basis. In addition, the ERD team of PPAF also conducted two spot checks during the enumeration exercise to ensure data quality.

CHAPTER - III

SURVEY RESULTS

The survey collected socio-economic data from 112 households in Project Area and 123 households from Non-Project Area (Control group). The main findings of the survey are discussed in this chapter

3.1 House Hold Demographics

3.1.1 Household Size

The total number of individuals surveyed in the project area and non-project area were 716 and 623, respectively (Table 3.1). The household size of 6.4 in project area was slightly higher than that in non-project areas at 5.1. The sex ratio in non-project households (1.34) was observed to be slightly compared to project households (1.22). The detail is given in Annex-3.1 and 3.2.

Table 3.1 Household Population

Households	Persons					Household Size	Sex Ratio
	Total Number	Male		Female			
		No.	% age	No.	% age		
Project Area	716	394	55	322	45	6.4	1.34
Non-Project Area	623	357	57	266	43	5.1	1.22

3.1.2 Age Wise Distribution of Population

The distribution of population of beneficiary and non-beneficiary households by age group is given in Table 3.2.

Table 3.2 Distribution of Population by Age Group

Age group (Years)	Male				Female				Total			
	PA*		NPA**		PA*		NPA**		PA*		NPA**	
	No.	% age	No.	% age	No.	% age	No.	% age	No.	% age	No.	% age
Up to 5	24	6.1	28	7.8	36	11.2	29	10.9	60	8.3	57	9.1
5- 10	49	12.4	40	11.2	57	17.7	42	15.8	106	14.8	82	13.2
10- 15	57	14.5	48	13.5	45	17.1	41	15.4	112	15.6	89	14.3
15 -60	255	64.7	230	64.3	173	53.7	152	57.1	428	59.8	382	61.3
Above 60	9	2.3	11	3.1	1	0.3	2	0.8	10	1.4	13	2.1
Total	394	100.0	357	100.0	322	100.0	266	100.0	716	100.0	623	100.0

* Project area, ** Non-project area

The analysis of above table reveals that majority of the sample population (59.8 percent in project area 61.3 percent in non-project area) falls into the working age group (15-60 years). The gender disaggregation by age group shows that a higher percentage of female population in non-project area was in the working age group compared to the project area (57.1 percent vs. 53.7 percent).

Among the dependent population (under 15 years and above 60 years), 8.3 percent in project area and 9.1 percent in non-project area was below 5 years of age. The proportion of population in the school going age (5-15 years) was seen to be 30.4 percent and 27.5 percent, respectively in project area and non-project area. The age group of Senior Citizens (above 60 years) was 1.5 percent in project area and 2.1 percent in non-project area.

3.1.3 Literacy Status and Education by Years of Schooling

i. Literacy Status

Out of 656 persons above 5 years of age in project area, illiterate were 197 (30 percent), while in non-project area, the illiterate were 176 (31 percent). The literate persons in project area were 467 (70 percent) and in non-project area the corresponding number was 392 (69 percent).

Table 3.3 Literacy Status by Years of Schooling

Years of Schooling	Project Area		Non-Project Area	
	Number	% age	Number	% age
Up to 5	245	52.5	261	66.6
5 to 8	97	20.8	75	19.1
8 to 10	82	17.6	42	10.7
10 to 12	27	5.8	11	2.8
12 to 14	12	2.6	3	0.8
Above 14	4	0.9	-	-
Total	*467	100.00	** 392	100.00

* Includes 8 children below the age of 5 years attending school

** Includes 2 children below the age of 5 years attending school.

It is evident that literacy status in project area and non-project area was almost identical (70 and 69 percent) but literacy level differed significantly by years of schooling. In non-project area 66.6 percent of the literate had up to 5 years of schooling, while in project area the proportion was 52.5 percent. The level of schooling up to 8 years was almost identical but up to 10 years it differed distinctly (17.6 percent in project area and 10.7 percent in non-project area). Similar was the trend for other categories, i.e., schooling up to 12, 14 and above 14 years.

ii. Illiteracy Status with respect to Age Group

The analysis of illiterate persons by age group was as given in Table 3.4.

Table 3.4: Age Wise Position of Illiteracy

Age(Years)	Illiterate Persons in Project Area			Illiterate Person in Non-Project Area		
	Total No.	No.	% age	Total No.	No.	% age
Up to 5 (This is below school going age)	60	52	86.7	57	55	96.5
5 - 10	106	19	17.9	82	20	24.4
10 - 15	112	18	16.1	89	10	11.2
15 - 60	428	153	35.7	382	135	35.3
Above 60	10	7	70.0	13	11	84.6
Total	716	249	100.0	623	231	100.0

The above table reveals that illiteracy level was highest in age group above 60 years (70 percent in project area and 84.6 percent in non-project area). It was higher in age group 15-60 years (35.7 percent in project area and 35.3 percent in non-project area) and lower in age group 10-15 years (18 percent in project area and 10 percent in non-project area). However, it was a bit higher in age group 5-10 years as compared to 10-15 years (19 percent in project area and 20 percent in non-project area). The details are given in Annex-3.1 and 3.2.

3.1.4 Work Status of the Population

In the project area, 428 individuals were in the working age group (15-60 years), while in the non-project area, 382 persons were between 15-60 years of age.

i. Primary Work

In the project area, out of 428 persons in the working age group, 19 persons (4.4 percent) were found not to be working, 134 (31.3 percent) were doing household work, 13 (3.0 percent) were doing own farming, 5 (1.2 percent) were farm labourer, 17 (4.0 percent) were off farm labourer, 59 (13.8 percent) were doing service / job, 141 (32.9 percent) were businessmen and 40 (9.4 percent) students (Table 3.5).

Table 3.5 Primary Work Status in Project and Non-Project Areas

Category of work	Project Area		Non-Project Area	
	Number	% age	Number	% age
Not working	19	4.4	5	1.3
Household Work	134	31.3	143	37.4
Own Farming	13	3.0	5	1.3
Farm Labour	5	1.2	4	1.1
Off Farm Labour	17	4.0	18	4.7
Service /Job	59	13.8	61	16.0
Business	141	32.9	121	31.7
Student	40	9.4	25	6.5
Total	428	100.0	382	100.0

In the non-project area, out of 382 persons of working age, 5 (1.3 percent) were not working, 143 (37.4 percent) were doing household job, 5 (1.3 percent) were doing farm labour 4 (1.0 percent) were engaged in own farm labour, 18 (4.7 percent) were doing off farm job, 61 (16.0 percent) were doing service / job and 121 (31.7 percent) were doing business 25 (6.6 percent) were student (Table 3.5). The details are given in Annex 3.3 and 3.4.

The percentage distribution of the working age population by gender (Table 3.6) shows that males in the project as well as non-project area were mainly involved in business (48.6 percent and 51.3 percent), followed by service/ paid employment (20.8 percent and 26.1 percent) and as students (9.4 percent and 8.7 percent). In comparison, females in both project and non-project areas were predominantly engaged in household work, although the share of females in household work was substantially less in project area (75.1 percent) as compared to non-project area (93.4 percent). The share of females involved in business or studying was seen to be much higher in project area as compared to non-project area.

Table 3.6 Primary Work Status in Project and Non-Project Areas, Distribution by Gender

Category of work	Project Area		Non-Project Area	
	Male	Female	Male	Female
Not working	5.9	2.3	2.2	-
Household Work	1.6	75.1	0.4	93.4
Own Farming	5.1	-	2.2	-
Farm Labour	2.0	-	1.3	0.7
Off Farm Labour	6.6	-	7.8	-
Service /Job	20.8	3.5	26.1	0.7
Business	48.6	9.8	51.3	2.0
Student	9.4	9.3	8.7	3.2
Total	100.0	100.0	100.0	100.0

ii. Secondary Work

Along with primary work some persons have to do some other job to meet their expenditures. In the project area 82 persons were doing some secondary work, while only 31 persons were doing some secondary work in the non-project areas (Table 3.7).

Table 3.7 Secondary Work Status in Project and Non-Project Areas

Category of work	Project Area		Non-Project Area	
	Number	% age	Number	% age
Household Work	27	32.9	10	32.3
Own Farming	11	13.4	7	22.6
Farm Labour	3	3.7	-	-
Off Farm Labour	2	2.4	2	6.4
Service /Job	2	2.4	3	9.7
Business	27	32.9	9	29.0
Student	8	9.8	-	-
Others	2	2.5	-	-
Total	82	100.0	31	100.0

The secondary work status shows that in project area more variation and more work was undertaken as compared to non-project area. However, status on household work was almost similar. Business was almost the second best secondary work, both in project area as well as in non-project area. Details are given in Annex 3.5 and 3.6.

3.2 Housing Conditions

The percentage of sleeping rooms in project area was 72.3 percent in category of 2 rooms, 20.5 percent in the category of 3 rooms, and 5.4 percent in the category of 4 and above rooms while only 1.8 percent falls in the category of 1 sleeping room. The trend in non-project area was almost similar where 70.7 percent possessed 2 sleeping rooms, 22.0 percent processed 3 sleeping rooms, 4.9 percent possessed 4 or more sleeping rooms, while only 2.4 percent possessed one sleeping room (Table 3.8). The details are given in Annex 3.7 and 3.8.

3.2.1 Main Material of Dwelling

Natural floor (Earth / Sand) use was 15.2 percent in case of project area and 5.7 percent in case of non-project area (Table 3.8). Only 1.8 percent households used Dung floor and that too in project area. None used this category in non-project area. The use of Ceramic Tiles was 1.8 percent and that too in project area only. The use of Cement in flooring was the main category in both the cases. In project area 58 percent respondents used it, while in non-project area the corresponding figure was 74 percent. Carpet was used in non-project area only and that too was by 0.8 percent

respondents, while other material was used by 23.2 percent respondents in project area and 19.5 percent respondents in non-project area.

Table 3.8 No. of Sleeping Rooms and Main Material of Dwelling

No. of Sleeping Rooms				Main Material of Dwelling - Flooring (% age)												
Category	PA*		NPA**		Natural Floor Earth/Saw		Dung		Ceramic Tiles		Cement		Carpet		Others	
	No.	% age	No.	% age	PA	NPA	PA	NPA	PA	NPA	PA	NPA	PA	NPA	PA	NPA
One Room	2	1.8	3	2.4	50.0	-	-	-	1.2	-	-	66.7	-	-	50	33.3
Two Room	81	72.3	87	70.7	12.3	6.9	2.5	-	-	-	60.5	69.7	-	-	23.5	24.1
Three Room	23	20.5	27	22.0	17.4	3.7	-	-	-	-	60.9	85.2	-	3.7	21.7	7.4
Four Room	6	5.4	6	4.9	33.3	-	-	-	16.7	-	33.3	100.0	-	-	16.7	100.0
Total	112	100.0	123	100.0	15.2	5.70	1.8	-	1.8	-	58.0	74.0	-	0.8	23.2	19.5

* Project area, ** Non-project area

3.2.2 Drinking Water Supply

With respect to drinking water supply, thirteen categories were probed for but response confined to four categories only in project area and three categories in non-project area. The details are given in Table 3.9.

Table 3.9 Source of Drinking Water Supply

Source	Project Area		Non-Project Area	
	Number	% age	Number	% age
Piped into House	8	7.1	-	-
Piped into Yard or Plot	1	0.9	-	-
Public Tap	2	1.8	1	0.8
Tubewell /Borehole with Pumps	101	90.2	119	96.7
Protected Dug Well	-	-	3	2.4
Total	112	100.0	123	100.0

The main source of drinking water supply in project and non-project areas was Tubewell/ Borehole with Pump, accounting for 90.2 percent in project area and 96.7 percent in non-project area. The next best source was Piped into House in project area which was reported by 7.1 percent of respondents, while in case of non-project area the second best source was Protected Dug Well which was reported by 2.4 percent of respondents.

The third source of water supply in project area as well as non-project area was Public Tap which was 1.8 percent in project area and 0.8 percent in non-project area. The fourth source was Piped into Yard or Plot and that was used in project area only which was 0.9 percent. Details are given in Annex 3.9 and 3.10.

3.2.3 Sanitation

Six categories were probed into, while response confined to two categories only and the usage was almost identical in project area as well as in non-project area. The response of the respondents is given in Table 3.10.

Table 3.10 Type of Toilet Facility Available

Type	Project Area		Non-Project Area	
	Number	% age	Number	% age
Pour Flush Latrine	17	15.2	16	13.0
Flush Toilet	95	84.8	107	87.0
Total	112	100.0	123	100.0

The data in the above table reveals that 85 percent used Flush Toilet in project area while 87 percent used the same facility in non-project area. Similarly 15 percent used Pour Flush Latrine in project area while correspondence figure for non-project area was 13 percent. The details are given in Annex 3.11 and 3.12.

3.2.4 Availability of Electricity

All the respondents (100 percent) in project (112) as well as in non-project area (123) reported that they were availing the facility of electricity (Annex 3.13 and 3.14).

3.2.5 Availability of Electric Appliances

The response on availability of electric appliances and the average value in project area and non-project area is given in Table 3.11.

Table 3.11 Electric Appliances

Type of Appliances	Total Number of Appliances		Number of Households who Owned Appliances				Average Value Rs. / Unit	
	PA*	NPA**	PA*		NPA**		PA*	NPA**
			No.	% age	No.	% age		
Radio /Type	44	61	44	39	61	50	1,468	1,280
Television	106	114	102	91	114	93	6,697	6,146
Refrigerator	65	37	65	58	37	30	13,531	14,270
AC / Air Cooler	7	5	7	6	5	4	3,600	4,040

* Project area, ** Non-project area

The analysis shows that 91 percent respondents in project area and 93 percent in non-project area owned Television. The ownership in case of radio / tape was 39 percent in project area and 50 percent in non-project area. Refrigerator was owned by 58 percent respondents in project area and 30 percent in non-project area. AC / Air Cooler was owned by 6 percent respondents in project area and 4 percent in non-project area. The value pointed out by owners was comparable in both the cases i.e. project and non-project areas. Details are given in Annex 3.15 and 3.16.

3.2.6 Type of Fuel Used for Cooking

All the respondents in project area and non-project area responded on use of 3 types of fuels for cooking purposes. The response is given in Table 3.12.

Table 3.12 Fuel Used for Cooking

Type of Fuel	Project Area		Non-Project Area	
	Number of Responses	% age	Number of Responses	% age
Electricity	3	2.7	1	0.8
LPG /Natural Gas	18	16.2	18	14.6
Firewood /Straw	91	81.1	104	84.6
Total	111	100.0	123	100.0

* Project area, ** Non-project area

The perusal of the above table reveals that most common fuel used for cooking was firewood /straw, which was used by 81.1 percent of respondents in project area and 84.6 percent of respondents in non-project area. The second category was LPG / Natural Gas which was used by 16.2 and 14.6 percent of respondents in project and non-project areas respectively. Only 2.7 percent respondents were using electricity as fuel for cooking in project area and 0.8 percent in non-project area. The details are given in Annex 3.17 and 3.18.

3.4 Cultivation Status

Majority of respondents were not cultivating land. The response from project area and non-project area was as given in Table 3.13.

Table 3.13 Cultivation of Land

Status	Project Area		Non-Project Area	
	Number	% age	Number	% age
Cultivating Land	14	12.5	10	8.1
Not Cultivating Land	98	87.5	113	91.9
Total	112	100.0	123	100.0

The data given in table shows that 87.5 percent in project area and 91.9 percent in non-project area do not cultivate land. The percentage of respondents cultivating land was only 12.5 percent in project area and 8.1 percent in non-project area. Details are given in Annex 3.19 and 3.20.

3.4.1 Method of Cultivation

All the respondents (100 percent) who cultivate land in project area and non-project area used Tractor Drawn Plough for cultivation of their land.

3.5 Livestock Ownership

Only few respondents responded that they own livestock. In project area, 85 percent stated that

they do not own livestock. The corresponding figure in non-project area was 93 percent (Table 3.14). The percentage of respondents owning livestock was 15 percent in project area and 7 percent in non-project area.

Table 3.14 Livestock Ownership

Category	Project Area		Non-Project Area	
	Number	% age	Number	% age
Own Livestock	17	15.2	9	7.3
Do not Own Livestock	95	84.8	114	92.7
Total	112	100.0	123	100.0

3.5.1 Livestock Strength - Cows /Buffaloes

The number of cows /buffaloes owned in project area and non-project area is given in Table 3.15.

Table 3.15 Adult Livestock Strength- Cows / Buffaloes

Type	Number of Household Who Owned				Number of Animals Owned				Average Value (Rs.)	
	PA*		NPA**		PA*		NPA**		PA*	NPA**
	No.	% age	No.	% age	No.	% age	No.	% age		
He Buffaloes	2	10	-	-	5	8.5	-	-	70,000	-
She Buffaloes	12	60	9	69.2	36	61.0	18	62.1	51,806	54,444
Cows	6	30	4	30.8	18	30.5	11	37.9	43,611	67,273
Total	-	100.0	-	100.0	59	100.0	29	100.0	-	-

* Project area, ** Non-project area

The above data reveals that 20 households in project area owned 59 adult cows / buffaloes. The corresponding figure for non-project area was 13 and 29 respectively. Two respondents in project area did own 5 he buffaloes too. Details are given in Annex 3.23 and 3.24.

Table 3.16 Young Livestock Buffaloes/ Cows

Type	No. of H.H Who Owned				No. of Animals Owned				Total Value (Rs)	
	PA*		NPA**		PA*		NPA**		PA*	NPA**
	No.	% age	No.	% age	No.	% age	No.	% age		
He Buffaloes	1	7.7	-	-	1	4.6	-	-	20,000	-
She Buffaloes	9	69.2	1	50.0	16	72.7	2	66.7	171,000	180,000
Cows	3	23.1	1	50.0	5	22.7	1	33.3	45,000	9,000
Total	-	100.0	-	100.0	22	100.0	3	100.0	-	-

* Project area, ** Non-project area

Only 13 households in project area owned 22 young-stock of buffaloes and cows. The corresponding figures for non-project area were 2 and 3, respectively. The percentage of household who owned she buffaloes in project area was 69.2 percent, for cows it was 23.1 percent and for He buffaloes it was 7.7 percent. Corresponding figures in non-project area were 50 percent for she buffaloes and 50 percent for cows.

The percentage of young she buffaloes, owned by project area was 72.7 percent, for cows it was 22.7 percent and for he buffaloes it was 4.6 percent. The corresponding figures for non-project area were 66.7 percent adults of she buffaloes and 33.0 percent young of cows.

Only 2 respondents from project area owned only 3 suckers out of which 2 were cows and 1 was she buffaloes (Table 3.17). The corresponding figures for non-project area were 5, 15, and 4, respectively.

Table 3.17 Sucker Cows / Buffaloes Owned

Type	Number of Households Who Owned				Number of Animals Owned				Total Value (Rs.)	
	PA*		NPA**		PA*		NPA**		PA*	NPA**
	No.	% age	No.	% age	No.	% age	No.	% age		
She Buffaloes	1	50.0	4	80.0	1	33.0	11	73.3	1,500	51,000
Cows	1	50.0	1	20.0	2	66.7	4	26.7	3,500	12,000
Total	2	100.0	5	100.0	3	100.0	15	100.0	-	-

* Project area, ** Non-project area

3.5.2 Livestock Ownership (Other Animals)

Only 8 respondents from project area owned other animals. They owned 3 sheep, 8 goats, 2 donkeys and 2 other as adult animals and 2 respondents owned 4 young goats too. Details are given in Annex 3.23 and 3.24.

3.5.3 Poultry

Five households from project area owned 23 chickens, while only one household in non-project area owned three chickens (Details are given in Annex 3.25 and 3.26).

3.6 Ownership of Assets

The response of the respondents regarding ownership of machinery in project area as well as non-project area is shown in Table 3.18 below:

Table 3.18 Assets Ownership

Type of Assets	Total Number of Items		Number of Household who Owned				Average Value Rs. / Unit	
	PA*	NPA**	PA*		NPA**		PA*	NPA**
			No.	% age	No.	% age		
Sewing Machines	84	86	80	71	86	70	1,298	1,452
Bicycles	61	60	60	54	60	49	1,646	1,674
Motor Cycles/ Scooters	37	37	37	33	37	30	19,930	24,135
Cars /Truck s	8	1	7	6	1	0.8	803,125	200,000
Land	94 (Acres)	78.5 (Acres)	22	20	11	9	526,596	385,987
Houses	118	123	112	100	123	100	725,678	622,520

* Project area, ** Non-project area

The above table reveals that 71 percent respondents from project area and 70 percent from non-project area owned Sewing Machines and the average value was Rs. 1298 and Rs. 1452 respectively. The ownership in case of Bicycles was 54 and 49 percent respectively by respondents of project area and non-project area and the average value was Rs. 1674 in both cases. In case of Motorcycles / Scooters, ownership vested in 33 and 30 percent respondents from project area and non-project area respectively. The average value in both cases was Rs. 24135.

Regarding Car / Trucks, 6 percent respondents from project area and 1 percent from non-project area, confirmed the ownership and the average value was Rs. 803125 and Rs. 2,00,000 respectively. Agricultural land was owned by 20 percent respondents from project area and 9 percent from non-project area, while all the respondents (100 percent) from project and non-project areas owned houses and the average price of house was Rs. 7,25,678 and Rs. 6,22,520 respectively. The details are given in Annex 3.27 and 3.28.

Only one case reported joint ownership of land in NPA with female while all other ownerships were by males.

3.7 Household Income and Expenditure

The average annual household income in project area at Rs. 263,280 was higher than that in non-project areas (Rs. 200,639). The distribution of annual household income by seven categories presented in Table 3.19 shows that due to the higher frequency of respondents in the last three highest income groups in project area, the annual household income is seen to be higher in project area as compared to non-project area. Further details are given in Annex 3.29 and 3.30.

Table 3.19 Annual Household Income by Groups

Income Groups (Rs.)	Number		Percentage		Average Income(Rs.)	
	PA*	NPA**	PA*	NPA**	PA*	NPA**
Up to 50000	5	2	4.5	1.6	15,558	22,318
50001-73000	1	2	0.9	1.6	61,500	67,000
73001-100000	6	14	5.4	11.4	89,531	88,702
100001-200000	36	59	32.1	48.0	164,884	151,919
200001-300000	23	27	20.5	22.0	232,366	245,862
300001-400000	24	12	21.4	9.8	340,469	345,478
Above 400000	17	7	15.2	5.7	550,555	501,561
Total	112	123	100.0	100.0	263,280	200,639

* Project area, ** Non-project area

3.7.1 Sources of Household Income

The analysis of annual household income by source shows that a substantial proportion of the annual income of the sampled households comes from business i.e. 73.1 percent in case of project households and 63.2 percent in case of non-project households (Table 3.20). Following this, the largest source of income generation was observed to be service/ employment, contributing 19.1 percent towards household income in project area and 25.2 percent in non-project area. The share of crop income in total household income was only 3.4 percent for project households and slightly higher for non-project households (4.9 percent), while the share of livestock in total income was a negligible 0.1 percent in project as well as non-project households. The contribution of income from labour in non-project households was twice that in project households (5.8 percent vs. 2.9 percent).

Table 3.20 Annual Household Income by Source

Sources of Income	Average Income (Rs.)		Percent Share	
	PA*	NPA**	PA*	NPA**
Crops	9,080	9,846	3.4	4.9
Livestock	182	278	0.1	0.1
Business	192,567	126,870	73.1	63.2
Service	50,327	50,463	19.1	25.2
Labour	7,571	11,618	2.9	5.8
Pension	223	0	0.1	0.0
Rents	2,179	439	0.8	0.2
Remittances	0	0	0.0	0.0
Gift/ Cash	1,151	1,126	0.4	0.6
Other	0	0	0.0	0.0
Total	263,280	200,639	100.0	100.0

* Project area, ** Non-project area

3.7.2 Annual Household Consumption Expenditure

The analysis shows that more than 90 percent of household consumption expenditure in project area and non-project area was on 8 major items (Table 3.21). Out of these items, the highest proportion was spent on food items (63.4 percent in project area and 64.6 percent in non-project area). This was followed by expenditures on clothing and utilities. Non-project households spent slightly more on education (3.2 percent) compared to project households (2.8 percent), while project households spent marginally more on healthcare and housing. Details are given in Annex 3.31 and 3.32.

Table 3.21 Average Expenditure per Household

Items of Expenditure	Percentage Share in Total Expenditure	
	Project Area	Non-Project Area
Food	63.4	64.60
Clothing (Including Shoes)	9.3	10.5
Utilities	9.0	9.6
Education	2.8	3.2
Fuel for cooking	2.4	1.2
Housing	1.9	1.4
Health Care	1.8	1.6
Transportation	1.2	1.1

3.7.3 Monthly Household Food Expenditure

Food consumption expenditure has been further analyzed by items in both project area and non-project area to get a better idea about the pattern of food consumption across the sampled households. The figures given in Table 3.22 show that in the project area, 88.5 percent of the food expenditure was spent on 5 food groups. The corresponding figure for non-project area for the same 5 food groups was 88.4 percent. Details are given in Annex 3.33 and 3.34.

Table 3.22 Percentage Expenditure on 5 Food Items Groups

Items	Project Area	Non-Project Area
Cereals (Wheat and Rice, 2:1 ratio in both cases)	21.9	22.9
Vegetables	20.6	25.1
Protein (Beef, Mutton , Poultry, Fish, Eggs,& Milk)	28.8	25.3
Fats (Veg. Oil + Banaspati Ghee +Desi Ghee)	11.5	9.5
Fruits	5.7	5.6
Total	88.5	88.4

* Project area, ** Non-project area

3.8 Overall Economic Behaviour of Households

The comparison of annual total income and expenditure of a household that annual household income was higher by Rs. 62641 in project area as compared to non-project area (Table 3.23).

Table 3.23 Comparison of Annual Income and Expenditure of Households

Items	PA*	NPA**	Difference of PA and NPA
Total Income (Rs.)	263,080	200,639	+62,641
Total expenditure (Rs.)	136,929	120,772	+16,157
Savings (Rs.)	126,351	79,867	+46,484
Savings as % age of Income	48.0	39.8	+74.21
Expenditure as % age of Income	52.0	60.2	-

* Project area, ** Non-project area

The table further reveals that total expenditure in project area was also higher by Rs. 16,157 as compared to non-project area.

The savings was 47.99 percent of the income in project area against 39.81 percent of the income in non-project area. Further analysis reveals that savings from additional income was 74.21 percent meaning by that household income in both the groups was much higher than their assumed life style or commonly prevalent life style in the area and propensity to save was highly elastic when income increased, even slightly.

3.9 Food Security

When enquired if they faced a hungry season during the last 12 months, households in both project and non-project areas replied in the negative. These results are quite plausible given the average household cash income of Rs. 263,280 per annum (Rs. 21,940 per month) in the project area and Rs. 200,639 (Rs. 16,720 per month) in non-project area. Moreover, 63 percent of the household consumption expenditure in project area and 64.6 percent in non-project area went towards the purchase of food items. Thus, the sample respondents were easily meeting their food expenses and averting any mishap of food security.

3.10 Anthropometry

Total children below 5 years of age were 60 in project area and 57 in non-project area. Amongst them 36 were female and 24 male, while in the non-project area 29 were female and 28 male. In project area, 41 children (17male, 24 female) were physically weighed and their height measured. The correspondingly figures for non-project area was 38 children (16 male, 22 female).

A comparison was made with the measured height and weight with standard height weight of respective age group.

3.101.Children Height in Project Area

The data given in Table 3.24 reflects the results of comparison of measured height with standard range of height, in given age group, in project area. It was observed that out of 41 total children, only 11 fell in standard height categories while 30 did not fall in respective standard height ranges. The details are given in Annex 3.29.

Table 3.24 Comparison of Height in Project Area

Age group	Number of Children	Height Range (Cm)		Number of Children Falling in the Range
		Minimum	Maximum	
36-38	12	73	121	6
39-41	1	74	124	1
48-50	4	78	132	3
54-56	1	80	136	1
Total				11

3.102.Children Height in Non-Project Area

The comparative figures of height under non-project area have been depicted in Annex II. Out of the 38 children whose height was measured, 22 fell precisely in the Standard Height group Range of their respective age group. The remaining 16 children did not fall in their respective range of Height. The details are given in Table 3.25.

Table 3.25 Comparison of Height in Non-Project Area

Age group (Months)	Total No. of Children	Height Range (Cm)		Number of Children Falling in the Range
		Minimum	Maximum	
12-14	10	59	96	2
24-26	8	67	108	3
36-38	10	73	121	5
Total				10

3.103.Children Weight in Project Area

The data given in Annex 3.31 reflects the results of comparison of measured weight with standard range of weight, in given age group, in project area. It was observed that out of 41 children only 6 children in the age group of 36-38 months did not fall in respective Standard Category of Weight. All other 35 children of different age groups fell in the Standard Weight Category of their respective age groups.

3.104.Children Weight in Non-Project Area

The comparative figure for weight in non-project area has been given in Annex 3.32. A total of 38 children of different age groups were weighed. All the 38 children were precisely in the Weight Range as prescribed Standard for the age groups.

3.11 Decision Making

Decision making process in the household was probed to find out the level of female participation in different matters to serve as a proxy for female empowerment. The response shows that in majority of cases the decision was taken jointly. However, in specific cases in percentage of authority gender in decision making was different. The details are as given in Table 3.26.

Table 3.26 Decision Making by Gender

Items	(Percent)					
	Male		Female		Joint	
	PA*	NPA**	PA*	NPA**	PA*	NPA**
Children Education	6.7	5.8	15.2	20.2	78.1	74.0
Employment	68.2	78.5	0.9	1.7	30.9	19.8
Daily Food	1.8	4.2	57.7	69.2	40.5	26.7
Marriage of Children	2.7	7.5	8.2	3.8	89.1	88.7
Social Events	12.6	7.5	7.2	8.3	80.2	84.2
Family Size	30.0	24.1	0.9	0.9	69.1	75.0

* Project area, ** Non-project area

The above table reveals that trend in decision making on different items was similar in project area and non-project area though intensity vary in certain cases.

In case of children education, majority of decisions were taken jointly (78.1 percent in case of project area and 74.0 percent in case of non-project area). The role of female was significant where individual decisions were taken. In project area 15.2 percent decisions were taken by females and in non-project area the corresponding figure was 20.2 percent. Only 6.7 percent male took individual decision in project area while 5.8 percent in non-project area, in this category.

The decision taking in case of employment rested with males predominantly i.e. 68.2 percent in project area and 78.5 percent in non-project area. However, 30.9 percent in project area and 19.8 in non-project area took joint decisions. Only 0.9 percent in project area and 1.7 percent in non-project area the decision were taken by females.

In the daily food Items the predominant decision makers were females i.e. 57.7 percent in project area and 69.2 in non-project area. The next predominant category was of joint decision where 40.5

percent in project area were taken jointly. The corresponding figure for non-project area was 26.7 percent. Male took decision by 1.8 percent in project area and 4.2 percent in non-project area.

Regarding marriage of children the predominant category was joint decision (89.1 percent in project area and 88.7 percent in non-project area - almost identical). Female took decisions by 8.2 percent in project area and 3.8 percent in non-project area, while male took decisions by 2.7 percent in project area and 7.5 percent in non-project area as independent to others.

In case of social events the predominant category was joint decision (80.2 percent in project area and 84.2 in non-project area). The remaining decisions were split almost equally in non-project area (7.5 percent by males and 8.3 percent by females) but in case of project area a slighter edge was towards males (12.6 percent by males against 7.2 percent by female).

The overall scenario reflects a well-knit social fabric. Details are given in Annex 3.39 and 3.40.

Annex-2.1

Household No. _____

BASELINE SURVEY OF PAKISTAN-MICROFINANCE INNOVATION AND OUTREACH PROGRAMME (MIOP)

Name of Respondent: _____

Father's / Husband's Name: _____

Caste: _____ Village: _____

Tehsil: _____ District: _____

Status of Respondents: _____ (Beneficiary=1, Non-Beneficiary=2)

Name of Interviewer: _____ Signature: _____

Name of Supervisor: _____ Name of S.O. _____

Date: / /

PUNJAB ECONOMIC RESEARCH INSTITUTE
48-Civic Centre, Johar Town, Lahore.

SECTION 1: HOUSEHOLD DEMOGRAPHICS

S. No.	First Name	Relationship with Head of HH*	Sex M = 1 F = 2	Age How old was (name) on his/ her last birthday?	Literacy** (Can he/she read a newspaper or letter)	Education Attainment***	Work Status ****	
							Primary	Secondary
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
11.								
12.								
13.								
14.								
15.								

* Self = 1; Wife = 2, Father / Mother = 3, Brother/ Sister = 4, Son / Daughter = 5, Uncle / Aunt = 6, Nephew / Niece = 7, Daughter / Son in Law = 8, Grand Father / Mother = 9, Grand Son / Daughter = 10, Other (Specify _____) = 11

** Easily =1; With difficulty = 2; Not at all =3; Don't know= 4

*** Specify Class No. from 1 to 16 for those who are either currently enrolled or have been enrolled in an educational institution in the past. For those who have been previously enrolled, assign any number from 1 to 16 according to the last grade passed. For currently enrolled, assign any number from 1 to 16 according to their present grade. Write 0 to katchi class. Write X for those

who have never been enrolled in an educational institute.

**** Not working = 0; Household work = 1; Own Farming = 2; Farm labour = 3; Off-farm Labour = 4; Service/Job = 5; Business = 6; Student = 7; Other (Specify-----) = 8; Write X for those who are of the HH and are away from home for purposes other than a short visit (recreation, attending a marriage ceremony or a social function, etc.)

No.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP TO
1.a	<u>Type of Housing</u> What is the main material of the dwelling floor?	<u>NATURAL FLOOR</u> EARTH/ SAND1 DUNG 2 <u>RUDIMENTARY FLOOR</u> WOOD PLANKS.....3 PALM/BAMBOO.....4 <u>FINISHED FLOOR</u> POLISHED WOOD.....5 VINYL OR ASPHALT STRIPS.....6 CERAMIC TILES7 CEMENT8 CARPET9 OTHER _____ 96 Specify	
1.b.	What is the <u>number of rooms used</u> as Sleeping Rooms in the dwelling?	NUMBER OF SLEEPING ROOMS _____	
2.	<u>Drinking Water Supply</u> What is the main source of drinking water for members of your household?	PIPED INTO HOUSE.....1 PIPED INTO YARD OR PLOT2 PUBLIC TAP.....3 TUBEWELL / BOREHOLE WITH PUMP...4 PROTECTED DUG WELL..... 5 PROTECTED SPRING6 RAINWATER COLLECTION.....7 BOTTLED WATER8 UNPROTECTED DUG WELL.....9 UNPROTECTED SPRING.....10 POND , RIVER OR STREAM.....11 TANKER – TRUCK, VENDOR 12 OTHER _____ 96 Specify	
3.a.	<u>Sanitation</u> What kind of toilet facility does your household use?	NO FACILITY / BUSH / FIELD1 OPEN PIT / TRADITIONAL PIT LATRINE... 2 IMPROVED PIT LATRINE (VIP)3 POUR FLUSH LATRINE.....4 FLUSH TOILET.....5 OTHER _____ 96	Q.4.a
		Specify	

No.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP TO
3.b.	Is this toilet facility located within your dwelling, or yard or compound?	YES1 NO.....2	
4.a.	<u>Food Security</u> In the past 12 months, did your household experience a hungry season? <i>[The hungry season means the number of months a household does not have enough food because their own stores are depleted and they do not have money to buy food]</i>	YES1 NO.....2	Q. 5
4.b.	During what days did the hungry season begin? (Write month and date)	DAY THAT HUNGRY SEASON BEGAN...D.....M.....	
4.c.	During what days did the hungry season end? (Write month and date)	DAY THAT HUNGRY SEASON ENDED... D.....M.....	
4.d.	In the past 12 months, did your household experience a second hungry season?	YES1 NO.....2	Q. 5
4.e.	During what day did the second hungry season begin? (Write month and date)	DAY THAT SECOND HUNGRY SEASON BEGAN... D.....M.....	
4.f.	During what day did the second hungry season end? (Write month and date)	DAY THAT SECON HUNGRY SEASON ENDED... D.....M.....	
5.	Other Asset – Related Questions Does your household have? <i>Read each item aloud and record expense before proceeding to the next item.</i>	ELECTRICITY YES1 NO.....2 <div style="text-align: right;">No. Value (Rs.)</div> RADIO / TAPE [] [] TELEVISION [] [] REFRIGERATOR/ [] [] DEFREEZER TRACTOR [] [] SEWING MACHINE [] []	
		A.C / AIR COOLER [] []	

No.	QUESTIONS AND FILTERS	CODING CATEGORIES	SKIP TO																																
6.	<p>Does any member of your household own?</p> <p><i>Read each item aloud and record expense before proceeding to the next item.</i></p>	<table border="0"> <thead> <tr> <th></th><th>No.</th><th>Value (Rs.)</th><th>OwnShip*</th></tr> </thead> <tbody> <tr> <td>BICYCLE</td><td>[]</td><td>[]</td><td></td></tr> <tr> <td>MOTOR CYCLE /</td><td>[]</td><td>[]</td><td></td></tr> <tr> <td>SCOOTER</td><td></td><td></td><td></td></tr> <tr> <td>CAR OR TRUCK</td><td>[]</td><td>[]</td><td>[]</td></tr> <tr> <td>LAND (ACRES)</td><td>[]</td><td>[]</td><td>[]</td></tr> <tr> <td>HOUSE</td><td>[]</td><td>[]</td><td>[]</td></tr> <tr> <td>JEWELLERY</td><td>[]</td><td>[]</td><td></td></tr> </tbody> </table> <p>* Male = 1, Female = 2, Joint = 3</p>		No.	Value (Rs.)	OwnShip*	BICYCLE	[]	[]		MOTOR CYCLE /	[]	[]		SCOOTER				CAR OR TRUCK	[]	[]	[]	LAND (ACRES)	[]	[]	[]	HOUSE	[]	[]	[]	JEWELLERY	[]	[]		
	No.	Value (Rs.)	OwnShip*																																
BICYCLE	[]	[]																																	
MOTOR CYCLE /	[]	[]																																	
SCOOTER																																			
CAR OR TRUCK	[]	[]	[]																																
LAND (ACRES)	[]	[]	[]																																
HOUSE	[]	[]	[]																																
JEWELLERY	[]	[]																																	
7.	<p>What type of fuel does your household mainly use for cooking?</p>	<p>ELECTRICITY1</p> <p>LPG/NATURAL GAS.....2</p> <p>BIOGAS.....3</p> <p>KEROSENE.....4</p> <p>COAL / LIGNITE5</p> <p>CHARCOAL.....6</p> <p>FIREWOOD/ STRAW..... 7</p> <p>DUNG8</p> <p>OTHER 96</p> <p>(Specify)</p>																																	
8.a.	<p>Are you or any members of your household involved in cultivating any farmland?</p>	<p>YES1</p> <p>NO.....2</p>	Q. 9																																
8.b.	<p>What does your household use to cultivate most of your farmland?</p>	<p>HAND TOOL (HOE / SPADE).....1</p> <p>ANIMAL – DRAWN PLOW 2</p> <p>TRACTOR –DRAWN PLOW 3</p> <p>POWER TILLER 4</p> <p>[LOCAL ADAPTATION IF NEEDED]..... 5</p> <p>OTHER 96</p> <p>(Specify)</p>																																	

9. Does any member of your household own any Livestock? Yes [] No []

If yes, please provide the following information.

S. No.	Type of Livestock	ADULT		YOUNG		SUCKER*	
		No.	VALUE (Rs.)	No.	VALUE (Rs.)	No.	VALUE (Rs.)
1.	HE BUFFALOES						
2.	SHE BUFFALOES						
3.	Cows						
4.	Bull						
5.	SHEEP						
6.	GOATS						
7.	HORSE						
8.	DONKEY						
9.	OTHERS (SPECIFY)						
10.	POULTRY						

* The age of Sucker is less than 1 year and young 1-3 years.

SECTION – 3: ANTHROPOMETRY (Less Than 5 Year)

ID	First Name of Child	Sex M F	Date of Birth DD/MM/YY	Age in Months (0-59)	Height (Cm)	Weight (Kg)
		1 2				
		1 2				
		1 2				
		1 2				
		1 2				
		1 2				
		1 2				
		1 2				
		1 2				
		1 2				

10. Household Income and Expenditure

10.1 HH Food Consumption (Monthly)			10.2 HH Expenditure (Yearly)		10.3 HH Cash Income (Yearly)	
Items	Quantity (Kgs.)	Value (Rs.)	Items	Value (Rs.)	Items	Value (Rs.)
Wheat / Atta			Food		Crops	
Rice			Clothing		Livestock	
Millet			Shoes		Business	
Maize			Housing		Service	
Pulses			Health Care		Labour	
Vegetables			Education		Pension	
Fruits			Social Functions		Rents	
Beef			Transport		Remittances	
Mutton			Recreation		Gift / Cash	
Poultry			Electricity Bills		Other	
Fish			Telephone Bills			
Eggs (No.)			Fuel (Wood+ gas etc.)			
Milk			Drinking Water			
Sugar			Soap(Washing +Toilet)			
Oils			Gift / Cash			
Desi Ghee			Other Expenses			
Venaspoti Ghee						
Bakery						
Tea						
Spices						
Other						

11. Decision Making Vests in (tick)

Items	Children Education	Employment	Daily Food	Marriage of Children	Social Events	Family Size	Other (Specify - -----)
Male							
Female							
Joint							

Notes or Comments: _____

12. Income from Crops: (Per Acre)

Crop	Area		Yield	Price / 40 Kgs.*	Value of By-product	Others (Specify -----)
	Sown	Harvested				

* In case of Fodder / Vegetables / Orchards write per acre value.

13. Cost (Rs. Per Acre)

Crop	Area Sown	Tillage	Seed	Fertilizer	Pesticides/ Weedicide	Hoeing	Irrigation	Harvesting/ Picking / Thrashing	CHL	Others

14. Income from Livestock

Items	Buffalos	Cow
Wet Animal (No.)		
Average Lactation Period (Months)		
Average Milk Per day per animal (Litre)		
Milk Price Per Litre		

15. Income from Sale of animals / other livestock income (Rs. / Annum) -----

Annex 3.1: Household Demographics (Project Area)

Age (Years)	Size by Sex (No.)			Literacy / Education by Years of Schooling (No.)						
	M	F	Total	Illiterate	Upto 5	Upto 8	Upto 10	Upto 12	Upto 14	Above 14
Upto 5	24	36	60	52	8	-	0	-	-	-
Plus 5 to 10	49	57	106	19	85	2	0	-	-	-
Plus 10 to 15	57	55	112	18	53	32	9	-	-	-
Plus 15 to 60	255	173	428	153	97	63	72	27	12	4
Above 60	9	1	10	7	2	-	1	-	-	-
Total	394	322	716	249	245	97	82	27	12	4

M = Male, F = Female

Annex 3.2: Household Demographics (Non-Project Area)

(No.)

Age (Years)	Size by Sex			Literacy / Education by Years of Schooling						
	M	F	Total	Illiterate	Upto 5	Upto 8	Upto 10	Upto 12	Upto 14	Above 14
Upto 5	28	29	57	55	2	-	-	-	-	-
Plus 5 to 10	40	42	82	20	59	3	-	-	-	-
Plus 10 to 15	48	41	89	10	38	33	7	1	-	-
Plus 15 to 60	230	152	382	135	161	38	35	10	3	-
Above 60	11	2	13	11	1	1	-	-	-	-
Total	357	266	623	231	261	75	42	11	3	-

M = Male, F = Female

Annex 3.3: Primary Work Status (Project Area)

(No.)

Age (Years)	Not Working	Household Work	Own Farming	Farm Labour	Off-Farm Labor	Service / Job	Business	Student
Up to 5	54	-	-	-	-	-	-	6
Plus 5 – 10	11	12	-	-	-	-	4	78
Plus 10 – 15	6	17	-	-	2	7	9	71
Plus 15 – 60	19	134	13	5	17	59	141	40
Above 60	2	-	1	-	1	-	6	-
Total	92	163	14	5	20	66	160	195

Annex 3.4: Primary Work Status (Non-Project Area)

(No.)

Age (Years)	Not Working	Household Work	Own Farming	Farm Labour	Off-Farm Labor	Service / Job	Business	Student
Up to 5	52	1	-	-	-	-	-	4
Plus 5 – 10	18	1	-	-	-	-	-	62
Plus 10 – 15	2	18	-	-	-	8	2	59
Plus 15 – 60	5	143	5	4	18	61	121	25
Above 60	8	-	1	1	1	-	2	-
Total	85	163	6	5	19	69	125	150

Annex 3.5: Secondary Work Status (Project Area)

(No.)

Age (Years)	Household Work	Own Farming	Farm Labour	Off-Farm Labor	Service / Job	Business	Student	Others
Up to 5	-	-	-	-	-	-	-	-
Plus 5 – 10	2	-	-	-	-	-	4	-
Plus 10 – 15	12	1	1	1	-	5	4	1
Plus 15 – 60	13	8	2	1	2	22	-	1
Above 60	-	2	-	-	-	-	-	-
Total	27	11	3	2	2	27	8	2

Annex 3.6: Secondary Work Status (Non-Project Area)

(No.)

Age (Years)	Household Work	Own Farming	Farm Labor	Off-Farm Labor	Service / Job	Business
Up to 5	-	-	-	-	-	-
Plus 5 – 10	1	-	-	-	1	-
Plus 10 – 15	4	-	-	-	-	1
Plus 15 – 60	5	7	-	2	2	8
Above 60	-	-	-	-	-	-
Total	10	7	-	2	3	9

Annex 3.7: Main Material of Floor of the House (Project Area)

(Percent)

No. of Sleeping Rooms	Main Material of Dwelling								
	Natural Floor		Rudimentary Floor			Finished Floor			
	Earth / Sand	Dung	Wood Planks	Palm / Bamboo	Polished Wood	Vinyl or Asphalt Strips	Ceramic Tiles	Cement	Carpet
One	50.0	-	-	-	-	-	-	-	-
Two	12.3	2.5	-	-	-	-	1.2	60.5	-
Three	17.4	-	-	-	-	-	-	60.9	-
Four & above	33.3	-	-	-	-	-	16.7	33.3	-
Total	15.2	1.8	-	-	-	-	1.8	58.0	-
									23.2

Annex 3.8: Main Material of Floor of the House (Non-Project Area)

(Percent)

No. of Sleeping Rooms	Main Material of Dwelling									
	Natural Floor		Rudimentary Floor		Finished Floor					
	Earth / Sand	Dung	Wood Planks	Palm / Bamboo	Polished Wood	Vinyl or Asphalt Strips	Ceramic Tiles	Cement	Carpet	Others
One	-	-	-	-	-	-	-	66.7	-	33.3
Two	6.9	-	-	-	-	-	-	69.0	-	24.1
Three	3.7	-	-	-	-	-	-	85.2	3.7	7.4
Four & above	-	-	-	-	-	-	-	100.0	-	100.0
Total	5.7	-	-	-	-	-	-	74.0	0.8	19.5

Annex 3.9: Drinking Water Supply (Project Area)

Source	Number	Percentage
Piped into House	8	7.1
Piped into Yard or Plot	1	0.9
Public Tap	2	1.8
Tubewell / Borehole with Pump	101	90.2
Total	112	100.0

Annex 3.10: Drinking Water Supply (Non-Project Area)

Source	Number	Percentage
Public Tap	1	0.9
Tubewell / Borehole with Pump	119	96.7
Protected Dug Well	3	2.4
Total	123	100.0

Annex 3.11: Sanitation Facilities (Project Area)

Type of Toilet Facility Available	In House		Out of House	
	Number	Percentage	Number	Percentage
Pour Flush Latrine	17	15.2	-	-
Flush Toilet	95	84.8	-	-
Total	112	100.0	-	-

Annex 3.12: Sanitation Facilities (Non-Project Area)

Type of Toilet Facility Available	In House		Out of House	
	Number	Percentage	Number	Percentage
Pour Flush Latrine	16	13.0	-	-
Flush Toilet	107	87.0	-	-
Total	123	100.0	-	-

Annex 3.13: Availability of Electricity (Project Area)

Availability of Electricity Status	Number	Percentage
Electricity Available	112	100.0
Electricity not Available	-	-
Total	112	100.0

Annex 3.14: Availability of Electricity (Non-Project Area)

Availability of Electricity Status	Number	Percentage
Electricity Available	123	100.0
Electricity not Available	-	-
Total	123	100.0

Annex 3.15: Availability of Electric Appliances (Project Area)

Electric Appliances	Total No. of Appliances	Number of Household who Own		Average Value (Rs.)
		Number	Percentage	
Radio / Tape	44	44	39	1,468
Television	106	102	91	6,697
Refrigerator	65	65	58	13,531
Defreezer	-	-	-	-
A.C. / Air Cooler	7	7	6	3,600

Annex 3.16: Availability of Electric Appliances (Non-Project Area)

Electric Appliances	Total No. of Appliances	No. of House hold who own		Average Value (Rs.)
		Number	Percentage	
Radio / Tape	61	61	50	1,280
Television	114	114	93	6,146
Refrigerator	37	37	30	14,270
Defreezer	-	-	-	-
A.C. / Air Cooler	5	5	4	4,040

Annex 3.17: Type of Fuel Used for Cooking (Project Area)

Type	Number	Percentage
Electricity	3	2.7
LPG / Natural Gas	18	16.2
Firewood / Straw	91	81.1
Total	112	100.0

Annex 3.18: Type of Fuel Used for Cooking (Non-Project Area)

Type	Number	Percentage
Electricity	1	0.8
LPG / Natural Gas	18	14.6
Firewood / Straw	104	84.6
Total	123	100.0

Annex 3.19: Cultivation Status (Project Area)

Status	Number	Percentage
Cultivating Land	14	12.5
Do not Cultivating Land	98	87.5
Total	112	100.0

Annex 3.20: Cultivation Status (Non-Project Area)

Status	Number	Percentage
Cultivating Land	10	8.1
Do not Cultivating Land	113	91.9
Total	123	100.0

Annex 3.21: Livestock Strength: Cows / Buffalos (Project Area)

Type	Adult			Young			Suckers		
	No. of HH who Own	No. of Animals Own	Total Value (Rs.)	No. of HH who Own	No. of Animals Own	Total Value (Rs.)	No. of HH who Own	No. of Animals Own	Total Value (Rs.)
He Buffalos	2	5	350,000	1	1	20,000			
She Buffalos	12	36	2,081,000	9	16	171,000	1	1	1,500
Cow	6	18	785,000	3	5	45,000	1	2	3,500
Bull	-	-	-	-	-	-	-	-	-

* A total of 17 households have livestock strength, i.e., 15.2 % of the total sampled households.

Annex 3.22: Livestock Strength: Cows/Buffalos (Non-Project Area)

Type	Adult			Young			Suckers		
	No. of HH who Own	No. of Animals Own	Total Value (Rs.)	No. of HH who Own	No. of Animals Own	Total Value (Rs.)	No. of HH who Own	No. of Animals Own	Total Value (Rs.)
He Buffalos	-	-	-	-	-	-	-	-	-
She Buffalos	9	18	980,000	1	2	18,000	4	11	51,000
Cow	4	11	740,000	1	1	9,000	1	4	12,000
Bull	-	-	-	-	-	-	-	-	-

Annex 3.23: Livestock Ownership: Other Animals (Project Area)

Type	Adult			Young			Suckers		
	No. of HH who Own	No. of Animals Own	Total Value	No. of HH who Own	No. of Animals Own	Total Value	No. of HH who Own	No. of Animals Own	Total Value
Sheep	2	3	24,000	-	-	-	-	-	-
Goat	3	8	29,000	2	4	500	-	-	-
Horse	-	-	-	-	-	-	-	-	-
Donkey	2	2	2,500	-	-	-	-	-	-
Other (Specify)	1	2	3,000	-	-	-	-	-	-

Annex 3.24: Livestock Ownership: Other Animals (Non-Project Area)

Type	Adult			Young			Suckers		
	No. of HH who Own	No. of Animals Own	Total Value (Rs.)	No. of HH who Own	No. of Animals Own	Total Value (Rs.)	No. of HH who Own	No. of Animals Own	Total Value (Rs.)
Sheep	-	-	-	-	-	-	-	-	-
Goat	-	-	-	-	-	-	-	-	-
Horse	-	-	-	-	-	-	-	-	-
Donkey	-	-	-	-	-	-	-	-	-
Other (Specify)	-	-	-	-	-	-	-	-	-

Annex 3.25: Poultry (Project Area)

Category	Response
No. of Household who own	5
Percentage of Household who own	4.5
Total No. of Chicken own	23
Average Value of Per Chicken	226

Annex 3.26: Poultry (Non-Project Area)

Category	Response
No. of Household who own	1
Percentage of Household who own	0.8
Total No. of Chicken Own	3
Average Value of Per Chicken	267

Annex 3.27: Ownership of Other Assets (Project Area)

Category	Total No. of Items	Number of Household Who Own		Average Value (Rs.)	Ownership (Number)		
		Number	Percentage		Male	Female	Joint
Tractors	-	-	-	-	-	-	-
Sewing Machine	84	80	71	1,298	-	-	-
Bicycle	61	60	54	1,646	-	-	-
Motor Cycle / Scooter	37	37	33	19,930	-	-	-
Car / Truck	8	7	6	803,125	8	-	-
Land	94 Acres	22	20	526,596	22	-	-
House	118	112	100	725,678	118	-	-

Annex 3.28: Ownership of Other Assets (Non-Project Area)

Items	Total No.	Number of Household Owned		Average Value (Rs.)	Ownership		
		Number	Percentage		Male	Female	Joint
Tractors	-	-	-	-	-	-	-
Sewing Machine	86	86	70	1,452	-	-	-
Bicycle	61	60	49	1,674	-	-	-
Motor Cycle / Scooter	37	37	30	24,135	-	-	-
Car / Truck	1	1	0.81	200,000	1	-	-
Land	78.5 Acres	11	9	385,987	10	-	1
House	123	123	100	622,520	123	-	-
Total	-	-	-	-	-	-	-

Annex 3.29: Annual Household Income (Project Area)

Income Group (Rs.)	Number	Percent	Average Income (Rs.)
Up to 50000	5	4.5	15,558
50001 – 73000	1	0.9	61,500
73001 – 100000	6	5.4	89,531
100001 – 200000	36	32.1	164,884
200001 – 300000	23	20.5	232,366
300001 – 400000	24	21.4	340,469
Above 400000	17	15.2	550,555
Total	112	100.0	263,280

Annex 3.30: Annual Household Income (Non-Project Area)

Income Group (Rs.)	Number	Percent	Average Income (Rs.)
Up to 50000	2	1.6	22,318
50001 – 73000	2	1.6	67,000
73001 – 100000	14	11.4	88,702
100001 – 200000	59	48.0	151,919
200001 – 300000	27	22.0	245,862
300001 – 400000	12	9.7	345,478
Above 400000	7	5.7	501,561
Total	123	100.0	200,639

Annex 3.31: Total Expenditure (Project Area)

Items	No. of Households Used	Rs. / Annum
Food	112	86,779
Clothing	111	9,281
Shoes	110	3,407
Housing	103	2,582
Health Care	110	2,525
Education	84	3,848
Social Functions	108	2,784
Transport	108	1,671
Recreation	15	1,653
Electricity Bills	112	5,934
Telephone Bills	109	3,477
Fuel (Wood + gas etc.)	99	3,225
Drinking Water	3	3,000
Soap (Washing + Toilet)	112	1,675
Gift / Cash	84	1,438
Other Expenses	2	3,650
Total		136,929

Annex 3.32: Total Expenditure (Non-Project Area)

Items	Number of Household Used	Rs. / Annum
Food	123	78,071
Clothing	123	9,176
Shoes	123	3,452
Housing	108	1,667
Health Care	123	1,969
Education	60	3,805
Social Functions	121	2,605
Transport	122	1,327
Recreation	12	1,375
Electricity Bills	122	2,870
Telephone Bills	123	5,293
Fuel (Wood + gas etc.)	1	1,500
Drinking Water	122	3,424
Soap (Washing + Toilet)	122	1,352
Gift / Cash	75	1,386
Other Expenses	1	1,500
Total		120,772

Annex 3.33: Food Items Consumption (Project Area)

Items	No. of Household used	Rs. / Month	% age Share
Wheat / Atta	112	1,054	14.6
Rice	112	531	7.3
Millet	1	0	-
Maize	2	1	-
Pulses	111	343	4.7
Vegetables	112	1,489	20.6
Fruits	104	414	5.7
Beef	86	383	5.3
Mutton	34	210	2.9
Poultry	90	385	5.3
Fish	3	5	0
Egg(No.)	103	74	1.0
Milk	110	1,031	14.3
Sugar	112	222	3.1
Oils	2	15	0.2
Desi Ghee	13	52	0.7
Vanaspati Ghee	110	767	10.6
Bakery	34	34	0.5
Tea	109	84	1.2
Spices	104	138	2.0
Total		7,232	100.0

Annex 34: Food Items Consumption (Non-Project Area)

Items	No. of Households Used	Average Value (Rs. / Month)	% age Share
Wheat / Atta	123	1,003	15.4
Rice	119	489	7.5
Millets		0	0
Maize	1	3	0
Pulses	123	309	4.7
Vegetables	122	1,634	25.1
Fruits	108	363	5.6
Beef	73	277	4.3
Mutton	12	47	0.7
Poultry	91	301	4.6
Fish	1	1	0
Egg (No.)	113	71	1.1
Milk	122	952	14.6
Sugar	123	187	2.9
Oils		0	0
Desi Ghee	9	32	0.5
Venaspati Ghee	123	583	9.0
Bakery	25	28	0.4
Tea	122	68	1.1
Spices	123	159	2.4
Total	-	6,506	100.0

Annex 3.35: Number of Children Falling within the Range of Height (Project Area)

Age Group (Months)	Total No. of Children	Height (Cm.)		No. of Children Falling in the Range
		Minimum	Maximum	
0 - 2	2	36	74	0
3 - 5	2	45	83	0
6 - 8	6	51	87	0
9 -11	1	56	91	0
12-14	6	59	96	0
15-17	-	-	-	-
18-20	-	-	-	-
21-23	-	-	-	-
24-26	5	67	108	0
27-29	-	-	-	-
30-32	-	-	-	-
33-35	-	-	-	-
36-38	12	73	121	6
39-41	1	74	124	1
42-44	-	-	-	-
45-47	-	-	-	-
48-50	4	78	132	3
51-53	-	-	-	-
54-56	1	80	136	1
57-60	2	82	139	0

Annex 3.36: Number of Children Falling within the Range of Height (Non-Project Area)

Age Group (Months)	Total No. of Children	Height (Cm.)		No. of Children Falling in the Range
		Minimum	Maximum	
0 - 2	1	36	74	1
3 - 5	-	-	-	-
6 - 8	1	51	87	1
9 -11	1	56	91	1
12-14	9	59	96	2
15-17	-	-	-	-
18-20	-	-	-	-
21-23	-	-	-	-
24-26	8	67	108	3
27-29	-	-	-	-
30-32	1	70	115	1
33-35	-	-	-	-
36-38	10	73	121	5
39-41	-	-	-	-
42-44	-	-	-	-
45-47	2	77	129	2
48-50	3	78	132	3
51-53	-	-	-	-
54-56	-	-	-	-
57-60	3	82	139	3

Annex 3.37: Number of Children Falling within the Range of Weight (Project Area)

Age Group (Months)	Total No. of Children	Weight (Kg)		No. of Children Falling in the Range
		Minimum	Maximum	
0 - 2	2	0.5	10	2
3 - 5	2	1.0	13	2
6 - 8	6	2.0	15	6
9 -11	1	3.0	16.5	1
12-14	6	4.0	17.5	6
15-17	-	-	-	-
18-20	-	-	-	-
21-23	-	-	-	-
24-26	5	4.5	20.5	5
27-29	-	-	-	-
30-32	-	-	-	-
33-35	-	-	-	-
36-38	12	5.0	25.5	6
39-41	1	5.0	26.0	1
42-44	-	-	-	-
45-47	-	-	-	-
48-50	4	5.0	29.0	4
51-53	-	-	-	-
54-56	1	5.0	32.0	1
57-60	2	5.5	33.0	2

Annex 3.38: Number of Children Falling within the Range of Weight (Non-Project Area)

Age Group (Months)	Total Number of Children	Weight (Kg)		No. of Children Falling in the Range
		Minimum	Maximum	
0 - 2	1	0.5	10	1
3 - 5	-	-	-	-
6 - 8	1	2.0	15	1
9 -11	1	3.0	16.5	1
12-14	10	4.0	17.5	10
15-17	-	-	-	-
18-20	-	-	-	-
21-23	-	-	-	-
24-26	8	4.5	20.5	8
27-29	-	-	-	-
30-32	1	5.0	24.5	1
33-35	-	-	-	-
36-38	10	5.0	25.5	10
39-41	-	-	-	-
42-44	-	-	-	-
45-47	2	5.0	29.0	2
48-50	3	5.0	29.0	3
51-53	-	-	-	-
54-56	-	-	-	-
57-60	3	5.5	33.0	3

Annex 3.39: Decision Making (Project Area)

(Number)

Items	Male	Female	Joint
Children Education	7	16	82
Employment	75	1	34
Daily Food	2	64	45
Marriage of Children	2	6	65
Social Events	14	8	89
Family Size	33	1	76

Annex 3.40: Decision Making by Gender (Non-Project Area)

(Number)

Items	Male	Female	Joint
Children Education	6	21	77
Employment	91	2	23
Daily Food	5	83	32
Marriage of Children	4	2	47
Social Events	9	10	101
Family Size	28	1	87



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