



Baseline Survey

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

by Punjab Economic Research Institute (PERI)

Pakistan Poverty Alleviation Fund

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

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EXECUTIVE SUMMARY

Introduction

- Since commencement of its operation in 2000, the Pakistan Poverty Alleviation Fund (PPAF) has emerged as the largest private sector initiative for wholesaling development support to civil society organizations in the country.
- PPAF has endeavored to mainstream the marginalized communities through provision of a broad range financial and non-financial services leading better access to improved income and quality of life and sustainable livelihood opportunities at the grass roots and simultaneously catalyzed the enhanced absorption and managerial capacities of partner organizations.
- During June, 2008, PPAF had a resource base of US\$ 1,030.17 million (Rs. 61,810.2 million) sponsored by the Government of Pakistan and funded by the World Bank and other leading donors. The target population for the project is poor rural and urban communities, with specific emphasis being placed on gender and empowerment of women. Benefits accrue directly to the vulnerable through income generation, improved physical and social infrastructure, and training & skill development support.
- The main objectives of PPAF are: to empower the poor and increase their incomes especially women; to provide credit to partner organizations and assist them expand their poverty targeted micro-credit programmes; to provide grants and loans on a cost-sharing basis for development of small-scale community infrastructure; to enable accessibility of disadvantaged communities to infrastructure, health & education and to strengthen the institutional capacity of partner organizations and support them in their capacity building efforts with communities.
- By the end of 2008, PPAF had disbursed almost Rs. 34 billion through 73 partner organizations under its regular windows: lending for micro credit / enterprise (Rs. 26 billion, cumulatively financed over 2.3 million loans); development of infrastructure (Rs. 5.5 billion, 16,450 schemes); human and institutional development (Rs. 2.4 billion, 8,850 training events); health and education (Rs. 312 million, 180 facilities).
- PPAF asked the Punjab Economic Research Institute (PERI) to conduct the Baseline Survey of the beneficiaries of Sarhad Rural Support Programme (SRSP), NWFP and Centre for Women Cooperative Development (CWCD), Punjab. The PERI initiated the study after obtaining formal approval from the Planning and Development Department, Government of the Punjab.

Methodology

- The sample size of the study for Sarhad Rural Support Programme (SRSP), NWFP and as well as for Centre for Women Cooperative Development (CWCD), was 300 (150 each). These 300 beneficiaries were selected randomly for interview from the list of beneficiaries provided by SRSP and CWCD. In order to ensure the validity of results, 172 non-beneficiaries serving as control group (non-participants) were made a part of the sample for SRSP and 175 for CWCD. These control groups were selected from the adjacent areas with socio-economic characteristics similar to the sample beneficiaries.
- The Institute revised and redesigned the questionnaire already prepared by IFAD for this study and included some more questions. The revised questionnaires were shared with ERD team of PPAF and SRSP / CWCD staff. The questionnaires were pre-tested in the field. In the light of pre-testing, a meeting was organized. This meeting was attended by PERI, ERD team of PPAF and SRSP / CWCD staff to discuss PERI's comments. Accordingly, the questionnaire was modified

before sending the teams in the field.

- The field staff was given a comprehensive briefing / training regarding the survey instrument prepared before sending them for data collection in the field.
- The data entry was carried out under the supervision of Project Leader and Field Supervisor. Software prepared by the IFAD was used after making necessary amendments for this purpose. Different checks were applied on the results of possible errors of missing values, inconsistencies and outliers. After further checks during analysis, the final data set was deemed clean. SPSS software programme was used for data analysis.
- The Field Supervisor monitored the data collection activities on daily basis. The Project Leader and senior staff of the Institute also checked the field operation. In addition, the ERD team of PPAF also visited the field for cross checking during the enumeration exercise to ensure data quality.

Survey Results of SRSP: NWFP

Household Demography

- Total population of sample households in the project and non-project area was 770 and 891 respectively. The family size and sex ratio were almost identical i.e. 5.13 and 5.18, and 116 and 117 in project and non-project area respectively.
- About 62.1 and 64.9 percent population of the project and non-project area was falling in the working age group i.e. 15 to 60 years.
- The school going population i.e. 5 to 15 years, was 28.1 and 27.5 percent in the project and non-project area respectively, while the dependent population i.e. less than 15 years and above 60 years was 37.9 and 35.1 percent in the project and non-project area respectively.
- In the project area, out of the sample of 770 persons, 536 persons (70 percent) had attended the school, while the corresponding figure in non-project area was 583 persons (66 percent) out of the sample of 891 persons.
- Out of 478 persons falling in the working age group i.e. 15 to 60 years, 16 persons (3.3 percent), 157 (32.8 percent), 20 (4.2 percent), 2 (0.4 percent), 51 (10.7 percent), 93 (19.5 percent), 91 (19 percent), 46 (9.6 percent) and 2 (0.4 percent) were doing no work, involved in household work, farming (own land), farm labour, off farm labour, in service / jobs, business, students and other jobs respectively in the project area. The corresponding figures in the non-project area were 38 (6.6 percent), 175 (30.3 percent), 22 (3.8 percent), 4 (0.7 percent), 44 (7.6 percent), 145 (25.1 percent), 94 (16.3 percent), 55 (9.4 percent), 1 (0.2 percent) respectively.
- In the project area and non-project area 67 (14.0 percent) and 75 (13.0 percent) persons respectively were doing secondary work. Out of them, 52.2 and 66.7 percent were doing household work, while 20.9 percent and 20.0 percent were doing own farming, 20.9 percent and 9.3 percent involved in business and 4.5 and 2.7 percent were doing off farm labour in the project area and non-project area respectively.

Housing Conditions

- About 60.0 percent of the households in the project area had 2 sleeping rooms, while 18, 14.7 and 7.3 percent had three, one and four sleeping rooms respectively. In case of non-project area, 58.1 percent of households were living in houses with 2 rooms, while 24.4 percent with 1 room, 11.1 percent had 3 rooms and 6.4 percent were living in houses with 4 sleeping rooms.

- In the project area, 59.9 percent households were living in the houses made with cemented floor, while 31.4 and 9.3 percent were living in houses made with natural earth floor / saw and the category 'others' respectively. The corresponding figures in the non-project area were 52.4 percent, 39.5 percent and 8.2 percent respectively.
- In the project area, main source of drinking water supply was piped into house (55.3 percent), followed by borehole with motor (25.3 percent), tubewell / borehole with pumps (8.7 percent), protected dug well (8.0 percent), piped into yard / plot (2.0 percent) and public tap (0.7 percent). In the non-project area, the source piped into house was reported by 39.0 percent of respondents, while tubewell / borehole with pumps, borehole with motor, protected dug well, public tap and piped into yard / plot was reported by 22.7 percent, 21.4 percent, 15.1 percent, 1.2 percent and 0.6 percent respectively.
- About 67.3 percent households were using flush toilet in the project area, while 18.0 percent, 10.0 percent and 0.7 percent households were using pour flush latrine, open traditional and 'others' respectively. Only 4.0 percent households reported that they had no toilet facility. In the non-project area, 53.3 percent, 23.2 percent, 14.0 percent and 2.3 percent households were using flush toilet, pour flush latrine, open traditional and improved pit latrine (VIP) respectively, while only 7.0 percent households reported having no toilet facility.
- Out of 150 households in the project area, 148 (98.7 percent) reported the availability of electricity in their houses, while in case of non project area, out of 172 households, 169 households (98.3 percent) reported the availability of electricity in their houses.
- In the project area, 78.7 percent, 8.0 percent and 34.7 percent of the households owned television, radio / type and refrigerator and their average value was Rs. 7,339, Rs. 717 and Rs. 14,481 respectively. In case of non-project area, 3.5 percent, 63.4 percent and 39.0 percent of households owned radio / type, television and refrigerator with average value of Rs. 900, Rs. 7,381 and Rs. 13,165 respectively.
- Most common fuel used for cooking purpose in the project area was LPG / Natural Gas (58.7 percent), while 40.7 percent and 0.6 percent households used Firewood /Straw and Charcoal respectively. In case of non-project area, most common fuel used for cooking was Firewood / Straw (50.2 percent), followed by LPG / Natural Gas (48.0 percent) and electricity (1.2 percent).

Cultivation Status

- In the project area, 76.0 percent households reported that they were not cultivating land, while the corresponding figure in case of non-project area was 75.6 percent .

Livestock Ownership

- 36.7 percent of households in the project area and 36.0 percent in non-project area owned livestock.

Ownership of Poultry

- No household in the project as well as non-project area owned poultry.

Ownership of Assets

- In the project area, 89 households owned 93 sewing machines with an average value of Rs. 2,247, while in case of non-project area, 61 sewing machines were owned by 61 households and their average value was Rs. 2,345. In the project and non-project area, 10 and 6 persons owned 10 and 6 bicycles respectively with an average value of Rs. 3,250 and Rs. 2,450 respectively.

Motor cycles / scooters were owned by 3 and 6 households in the project and non-project area with an average value of Rs. 27,000 and Rs. 30,500 respectively.

- Cars / trucks were owned by 1 household in project and 3 households in non-project area and their respective average value was Rs. 400,000 and Rs. 566,666. Agricultural land was owned by 35 and 41 households in the project and non-project area and average value was Rs. 1,047,714 and Rs. 823,170 respectively. The house was owned by 147 households in the project area and the average value was Rs. 1,480,211, while in case of non-project area, 161 households had house the average value of house was Rs. 1,425,133 respectively.

Household Income and Expenditure

- The average household income in the project area and the non-project area was Rs. 140,870 and Rs. 137,484 respectively.
- In the project area, 34 percent of households were falling in the income group of Rs.100,001 to Rs. 200,000, while in the non-project area, 27.3 percent households were falling in the same income group. About 15.3 percent and 16.3 percent of households were earning up to Rs. 50,000 per annum in the project and non-project area respectively, while only 0.7 percent and 2.9 percent households were earning more than Rs. 400,000 per annum in the project and non-project area respectively.
- In the project area, 97.5 percent consumption expenditure of households was incurred on 8 major items, while the corresponding figure in the non-project area was 93.8 percent. The maximum expenditure was incurred on food items i.e. 76.1 percent in the project area and 79.7 percent in the non-project area.
- Household income in the project area was higher by Rs. 3,288 as compared with non-project area. Similarly total expenditure was higher by Rs. 8,311, while the saving of households of non-project area was higher. Ratio between the saving and income was higher in non-project area (43.6 percent) as compared with the project area (39.0 percent).

Food Security

- None of the households in the project as well as non-project area reported any hunger season during the study period. The annual income of households in the project and non-project area was Rs.140,867 and Rs.137,579 respectively and they were spending 76.1 percent and 79.7 percent on food items in the project and non-project area respectively.

Anthropometry

- In the project area there were 50 children (24 male and 26 female) below 5 years of age, while the corresponding figure in the non-project area was 32 (16 male and 16 female).
- The height of 39 (78 percent) childrens of the project area was falling in the standard height categories, while the remaining 11 (22 percent) were not falling within their respective categories. However, in the non-project area, out of 32 children below 5 years of age, 19 (59.4 percent) were falling within the standard height groups by age.
- All the 50 children of different age groups were falling within the respective standard weight categories and likewise in the non-project area all the 32 children were also falling in the respective standard weight categories.

Decision Making in the Households

- Majority of the decisions regarding the children education were jointly taken in project area (66.0 percent) as well as in the non-project area (68.6 percent).
- Regarding the decisions relating to the employment of children, the predominant category was male in project area (55.3 percent) as well as in the non-project area (49.4 percent).
- In case of decision making about daily food, majority of decisions were taken by the female members in the project area (67.3 percent) as well as in the non-project area (36.9 percent).
- For marriage of children, predominant decision making was joint (both by male and female) in the project as well as in the non-project area 68.7 percent households and 64.5 percent households make decisions for the marriage of their children jointly in the project and non-project area respectively.
- Regarding the family size, most of the households in the project area (76.7 percent) reported that they take decision jointly, while the corresponding figure was 67.4 percent in case of non-project area. However, only 4.7 and 3.5 percent household reported that the females make decision regarding the family size. The overall scenario reflects a well-knit social fabric.

SURVEY RESULTS OF CWCD: PUNJAB

Household Demography

- Total number of family members out of 151 respondents of the project area was 841, while in case of non-project area total population of 175 respondents was 976. It was also observed that males were 56.2 percent and 58.8 percent in the project area and non-project area respectively.
- The average family size in the project area as well as non-project area was identical i.e. 5.6 persons per household. The sex ratio in project and non-project was 129 and 143 respectively.
- In the project area, majority of the population (58.9 percent) falls in the working age group (15-60 years) and the respective figure for the non-project area is 59.6 percent.
- In case of project as well as in non-project area about half of the population i.e. 48.4 percent and 45.1 percent respectively have attained schooling upto only 5 years. By and large it can be seen that the maximum population have schooling upto 10 years in case of the project area (90.5 percent), while the corresponding figure for the non-project area was 90 percent.
- About 35.7 percent and 33.9 percent household members were doing household work and business in the project area respectively, while the corresponding figures were 33.7 percent 27.8 percent in the non-project area respectively.
- About 26.3 percent sample household members of project area were doing business as the secondary work, while 23.7 percent, 18.4 percent, 10.5 percent, 2.6 percent and 2.6 percent household members were doing household work, agriculture, service / job and farm labour as the secondary work. Similarly, in case of non-project area, 40.5 percent sample respondents were doing business activity as the secondary occupation, followed by household work (32.4 percent), service / job (10.8 percent) and own farming (5.4 percent).

Housing Conditions

- In the project area, 68.6 percent sample respondents had upto one or two rooms to sleep with an average family size of above 5 persons. In case of non-project area, 65.7 percent sample respondents had one or two sleeping rooms.

- In the project area, 98 percent sample respondents had house with cemented floor, while the remaining 2 percent had earth / saw floor houses. More or less similar response was observed in case of non-project households where 96.6 percent households had the houses with cemented floor.
- Majority of the sample households i.e. 65.3 percent were using borehole with pumps as the source of drinking water in the project area, while 72.6 percent of households were using the same source for drinking water in the non-project area. The second major source of drinking water was piped into house, which was used by 32.7 percent project households and 24.6 percent by non-project households. Regarding the protected dug well as the source of drinking water, only 2 percent households of the project and non-project area had reported this source. However, public tap was used by 1.7 percent households of the non-project area.
- About 92.7 percent of project households used flush toilet, while 2.6 percent used pour flush latrine and 4 percent had no toilet facility as they were using bush / field for this purpose. In case of non-project area, the corresponding figures were 90.8 percent, 4.6 percent and 4.0 percent respectively.
- Houses of all the project and non-project sample respondents were electrified.
- The LPG / Natural gas was the major source of fuel used for cooking as 55.3 percent sample households in the project area were using it, while for non-project households the respective figure was 56.6 percent. The second most frequently used source for cooking was the fire wood / straw, which was 40 percent and 38.9 percent in the project and non-project area respectively. Only 2 percent of project and 1.1 percent of non-project households were using dung as fuel for cooking.

Cultivation Status

- The majority of sample respondents were not cultivating agricultural land i.e. 94 percent project households and 94.9 percent in case of non-project households.

Livestock Ownership

- Only 22 percent of the sample households of the project area owned the livestock, while in the non-project and 18.9 percent of the sample households owned the livestock.

Ownership of Poultry

- Only 2 households in the project area and one in the non-project area owned poultry.

Ownership of Assets

- Out of 150, 79 households in project area owned 80 sewing machines with average value of Rs. 2,489. In non-project area, 86 households had 95 sewing machines with average value of Rs. 2,883. Only 10 households had 12 bicycles with an average value of Rs. 3,340 in the project area, while the corresponding figures in non-project area were 25 and Rs. 2,312 respectively. In project area, 12 households owned 15 motorcycles / scooters, while in non-project area 25 households had 25 motorcycles / scooters. The average value of motorcycles / scooters in case of project and non-project households was Rs. 36,500 and Rs. 35,960 respectively.
- The agricultural land was owned by 12 households in project area and 7 households in non-project area. The Average value of land per household in project and non-project area was Rs. 2,558,333 and Rs. 1,692,857 respectively. Out of 150 project households, 141 had their own houses, while in case of the non-project area out of 175 households, 163 had their own houses.

The average value per house in case of project and non-project area was Rs. 975,886 and Rs. 955,877 respectively.

Household Income and Expenditure

- The average annual cash household income for project area was Rs. 156,925 while it was Rs. 164,229 for non-project area.
- The main share of the income was coming from the small business activity for project households, which was 59.3 percent and the respective figure in case of non-project area was 58.2 percent. The second income contributing source for project and non-project households was the service / job with 15.6 percent and 23.5 percent share respectively.
- The major portion of the total expenditure was spent on food (71.7 percent) in the project area, while it was 69.6 percent for non-project households. The second major expenditure incurred was on utilities / fuel expenses, which was 9.7 and 10.2 percent for project and non-project households respectively. In case of clothing, it was found that 6.5 percent share was reported by project households and 6.2 percent by non-project households.
- The survey results on the basis of the comparison showed that the total income of the non-project households on an average was higher by Rs. 10,304 for the project households. Similarly, the average expenditure for non-project households was higher by Rs. 5,629 as compared to the project households. The saving trend for the non-project households was also found to be higher by Rs. 1,675 as compared to the non-project households.

Food Security

- When the respondents of both project and non-project area were asked about any sort of food shortage faced by them during last the 12 months, the response was in negative.

Anthropometry

- Out of 64 children in the project area, 52 (81.2 percent) were falling in the respected standard height categories, while the remaining 12 (18.8 percent) were not falling within their respective categories.
- In case of project area majority of the children of below 5 years of age (84.1 percent) were falling within the standard height groups, while the remaining 15.9 percent were not falling within the standard height groups.
- All the 82 children of below 5 years in the non-project area were falling in the standard weight categories.

Decision Making in the Households

- Regarding the decision making of children education, 72 percent sample respondents in the project area and 66.3 percent in the non-project area were making decision jointly.
- In case of decision about employment of children, males members were dominant in the project area (66 percent) as well as in the non-project area (72 percent).
- The female decision making authority was observed in case of daily food as reported by 65.3 percent and 62.9 percent households in the project and non-project area respectively.

CHAPTER – I

INTRODUCTION

1.1 Background

The Pakistan Poverty Alleviation Fund (PPAF) has emerged as the largest private sector initiative for wholesaling development support to civil society organizations in the country during the last decade. The PPAF has played the role of leading agency in strengthening the participatory development in the national framework. The PPAF has endeavored to mainstreaming marginalized communities through provision of a broad range of financial and non-financial services leading better access to improved income and quality of life and sustainable livelihood opportunities at the grass roots and simultaneously catalyzed the enhanced absorption and managerial capacities of partner organizations. Sponsored by the Government of Pakistan and funded by the World Bank and other leading donors, the PPAF had on June 26, 2008 a resource base of US\$ 1,030.17 million (Rs. 61,810.2 million) (PPAF, 2008).

As a lead apex institution of the country wholesaling funds to civil society organizations, the PPAF forms partnerships on the basis of rigorous criteria. Before finalizing the partnerships the PPAF ensures that the partners have well targeted community outreach programmes that are committed to enhancing the economic welfare and income of the disadvantaged people.

The target population for the project is poor rural and urban communities, with specific emphasis being placed on gender and empowerment of women. Benefits accrue directly to the vulnerable through income generation, improved physical and social infrastructure, and training and skill development support.

There are several unique features of the PPAF, the three most significant are:

- The establishment of an indigenous autonomous apex institution with resource backed capability of providing financial and non-financial support to civil society organizations on a long-term basis.
- A model public/private sector partnership with the role of Government as an enabling facilitator, and predominant role of private sector professionals for policy, strategy, and management.
- A dedicated market developer committed to the emergence of professional and sustainable civil society organizations.

PPAF endeavors to form partnerships with organizations, which:

- Have well-targeted community outreach programs
- Enhance economic welfare and incomes of the poor and disadvantaged
- Support and nurture the community involvement
- Build sustainability and make tangible efforts to secure the future
- Are decentralized and follow democratic decision making

The main objectives of PPAF are:

- To empower the poor and increase their incomes, especially women
- To provide credit to partner organizations and assist them expand their poverty targeted micro-credit programmes
- To provide grants and loans on a cost-sharing basis for development of small scale community infrastructure
- To enable accessibility of disadvantaged communities to infrastructure, health & education
- To strengthen the institutional capacity of partner organizations and support them in their capacity building efforts with communities.

By the end of 2008, PPAF had disbursed almost Rs. 34 billion through 73 partner organizations under its regular windows as the following:

- Lending for micro credit / enterprise (Rs. 26 billion, cumulatively financed over 2.3 million loans).
- Development of infrastructure (Rs. 5.5 billion, 16,450 schemes)
- Human and institutional development (Rs. 2.4 billion, 8,850 training events)
- Health and education (Rs. 312 million, 180 facilities).

1.2 Objectives of Baseline Study

The main purpose of the baseline study was to provide a sound basis for the subsequent evaluation of the project by comparing the relevant indicators before and after project implementation. Thus, the main objectives of the baseline survey were:

- Assessing demographic characteristics of beneficiaries and non-beneficiaries
- Assessing housing conditions of beneficiaries and non-beneficiaries
- Assessing status of ownership of assets
- Assessing composition of household income
- Assessing composition of household expenditures

- Assessing under-weight and under-height of children
- Assessing the procedure for decision making regarding different household activities

The PPAF commissioned the Punjab Economic Research Institute (PERI) to conduct a Baseline Survey of the MIOP facility extended to Sarhad Rural Support Programme (SRSP) working in NWFP and Centre for Women Cooperative Development (CWCD) working in Lahore, Sheikhpura districts. The PERI initiated this study after obtaining formal approval of its parent organization – the Planning and Development Department, Government of Punjab.

1.3 Organization of the Report

The report has four chapters. Introduction is given in Chapter-1. Methodology adopted for conducting the study is discussed in Chapter-2. The main findings of the survey of sample area of NWFP are given in Chapter-3, while, the results of sample area of Punjab are presented given in Chapter-4.

CHAPTER-II

METHODOLOGY

2.1 Background

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

2.2 Sample Size

For this study a sample for the beneficiaries was determined by using the following statistical formula.

2.2.1 Sample Size for Sarhad Rural Support Programme (SRSP)

For Sarhad Rural Support Programme (SRSP) sample size was determined below:

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

Where

- n = Sample size
- N = Total beneficiaries (6000)
- Z = Normal variate at 95 per cent precision level
- d = Acceptable error i.e. 7.9 percent
- V = Guessed variability among sampling units (50 percent) for obtaining the maximum sample size.

$$n = \frac{6000 \times (50)^2 \times (1.96)^2}{6000 \times (7.9)^2 + (50)^2 \times (1.96)^2}$$

$$n = \frac{57624000}{374460 + 9604}$$

$$n = 150$$

Thus, the sample size of the study for NWFP was 150. These 150 beneficiaries were selected randomly for interview from the list of beneficiaries provided by SRSP. In order to ensure the validity of results, an equal number of control group (non-participants) was to be made a part of the sample. However, it was considered more appropriate that more than 150 non-beneficiaries 170 non-beneficiaries)

may be interviewed. The logic behind this was that the non-beneficiaries serving as a control group initially may / or may not be a beneficiary after the execution of the project. It was thus, by the end project period we must have the data of at least 150 non-participants. This control group was selected from the adjacent areas with socio-economic characteristics similar to the sample beneficiaries.

2.2.2 Sample Size for Centre for Women Cooperative Development (CWCD) in Punjab

Regarding the Centre for Women Cooperative Development (CWCD) the sample size for the beneficiaries was determined as under:

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

Where

- n = Sample size of beneficiaries
- N = Total beneficiaries (181)
- Z = Normal variate at 95.0 per cent precision level
- d = Acceptable error i.e. 3.32 percent
- V = Guessed variability among sampling units (50 percent) for obtaining the maximum sample size.

$$n = \frac{181 \times (50)^2 \times (1.96)^2}{181 \times (3.32)^2 + (50)^2 \times (1.96)^2}$$

$$n = \frac{1738324}{1995.054 + 9604}$$

$$n = 149.87 \text{ or say } 150.$$

Thus, the sample size for the study in case of CWCD was also 150. These 150 beneficiaries were selected randomly for interview from the tentative list of beneficiaries provided by the Centers for Women Cooperative Development (CWCD) in Kot Abdul Malik, Muredke, Sharqpur and Walton. In order to ensure the validity of results, 170 non-beneficiaries as control group and were selected from the adjacent areas with socio-economic characteristics similar to the sample beneficiaries. The study thus has used 'With and Without' approach.

2.3 Pre-Testing of Questionnaire

The Institute revised the questionnaire already prepared by IFAD and included some more questions and prepared two separate questionnaire for SRSP and CWCD. These revised questionnaires were discussed with Evaluation, Research and Development (ERD) Team of the PPAF and SRSP / CWCD staff. Then it was pre-tested in the field. In the light of pre-testing and some observations of PERI, a meeting was organized. This meeting was attended by PERI, ERD team of PPAF and SRSP / CWCD staff to discuss PERI's comments / observations. Accordingly, the questionnaires were modified

before sending the teams in the field. The final questionnaires used in NWFP and Punjab are placed at Annex-2.1 and Annex-2.2.

2.4 Briefing Sessions / Training of Field Staff

The field staff was given a comprehensive briefing / training regarding the survey instruments were finalized before sending the staff for data collection in the field. The objective was to improve their comprehension about the task ahead.

2.5 Data Entry / Analysis

The data entry of the information collected from the field was carried out under the supervision of Project Leader / Field Supervisor. Software prepared by the IFAD was used for this purpose. Checks were applied on the results of possible errors of missing values, inconsistencies and outliers. After further checks during analysis, the final data set was deemed clean. SPSS software programme was used for data analysis.

2.6 Survey Monitoring

The Field Supervisor monitored the data collection activities on daily basis. The Project Leader of the Institute also visited the field staff depute for data collection. In addition, the ERD team of PPAF also visited the field for cross checking during the enumeration exercise to ensure data quality.

CHAPTER - III

SURVEY RESULTS OF SAMPLE AREA OF NWFP

Punjab Economic Research Institute survey teams collected socio-economic data from 150 beneficiary households of Peshawar, Abbottabad and Haripur districts of NWFP under SRSP and from 172 non-beneficiary households from non-project area in the above mentioned districts. The survey results are presented and discussed in this chapter.

3.1 Demographic Characteristics

3.1.1 Household Size in NWFP

The data given in Table 3.1 revealed that total population of household in the project area was 770, while in case of non-project area it was 891. The percentage of male members was almost the same both in the project area and non-project area i.e. 53.8 and 54 percent respectively (Table 3.1). Similarly, the family size and sex ratio were almost identical i.e. 5.13 and 5.18, and 116 and 117 in project and non-project area, respectively. The details are given in Annex-3.1 and 3.2.

Table 3.1: Households Population in NWFP

| Areas | Population | | | | | Household Size | Sex Ratio |
|------------------|------------|------|------|--------|------|----------------|-----------|
| | Total | Male | | Female | | | |
| | | No. | % | No. | % | | |
| Project Area | 770 | 414 | 53.8 | 356 | 46.2 | 5.13 | 116 |
| Non-Project Area | 891 | 481 | 54.0 | 410 | 46.0 | 5.18 | 117 |

3.1.2 Age-wise Distribution of Population in NWFP

Total population of households by age groups is presented in Table 3.2. It is important to note that 62.1 and 64.9 percent population of the project and non-project area respectively was falling in the working age group (15 to 60 years).

Table 3.2 Distribution of Population by Age Group in NWFP

| Age group (Years) | Male | | | | Female | | | | Total | | | |
|----------------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|
| | PA* | | NPA** | | PA* | | NPA** | | PA* | | NPA** | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Up to 5 | 33 | 8.0 | 23 | 4.8 | 26 | 7.3 | 30 | 7.3 | 59 | 7.6 | 53 | 5.9 |
| 5- 10 | 58 | 14.0 | 53 | 11.0 | 41 | 11.6 | 59 | 14.4 | 99 | 12.9 | 112 | 12.6 |
| 10- 15 | 48 | 11.6 | 72 | 15.0 | 69 | 19.4 | 61 | 14.9 | 117 | 15.2 | 133 | 14.9 |
| 15 -60 | 264 | 63.8 | 324 | 67.3 | 214 | 60.0 | 254 | 61.9 | 478 | 62.1 | 578 | 64.9 |
| Above 60 | 11 | 2.6 | 9 | 1.9 | 6 | 1.7 | 6 | 1.5 | 17 | 2.2 | 15 | 1.7 |
| Total | 414 | 100.0 | 481 | 100.0 | 356 | 100.0 | 410 | 100.0 | 770 | 100.0 | 891 | 100.0 |

* Project area, ** Non-project area

The school going population (5-15 years) was 28.1 and 27.5 percent in the project and non-project area respectively, while the dependent population (less than 15 years and above 60 years) was 37.9 and 35.1 percent in the project and non-project area respectively. The population falling in the age group of above 60 was 2.2 and 1.7 percent for project and non-project area respectively.

3.1.3 Literacy Status and Education by Years of Schooling in NWFP

i. Educational Status

In the project area, 536 persons out of 770 persons (70 percent) have attended the school, while the corresponding figures in non-project were 583 out of 891 (66 percent). Their literacy status by years of schooling is given in Table 3.3.

Table 3.3 Educational Status by Years of Schooling in NWFP

| Years of Schooling | Project Area | | Non-Project Area | |
|-----------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Upto 5 | 198 | 56.2 | 220 | 59.2 |
| 5 to 8 | 119 | 15.2 | 92 | 10.3 |
| 8 to 10 | 142 | 18.5 | 179 | 20.1 |
| 10 to 12 | 51 | 6.7 | 55 | 6.2 |
| 12 to 14 | 23 | 3.0 | 30 | 3.4 |
| Above 14 | 3 | 0.4 | 7 | 0.8 |
| Overall | 536 | 100.0 | 583 | 100.0 |

According to the data, 56.2 and 59.2 percent of the literate persons had upto 5 years of schooling in the project and non-project area respectively. In the project area, 15.2, 18.5, 6.7, 3.0 and 0.4 percent had 5-8 years, 8-10 years, 10-12 years, 12-14 years and above 14 years of schooling, while the corresponding figures in case of non-project were 10.3, 20.1, 6.2, 3.4 and 0.8 percent respectively.

ii. Illiteracy Status by Age Group

The analysis of illiterate persons by age group is presented 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. | % | Total | No. | % |
| Up to 5 (This is below school going age) | 59 | 36 | 61.0 | 53 | 24 | 45.3 |
| 5 - 10 | 99 | 28 | 28.3 | 112 | 51 | 45.5 |
| 10 – 15 | 117 | 11 | 9.4 | 133 | 26 | 19.6 |
| 15 – 60 | 478 | 135 | 28.2 | 578 | 173 | 29.9 |
| Above 60 | 17 | 13 | 76.5 | 15 | 11 | 73.3 |
| Overall | 770 | 223 | 29.0 | 891 | 285 | 32.0 |

From the Table given above, it is evident that on overall basis 29 and 32 percent persons were illiterate in the project and non-project area respectively. The highest proportion of illiteracy was observed in the age group of above 60 years in both the project as well in non-project area (76.5 and 73.3 percent, respectively). In project area, illiteracy percentage was 61, 28.3, 28.2 and 9.4 percent in the age groups of upto 5 years, 5-10 years, 15-60 years and 10-15 years respectively. In non-project area, 45.5, 45.3, 29.9 and 19.6 percent illiterate persons belonged to age group of 5-10 years, upto 5 years, 15-60 years and 10-15 years respectively. The details are given in Annex-3.1 and 3.2.

3.1.4 Work Status in NWFP

It was observed that in the project area out of 770 persons, 478 were falling in the working age group of 15-60 years, while the corresponding figures in non-project area were 891 and 578.

i. Primary Work

As already mentioned that in the project area, 478 persons were falling in the working age group. Out of them, 16 persons (3.3 percent), 157 (32.8 percent), 20 (4.2 percent), 2 (0.4 percent), 51 (10.7 percent), 93 (19.5 percent), 91 (19.0 percent), 46 (9.6 percent) and 2 (0.4 percent) were doing no work, involved in household work, farming (own land), farm labour, off farm labour, service / job, business, students and others activities respectively in the project area (Table 3.5). The respective figures in the non-project area were 38 (6.6 percent), 175 (30.3 percent), 22 (3.8 percent), 4 (0.7 percent), 44 (7.6 percent), 145 (25.1 percent), 94 (16.3 percent), 55 (9.4 percent), and 1 (0.2 percent).

Table 3.5: Primary Work Status in NWFP

| Category of work | Project Area | | Non-Project Area | |
|------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Not working | 16 | 3.3 | 38 | 6.6 |
| Household Work | 157 | 32.8 | 175 | 30.3 |
| Own Farming | 20 | 4.2 | 22 | 3.8 |
| Farm Labour | 2 | 0.4 | 4 | 0.7 |
| Off Farm Labour | 51 | 10.7 | 44 | 7.6 |
| Service /Job | 93 | 19.5 | 145 | 25.1 |
| Business | 91 | 19.1 | 94 | 16.3 |
| Student | 46 | 9.6 | 55 | 9.4 |
| Others | 2 | 0.4 | 1 | 0.2 |
| Total | 478 | 100.0 | 578 | 100.0 |

The details are given in Annex 3.3 and 3.4.

The gender wise distribution of households falling in the working age group is given in Table 3.6. According to the data majority of the females in project area as well as in the non-project area were doing household work i.e. 71.5 and 66.9 percent respectively. In the project area 15.4 percent females were doing business, while 8.4 percent were students, 2.3 percent were doing service / job, 0.5 percent were doing off farm labour and 0.5 percent doing farming at their own farms. In the non-project area, 14.6 percent, 6.3 percent, 0.4 percent and 0.4 percent respondents were doing business, service / job, off farm labour and farming at their own farms respectively. Only 2.0 percent were doing no work.

In case of male household members a similar trend about the work status was observed in both the project and non-project area. The persons doing service / job in the project and non- project area were 33.3 percent and 39.8 percent respectively, followed by doing business (22.0 and 17.6 percent), involved in off farm labour (18.9 percent and 13.3 percent) and doing farming (7.2 percent and 6.5 percent). However, 5.3 percent and 10.2 percent males were doing no work in the project and non-project area respectively.

Table 3.6 Primary Work Status by Gender in NWFP

| Category of work | Project Area | | Non-Project Area | |
|------------------|--------------|--------------|------------------|--------------|
| | Male | Female | Male | Female |
| Not working | 5.3 | 0.9 | 10.2 | 2.0 |
| Household Work | 1.5 | 71.5 | 1.5 | 66.9 |
| Own Farming | 7.2 | 0.5 | 6.5 | 0.4 |
| Farm Labour | 0.8 | - | 1.2 | - |
| Off Farm Labour | 18.9 | 0.5 | 13.3 | 0.4 |
| Service /Job | 33.3 | 2.3 | 39.8 | 6.3 |
| Business | 22.0 | 15.4 | 17.6 | 14.6 |
| Student | 10.6 | 8.4 | 9.6 | 9.4 |
| Others | 0.4 | 0.5 | 0.3 | - |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

ii. Secondary Work

To meet the expenditures, some households have to do another job along with their primary work. The information about such household is given in Table 3.7. According to the data 67 (14.0 percent) and 75 (13.0 percent) persons were doing secondary work. Out of them, 52.2 percent and 66.7 percent individuals were doing household work, while 20.9 percent and 20.0 percent were doing own farming, 20.9 percent and 9.3 percent involved in business and 4.5 and 2.7 percent were doing off farm labour in the project and non-project area respectively.

Table 3.7 Secondary Work Status in NWFP

| Category of work | Project Area | | Non-Project Area | |
|------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Household Work | 35 | 52.2 | 50 | 66.7 |
| Own Farming | 14 | 20.9 | 15 | 20.0 |
| Farm Labour | - | - | - | - |
| Off Farm Labour | 3 | 4.5 | 2 | 2.7 |
| Service /Job | - | - | - | - |
| Business | 14 | 20.9 | 7 | 9.3 |
| Student | - | - | - | - |
| Others | 1 | 1.5 | 1 | 1.3 |
| Total | 67 | 100.0 | 75 | 100.0 |

3.2 Housing Conditions in NWFP

The Institute collected the data regarding the housing conditions of the households. The information about the number of sleeping rooms used by the households was collected and analyzed in Table 3.8. It is evident from the data that most of the households in the project area (60.0 percent) had 2 sleeping rooms, while 18, 14.7 and 7.3 percent had three, one and four sleeping rooms respectively. In case of non-project area, a similar trend was observed. About 58.1 percent of households in the

non-project area were living in houses with 2 rooms, while 24.4 percent with 1 room, 11.1 percent had 3 rooms and 6.4 percent were living in houses with 4 sleeping room. The details are given in Annex 3.7 and 3.8.

3.2.1 Main Material of Dwelling Floor in NWFP

The PERI survey teams also obtained the information about the main material used for the dwelling floor and is presented in Table 3.8. The Table depicts that in the project area 59.9 percent households were living in the houses made with cemented floor. About 31.4 percent household reported natural earth floor / saw, while 9.3 percent reported the material of floors in the category 'others'. In the non-project area, 52.4 percent were living in a house of cemented floor. Natural earth floor and the category 'others' were reported by 39.5 percent and 8.2 percent of households respectively as the main material of house floor.

Table 3.8 Number of Sleeping Rooms and Main Material of Dwelling-Flooring

| No. of Sleeping Rooms | | | | | Main Material of Dwelling - Flooring (%) | | | | | | | | | | | |
|-----------------------|---------------|-------|-------|-------|--|------|------|-----|---------------|-----|--------|------|--------|-----|--------|-----|
| Category | PA* | | NPA** | | Natural Floor Earth/Saw | | Dung | | Ceramic Tiles | | Cement | | Carpet | | Others | |
| | No. | % | No. | % | PA | NPA | PA | NPA | PA | NPA | PA | NPA | PA | NPA | PA | NPA |
| One Room | 22 | 14.7 | 42 | 24.4 | 6.7 | 14.0 | - | - | - | - | 8.6 | 9.9 | - | - | - | 0.6 |
| Two Room | 90 | 60.0 | 100 | 58.1 | 18.7 | 22.1 | - | - | - | - | 35.3 | 32.0 | - | - | 6.0 | 4.1 |
| Three Room | 27 | 18.0 | 19 | 11.1 | 6.0 | 2.3 | - | - | - | - | 8.7 | 6.4 | - | - | 3.3 | 2.3 |
| Four Room | 11 | 7.3 | 11 | 6.4 | - | 1.2 | - | - | - | - | 7.3 | 4.1 | - | - | - | 1.2 |
| Total | 150 | 100.0 | 172 | 100.0 | 31.4 | 39.5 | - | - | - | - | 59.9 | 52.4 | | | 9.3 | 8.2 |
| * | Project area, | | ** | | Non-project area | | | | | | | | | | | |

* Project area, ** Non-project area

3.2.2 Main Sources of Drinking Water Supply in NWFP

The Institute survey teams also collected the data regarding main source of drinking water supply in the project area as well as in the non-project area. Their respective responses are given in the Table 3.9.

Table 3.9: Source of Drinking Water Supply in NWFP

| Source | Project Area | | Non-Project Area | |
|-------------------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Piped into House | 83 | 55.3 | 67 | 39.0 |
| Piped into Yard / Plot | 3 | 2.0 | 1 | 0.6 |
| Public Tap | 1 | 0.7 | 2 | 1.2 |
| Tubewell /Borehole with Pumps | 13 | 8.7 | 39 | 22.7 |
| Protected Dug Well | 12 | 8.0 | 26 | 15.1 |
| Borehole with Motor | 38 | 25.3 | 37 | 21.4 |
| Total | 150 | 100.0 | 172 | 100.0 |

In the project area , the main source of drinking water supply was piped into house (55.3 percent), followed by borehole with motor (25.3 percent), tubewell / borehole with pumps (8.7 percent), protected dug well (8.0 percent), piped into yard / plot (2.0 percent) and public tap (0.7 percent). In the non-project, the source piped into house was reported by 39.0 percent of respondents, while tubewell / borehole with pumps, borehole with motor, protected dug well, public tap and piped into yard / plot was reported by 22.7 percent, 21.4 percent, 15.1 percent, 1.2 percent and 0.6 percent respectively. Details are given in Annex 3.9 and 3.10.

3.2.3 Sanitation in NWFP

The survey teams obtained the information about the sources of sanitation in the houses. The results are presented in Table 3.10.

Table 3.10: Type of Toilet Facility available in NWFP

| Type | Project Area | | Non-Project Area | |
|----------------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| No Facility / Bush / Field | 6 | 4.0 | 12 | 7.0 |
| Open Traditional | 15 | 10.0 | 24 | 14.0 |
| Improved Pit Latrine (VIP) | - | - | 4 | 2.3 |
| Pour Flush Latrine | 27 | 18.0 | 40 | 23.2 |
| Flush Toilet | 101 | 67.3 | 92 | 53.5 |
| Others | 1 | 0.7 | - | - |
| Total | 150 | 100.0 | 172 | 100.0 |

According to Table 3.10, 67.3 percent households were using flush toilet in the project area, while 18.0 percent, 10.0 percent and 0.7 percent households were using pour flush latrine, open traditional and others respectively. Only 4.0 percent household reported that they had no toilet facility / bush / field. In the non-project area, 53.3 percent, 23.2 percent, 14.0 percent and 2.3 percent households were using flush toilet, pour flush latrine, open traditional and improved pit latrine (VIP) respectively, while only 7.0 percent reported that they do not have any toilet facility. Further details are given in Annex 3.11 and 3.12.

3.2.4 Availability of Electricity in NWFP

Out of 150 households of the project area, 148 (98.7 percent) reported the availability of electricity in their houses, while in case of non-project area, out of 172 households, 169 households (98.3 percent) reported the availability of electricity in their houses (Annex 3.13 and 3.14).

3.2.5 Availability of Electric Appliances in NWFP

The data regarding the availability of electric appliances and their value was collected by the survey teams and is presented in Table 3.11.

Table 3.11: Electric Appliances Ownership in NWFP

| Type of Appliances | Total Number of Appliances | | Number of Households who Owned Appliances | | | | Average Value Rs. / Unit | |
|--------------------|----------------------------|-------|---|------|-------|------|--------------------------|-------|
| | PA* | NPA** | PA* | | NPA** | | PA* | NPA** |
| | | | No. | % | No. | % | | |
| Radio /Type | 12 | 6 | 10 | 8.0 | 6 | 3.5 | 717 | 900 |
| Television | 118 | 109 | 118 | 78.7 | 109 | 63.4 | 7339 | 7381 |
| Refrigerator | 52 | 67 | 52 | 34.7 | 67 | 39.0 | 14481 | 13165 |
| AC / Air Cooler | - | - | - | - | - | - | - | - |

* Project area, ** Non-project area

According to the data given in Table 3.11, 78.7 percent of the households in the project area owned television and average value was Rs. 7,339. For radio / type, 8.0 percent households reported their ownership and the average value was Rs. 717, while refrigerator was reported to be owned by 34.7 percent and the average value was Rs. 14,481. In case of non-project area 3.5 percent, 63.4 percent and 39.0 percent of households owned radio / type, television and refrigerator respectively. Their respective average value was Rs. 900, Rs. 7,381 and Rs. 13,165 respectively. It is also evident from the data that no household had AC / Air Cooler. Details are given in Annex 3.15 and 3.16.

3.3 Type of Fuel Used for Cooking in NWFP

With respect to type of fuel used for cooking purpose, the question was asked from the project and non-project households. Their responses are presented in Table 13.12.

Table 3.12: Type of Fuel Used for Cooking in NWFP

| Type of Fuel | Project Area | | Non-Project Area | |
|------------------|---------------------|--------------|---------------------|--------------|
| | Number of Responses | % | Number of Responses | % |
| Electricity | - | - | 2 | 1.2 |
| LPG /Natural Gas | 88 | 58.7 | 83 | 48.0 |
| Firewood /Straw | 61 | 40.7 | 87 | 50.2 |
| Charcoal | 1 | 0.6 | - | - |
| Total | 150 | 100.0 | 172 | 100.0 |

* Project area, ** Non-project area

It is evident from the data presented in the Table that most common fuel used for cooking purpose in project area was LPG / Natural Gas (58.7 percent), while 40.7 percent and 0.6 percent of households used Firewood /Straw and Charcoal respectively. In case of non-project area most common fuel used for cooking was Firewood / Straw (50.2 percent), followed by LPG / Natural Gas (48.0 percent). Only 1.2 percent of household in the non-project area were using electricity as fuel for cooking

purpose. The details are given in Annex 3.17 and 3.18.

3.4 Cultivation Status in NWFP

The Institute also obtained the data on households land cultivation status. The responses of the households are presented in Table 3.13.

Table 3.13: Cultivation of Land in NWFP

| Status | Project Area | | Non-Project Area | |
|----------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Cultivating Land | 36 | 24.0 | 42 | 24.4 |
| Not Cultivating Land | 114 | 76.0 | 130 | 75.6 |
| Total | 150 | 100.0 | 172 | 100.0 |

The data presented in above table reveals that majority of the households in the project as well as non-project area were not cultivating the land. It was reported that 24.0 percent and 24.4 percent households were cultivating land in the project and non-project area respectively. Details are given in Annex 3.19 and 3.20.

3.4.1 Method of Cultivation in NWFP

Out of 36 households, 27 (75 percent) informed that they were using tractor drawn plough for cultivation, while the remaining 9 (25 percent) households reported that they were using animal drawn plough. In non-project area, 29 out of 42 (69 percent) households were using tractor drawn plough for cultivation, while the remaining 13 (31 percent) household were using animal drawn plough for cultivation purpose.

3.5 Livestock Ownership in NWFP

The response regarding livestock ownership was also obtained by the survey teams. A similar response in the project as well as non-project was observed (Table 3.14).

Table 3.14: Livestock Ownership in NWFP

| Category | Project Area | | Non-Project Area | |
|----------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Own Livestock | 55 | 36.7 | 62 | 36.0 |
| Do not Own Livestock | 95 | 63.3 | 110 | 64.0 |
| Total | 150 | 100.0 | 172 | 100.0 |

It was observed that 36.7 percent of households in the project area owned livestock. In case of non-project area a similar trend was observed, i.e. 36.0 percent of households owning the livestock.

3.5.1 Livestock Strength - Cows /Buffaloes in NWFP

Ownership of cows / buffaloes and their average value in the project area and non-project area is presented in the Table 3.15.

Table 3.15: Adult Livestock Strength- Cows / Buffaloes Ownership in NWFP

| Type of Livestock | Number of Households Owning Livestock | | | | Number of Animals Owned | | | | Average Value (Rs.) | |
|-------------------|---------------------------------------|--------------|-----------|--------------|-------------------------|--------------|-----------|--------------|---------------------|----------|
| | PA* | | NPA** | | PA* | | NPA** | | PA* | NPA** |
| | No. | % | No. | % | No. | % | No. | % | | |
| He Buffaloes | 2 | 3.4 | 5 | 10.4 | 3 | 3.3 | 6 | 9.2 | 62500 | 66000 |
| She Buffaloes | 40 | 67.8 | 24 | 50.0 | 65 | 72.2 | 33 | 50.8 | 87075 | 76458 |
| Cows | 17 | 28.8 | 19 | 39.6 | 22 | 24.5 | 26 | 40.0 | 40411 | 51526 |
| Total | 59 | 100.0 | 48 | 100.0 | 90 | 100.0 | 65 | 100.0 | - | - |

* Project area, ** Non-project area

On overall basis, 59 households owned 90 adult buffaloes /cows in the project area. The average value of he buffalo, she buffalo and cow was Rs. 62,500, Rs. 87,075 and Rs. 40,411 respectively. In case of non-project area, 65 adult cows / buffaloes were owned by 48 households. The average value of he buffalo, she buffalo and cow was Rs. 66,000, Rs. 76,458 and Rs. 51,526 respectively. Details are given in Annex 3.23 and 3.24.

Table 3.16: Young Livestock Buffaloes/ Cows Ownership in NWFP

| Type of Livestock | No. of H. H Owning Livestock | | | | No. of Animals Owned | | | | Total Average Value (Rs) | |
|-------------------|------------------------------|--------------|-----------|--------------|----------------------|--------------|-----------|--------------|--------------------------|----------|
| | PA* | | NPA** | | PA* | | NPA** | | PA* | NPA** |
| | No. | % | No. | % | No. | % | No. | % | | |
| He Buffaloes | 7 | 21.2 | 3 | 16.6 | 7 | 18.9 | 4 | 17.4 | 9857 | 16666 |
| She Buffaloes | 20 | 60.6 | 12 | 66.7 | 24 | 64.9 | 15 | 65.2 | 15600 | 17666 |
| Cows | 6 | 18.2 | 3 | 16.7 | 6 | 16.2 | 4 | 17.4 | 9833 | 16666 |
| Total | 33 | 100.0 | 18 | 100.0 | 37 | 100.0 | 23 | 100.0 | - | - |

* Project area, ** Non-project area

In the project area, 7, 20 and 6 households owned 7, 24 and 6 young stock of he buffaloes, she buffaloes and cows respectively. Their respective value was Rs. 9,857, Rs. 15,600 and Rs. 9833. In case of non-project area, 3 households owned 4 he buffaloes, 12 households have 15 she buffaloes and 3 household owned 4 cows. The average value of he buffaloes, she buffaloes and cows was Rs. 16,666, Rs. 17,666 and Rs 16,666 respectively.

On overall basis, 20 households have 27 suckler she buffaloes and cows in the project area and their respective average value was Rs. 13,500 and Rs. 6,500 respectively. The corresponding figures in non-project area were 13 households owning 13 she buffaloes and cows. Their average value was

Rs. 10,333 and Rs. 7,714 respectively (Table 3.17).

Table 3.17: Suckler Cows / Buffaloes Ownership in NWFP

| Type | Number of Households Owned Livestock | | | | Number of Animals Owned | | | | Total Average Value (Rs.) | |
|---------------|--------------------------------------|--------------|-----------|--------------|-------------------------|--------------|-----------|--------------|---------------------------|--------------|
| | PA* | | NPA** | | PA* | | NPA** | | PA* | NPA** |
| | No. | % | No. | % | No. | % | No. | % | | |
| She Buffaloes | 16 | 80.0 | 6 | 46.0 | 23 | 85.0 | 6 | 46.0 | 13500 | 10333 |
| Cows | 4 | 20.0 | 7 | 54.0 | 4 | 15.0 | 7 | 54.0 | 6500 | 7714 |
| Total | 20 | 100.0 | 13 | 100.0 | 27 | 100.0 | 13 | 100.0 | 20000 | 18047 |

* Project area, ** Non-project area

3.5.2 Livestock Ownership (Other Animals) in NWFP

In the project area, 36 respondents owned 30 adult sheep and 73 goats, while 2 and 12 respondents owned 8 young goats/ sheeps also. The corresponding figures in non-project area were 4 sheep, 97 goats and these were owned by 44 households. Details are given in Annex 3.23 and 3.24.

3.5.3 Poultry in NWFP

No household in the project as well as non-project area owned poultry (Annex 3.25 and 3.26).

3.6 Ownership of Assets in NWFP

The Institute also obtained information regarding the ownership of assets of the households in project area as well as non-project area. Their response is given in Table 3.18.

Table 3.18: Ownership of Assets in NWFP

| Type of Assets | Number of Assests | | Number of Household Owning Assest | | | | Average Value Rs. / Unit | |
|---------------------------|-------------------|----------------|-----------------------------------|-------|-------|-------|--------------------------|---------|
| | PA* | NPA** | PA* | | NPA** | | PA* | NPA** |
| | | | No. | % | No. | % | | |
| Sewing Machines | 93 | 61 | 89 | 64.5 | 61 | 52.1 | 2247 | 2345 |
| Bicycles | 10 | 6 | 10 | 7.3 | 6 | 5.1 | 3250 | 2450 |
| Motor Cycles/ Scooters | 3 | 6 | 3 | 2.2 | 6 | 5.1 | 27000 | 30500 |
| Cars /Trucks | 1 | 3 | 1 | 0.7 | 3 | 2.6 | 400000 | 566666 |
| Agriculture Land | 72 (Acres) | 147 (Acres) | 35 | 25.9 | 41 | 35.4 | 1047714 | 823170 |
| Houses | 147 | 161 | 147 | 100.0 | 161 | 100.0 | 1480211 | 1425133 |

* Project area, ** Non-project area

According to the data given in the Table, 93 sewing machines were owned by 89 households with an average value of Rs. 2,247 in the project area, while in case of non-project area 61 sewing machines

were owned by 61 households and their average value was Rs. 2,345. In the project and non-project area, 10 and 6 bicycles were owned by 10 and 6 households with an average value of Rs. 3,250 and Rs. 2,450 respectively. Motor cycles / scooters were owned by 3 and 6 households in the project and non-project area with an average value of Rs. 27,000 and Rs. 30,500 respectively.

Cars / trucks were owned by only one household in project and 3 households in the non-project area. Their average value was Rs. 400,000 and Rs. 566,666 in the project area and non-project area respectively. Agricultural land was owned by 35 and 41 households in the project and non-project area respectively. The average value of the land was Rs. 1,047,714 and Rs. 823,170 respectively. House was owned by 147 households in the project and 161 households in the non-project area. The average value of a house in the project area was Rs. 1,480,211, while the corresponding figure in the non-project area was Rs. 1,425,133. The details are given in Annex 3.27 and 3.28.

3.7 Household Income and Expenditure in NWFP

The Institute collected the information regarding the household income and the analysis is given in Table 3.19. The average household income in the project area was Rs. 140,870, while the corresponding figure in the non-project area was Rs. 137,484.

In the project area the highest proportion of households i.e. 34 percent were falling in the income group of Rs.100,001- Rs. 200,000. Similarly in the non-project area, the highest proportion of households i.e. 27.3 percent was falling in the same income group. 15.3 percent and 16.3 percent of households were earning up to Rs. 50,000 per annum in the project and non-project area respectively. Only 0.7 percent and 2.9 percent households were earning more than Rs. 400,000 per annum in the project and non-project area respectively. Further details are available at Annex 3.29 and 3.30.

Table 3.19: Annual Household Income by Income Groups in NWFP

| Income Groups (Rs.) | Number of Household | | Percentage | | Average Income(Rs.) | |
|---------------------|---------------------|------------|------------|------------|---------------------|---------------|
| | PA* | NPA** | PA* | NPA** | PA* | NPA** |
| Upto 50,000 | 23 | 28 | 15.3 | 16.3 | 26334 | 24614 |
| 50,001-73,000 | 23 | 29 | 15.3 | 16.9 | 64043 | 67275 |
| 73,001-100,000 | 27 | 38 | 18.0 | 22.1 | 89388 | 89984 |
| 100,001-200,000 | 51 | 47 | 34.0 | 27.3 | 138717 | 138959 |
| 200,001-300,000 | 17 | 22 | 11.3 | 12.8 | 257852 | 243086 |
| 300,001-400,000 | 8 | 3 | 5.3 | 1.7 | 330850 | 376333 |
| Above 400,000 | 1 | 5 | 0.7 | 2.9 | 1500000 | 600000 |
| Total | 150 | 172 | 100 | 100 | 140870 | 137484 |

* Project area, ** Non-project area

3.7.1 Sources of Household Income in NWFP

The analysis of annual households income by different sources is given Table 3.20. According to the datas, main source of income of the project as well as non-project household was service/ employment. In the project area, 52.6 percent, 27.3 percent, 12.4 percent, 4.0 percent, 1.6 percent, 1.0 percent, 0.9 percent, 0.1 percent and 0.1 percent households were earning income from service/ employment, business, labour, crops, livestock, rents, pension, gifts / cash and from other sources. In case of non-project area 48.7 percent, 27.2 percent, 13.2 percent, 6.0 percent, 2.1 percent, 0.9 percent, 0.7 percent, 0.6 percent, 0.5 percent and 0.1 percent households were earning their income from service/ employment, business, labour, crops, remittances, rents, livestock, other sources, pension and from gifts / cash.

Table 3.20: Annual Household Income by Source in NWFP

| Sources of Income | Average Income (Rs.) | | Percent Share (%) | |
|-------------------|----------------------|---------------|-------------------|--------------|
| | PA* | NPA** | PA* | NPA** |
| Crops | 5657 | 8213 | 4.0 | 6.0 |
| Livestock | 2256 | 971 | 1.6 | 0.7 |
| Business | 38460 | 37413 | 27.3 | 27.2 |
| Service / Jobs | 74033 | 66930 | 52.6 | 48.7 |
| Labour | 17440 | 18128 | 12.4 | 13.2 |
| Pension | 1216 | 663 | 0.9 | 0.5 |
| Rents | 1333 | 1221 | 1.0 | 0.9 |
| Remittances | 277 | 2953 | - | 2.1 |
| Gifts / Cash | 91 | 155 | 0.1 | 0.1 |
| Other | 107 | 837 | 0.1 | 0.6 |
| Total | 140870 | 137484 | 100.0 | 100.0 |

* Project area, ** Non-project area

3.7.2 Annual Household Consumption Expenditure in NWFP

It is evident from the Table 3.21 that in the project area 97.5 percent consumption expenditure was incurred by the households on 8 major items, while the corresponding figure in the non-project was 93.8 percent. The highest proportion of expenditure was on food items i.e. 76.1 percent in project area and 79.7 percent in the non-project area. In the project area, the expenditure on food items was followed by expenditure on clothing / shoes (7.0 percent) and utilities (6.0 percent). In the non-project area, food expenditure was followed by expenses on utilities (5.5 percent) and education (2.2 percent). Only 0.8 percent and 0.7 percent amount was spent on housing in the project and non-project area respectively. Details are given in Annex 3.31 and 3.32.

Table 3.21: Average Expenditure per Household in NWFP

| Items of Expenditure | Percentage Share in Total Expenditure (%) | |
|----------------------------|---|------------------|
| | Project Area | Non-Project Area |
| Food | 76.1 | 79.7 |
| Clothing (Including Shoes) | 7.0 | 0.7 |
| Utilities | 6.0 | 5.5 |
| Education | 2.4 | 2.2 |
| Fuel for Cooking | 2.4 | 1.4 |
| Housing | 0.8 | 0.7 |
| Health Care | 1.4 | 1.6 |
| Transportation | 1.4 | 2.0 |
| Total | 97.5 | 93.8 |

3.7.3 Monthly Household Food Expenditure in NWFP

Expenditure incurred by the households on food items was divided into 5 groups to see the household food pattern which presented in Table 3.22. According to data, 84.1 percent expenditure was incurred on 5 food groups in the project area. The major contributing group was Protein (26.0 percent) in the project area. In non-project area, 69.5 percent expenditure was incurred on these 5 food groups and the main contributing group was vegetables (25.3 percent). Details are given in Annex 3.33 and 3.34.

Table 3.22 Percentage Expenditure on 5 Food Items Groups in NWFP

| Items | (Percent) | |
|--|--------------|------------------|
| | Project Area | Non-Project Area |
| Cereals (Wheat and Rice, 2:1 ratio in both cases) | 23.5 | 24.0 |
| Vegetables | 21.2 | 25.3 |
| Protein (Beef, Mutton , Poultry, Fish, Eggs & Milk) | 26.0 | 7.5 |
| Fats (Veg. Oil + Banaspati Ghee +Desi Ghee) | 10.9 | 10.5 |
| Fruits | 2.5 | 2.2 |
| Total | 84.1 | 69.5 |

* Project area, ** Non-project area

3.8 Economic Behaviour of Households in NWFP

A comparison of the household income and expenditure in the project and non-project households was carried out and is given in Table 3.23. The data given in the Table shows that the income of the households of the project area was higher by Rs. 3,288 as compared with that households of non-project area. Similarly total expenditure was higher by Rs. 8,311 in the project area. It is important to note that the saving of households of non-project area was higher. Ratio between saving and income was higher in non-project area (43.6 percent) as compared with project area (39.0 percent).

Table 3.23 Comparison of Annual Income and Expenditure of Households in NWFP

| Items | PA* | NPA** | Difference of PA and NPA |
|--------------------------------|--------|--------|--------------------------|
| Total Income (Rs.) | 140867 | 137579 | + 3288 |
| Total expenditure (Rs.) | 85888 | 77577 | + 8311 |
| Savings (Rs.) | 54979 | 60002 | - 5023 |
| Savings as % age of Income | 39.0 | 43.6 | - 4.6 |
| Expenditure as % age of Income | 61.0 | 56.4 | + 4.6 |

* Project area, ** Non-project area

3.9 Food Security in NWFP

The Institute also obtained information about the hungry season during the last one year. It was very encouraging that all the households in the project as well as non-project area replied in negative. It is obvious that annual income of project and non-project area was 140,867 and Rs. 137,579 respectively and they were incurring 76.1 percent and 79.7 percent expenditure on the food items in the project and non-project area respectively.

3.10 Anthropometry in NWFP

In the project area there were 50 children (24 male and 26 female) below 5 years of age, while the corresponding figure in the non-project area was 32 (16 male and 16 female). The survey teams measured the weight and height of these children to make comparison with the standard weight and height by age groups of the children.

3.10.1 Children Height in Project Area in NWFP

The height of the 50 children below 5 years of age in the project area was measured of and a comparison with standard range of height is given in Table 3.24. It is evident from the data that 39 children were falling in the standard height categories, while the remaining 11 (22 percent) were not falling within these categories. The details are given in Annex 3.29.

Table 3.24: Comparison of Children Height in Project Area in NWFP

| Age group (Month) | Number of Children | Height Range (Cm) | | Number of Children Falling in the Range | % |
|-------------------|--------------------|-------------------|---------|---|---|
| | | Minimum | Maximum | | |
| 1-11 | 2 | 36 | 91 | 2 | |
| 12-23 | 14 | 57 | 107 | 10 | |
| 24-35 | 14 | 66 | 118 | 12 | |
| 36-59 | 20 | 72 | 139 | 15 | |
| Totals | 50 | | | 39 | |

3.10.2 Children Height in Non-Project Area in NWFP

In the non-project area, out of 32 children below 5 years of age, 19 (59.4 percent) were falling within the standard height groups by age, while the remaining 13 (40.6 percent) were not falling within these categories (Table 3.25). The details are given in Annex 3.36.

Table 3.25 Comparison of Children Height in Non-Project Area in NWFP

| Age group (Months) | Total No. of Children | Height Range (Cm) | | Number of Children Falling in the Range | % |
|--------------------|-----------------------|-------------------|---------|---|---|
| | | Minimum | Maximum | | |
| 1-11 | 3 | 36 | 91 | 2 | |
| 12-23 | 5 | 57 | 107 | 1 | |
| 24-35 | 14 | 66 | 118 | 10 | |
| 36-59 | 10 | 72 | 139 | 6 | |
| Total | 32 | | | 19 | |

3.10.3 Children Weight in Project Area in NWFP

The data regarding weight of the children below 5 years of age in the project area is presented in Annex 3.37. According to the data all the 50 children of different age groups were falling within the respective standard weight categories.

3.10.4 Children Weight in Non-Project Area in NWFP

The information on weight of the children (below 5 years of age) in the non-project area is presented in Annex 3.38. All the 32 children (100 percent) were falling in the respective standard weight categories.

3.11 Decision Making in the Households in NWFP

The institute obtained information about the process of decision making in the households to see the role of females in this regard. The response is presented in Table 3.26.

Table 3.26: Decision Making by Gender in NWFP

| Items | (Percent) | | | | | |
|----------------------|-----------|-------|--------|-------|-------|-------|
| | Male | | Female | | Joint | |
| | PA* | NPA** | PA* | NPA** | PA* | NPA** |
| Children Education | 24.7 | 9.3 | 4.7 | 11.1 | 66.0 | 68.6 |
| Employment | 55.3 | 49.4 | 11.4 | 12.8 | 33.3 | 37.8 |
| Daily Food | 2.7 | 0.6 | 67.3 | 36.9 | 30.0 | 43.0 |
| Marriage of Children | 19.3 | 17.4 | 7.3 | 6.4 | 68.7 | 64.5 |
| Social Events | 15.3 | 20.9 | 13.3 | 9.9 | 71.4 | 65.1 |
| Family Size | 16.0 | 20.4 | 4.7 | 3.5 | 76.7 | 67.4 |

* Project area, ** Non-project area

It is evident that from the Table that majority of the decisions regarding the children education were jointly taken in the project area (66.0 percent) as well as in the non-project area (68.6 percent). However, 24.7 percent households in the project area and 9.3 percent in the non-project area reported that the males take decisions about the education of the children. Only 4.7 percent and 11.1 percent households in the project and non-project area respectively reported that the females take decisions for the children education.

Regarding the decisions relating to the employment, the predominant category for decision making was male in project area (55.3 percent) as well as in non-project area (49.4 percent). Joint decision making for employment was reported by 33.3 percent households in project area and 37.8 percent in the non-project area. However, the decision making for the employment of children by female was observed as 11.4 percent and 12.8 percent in project and non-project area respectively.

For decision making about daily food, it was observed that 67.3 percent female on the project area and 36.9 percent in non-project area were taking decision. Joint decision making about daily food was reported by 30.0 percent in the project area and 43.0 percent for non-project area. However, only 2.7 percent males in the project area and 0.6 percent in the non-project area reported that they make decision regarding the daily food.

In case marriage of children, predominant decision making was joint one (both male and female) in the project as well as non-project area. It was observed that 68.7 percent and 64.5 percent households make decisions for the marriage of their children jointly in the project and non-project area respectively. The proportion of the households making marriage decisions exclusively by males and females were 19.3 and 7.3 percent in the project area respectively, while the corresponding figures in the non-project area were 17.4 and 6.4 percent. Similarly, in case of social events, the predominant category for decision making was joint category (71.4 percent in the project area and 65.1 percent in the non-project area). This was followed by males category (15.3 percent in project area and 20.9 percent in the non-project area) and females category (13.3 percent in project area and 9.9 percent in non-project area).

Regarding the family size, it was observed that most of households make decision jointly, which was 76.7 percent in the project area and 67.4 percent in non-project area. However, only 4.7 percent and 3.5 percent household reported that the females make decision regarding the family size. The overall scenario reflects a well-knit social fabric. Details are given at Annex 3.39 and 3.40.

CHAPTER - IV

SURVEY RESULTS OF CENTRE FOR WOMEN COOPERATIVE DEVELOPMENT (CWCD) IN PUNJAB

Data regarding various socio-economic conditions was collected from Kot Abdul Malik, Sharaqpur and Muridkey in Districts Sheikhupura. The data was collected from 150 beneficiaries households of Centres for Women Co-operative Development (CWCDs) and 175 households of non-project area. The results regarding major socio economic indicators for the project and non-project households are discussed in this Chapter.

4.1 Household Demography in Punjab

4.1.1 Household Size

To calculate the average household size in the project and non-project area, the data regarding family size was obtained. In this regard, a total of 841 family members in the project area and 976 family members in the non-project area were registered. It was found that the number of males was 56.2 percent and 58.8 percent in the project area and non-project area respectively (Table 4.1). The average family size in the project as well as non-project area was identical i.e. 5.6 persons per household. The sex ratio in project and non-project area was 129 and 143 respectively. The details are given in Annex - 4.1 and 4.2.

Table 4.1: Household Population in Punjab

| Areas | Number of Persons | | | | | Household Size | Sex Ratio |
|------------------|-------------------|------|------|--------|------|----------------|-----------|
| | Total Number | Male | | Female | | | |
| | | No. | % | No. | % | | |
| Project Area | 841 | 473 | 56.2 | 368 | 43.8 | 5.6 | 129 |
| Non-Project Area | 976 | 574 | 58.8 | 402 | 41.2 | 5.6 | 143 |

4.1.2 Distribution of Population by the Age Group in Punjab

The distribution of population by age groups is mainly aimed at to get the information on available working labour force. In this regard the analysis was carried out with due weightage to gender. The survey results have shown that in the project area the majority of the population was falling in the working age group (15-60) i.e. 61.3 percent for males and 56.0 percent for females. However, in the

non-project area, the working labour force (15-60) was 61.1 percent for males and 57.5 percent for females. On overall basis, 58.9 percent population in project area was in the working labour force, whereas, the respective figure for the non-project area was 59.6 percent. The detail of the gender-wise population falling in various age groups is presented in Table 4.2.

Table 4.2: Distribution of Population by Age Group in Punjab

| Age group (Years) | Male | | | | Female | | | | Total | | | |
|-------------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|------------|--------------|
| | PA* | | NPA** | | PA* | | NPA** | | PA* | | NPA** | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % |
| Up to 5 | 43 | 9.1 | 55 | 9.6 | 50 | 13.6 | 49 | 12.2 | 93 | 11.1 | 104 | 10.7 |
| 5 - 10 | 65 | 13.7 | 84 | 14.6 | 57 | 15.5 | 53 | 13.2 | 122 | 14.5 | 137 | 14.0 |
| 10- 15 | 68 | 14.4 | 63 | 10.97 | 52 | 14.1 | 60 | 14.9 | 120 | 14.3 | 123 | 12.6 |
| 15 -60 | 290 | 61.3 | 351 | 61.1 | 206 | 56.0 | 231 | 57.5 | 496 | 58.9 | 582 | 59.6 |
| Above 60 | 7 | 1.5 | 21 | 3.73 | 3 | 0.85 | 9 | 2.2 | 10 | 1.2 | 30 | 3.1 |
| Total | 473 | 100.0 | 574 | 100.0 | 368 | 100.0 | 402 | 100.0 | 841 | 100.0 | 976 | 100.0 |

4.1.3 Literacy Status and Educational Attainment by Years of Schooling in Punjab

i. Status by Years of Schooling

During the survey, an attempt was made to study the literacy status of the respondents of the project and non-project areas. In this regard the number of schooling years of each family members of the household was recorded and the results are presented in Table 4.3.

Table 4.3: Educational Status by Years of Schooling in Punjab

| Years of Schooling | Project Area | | Non-Project Area | |
|--------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Up to 5 | 224 | 48.4 | 256 | 45.1 |
| 5 to 8 | 108 | 23.3 | 130 | 22.9 |
| 8 to 10 | 87 | 18.8 | 125 | 22.0 |
| 10 to 12 | 27 | 5.8 | 43 | 7.6 |
| 12 to 14 | 16 | 3.5 | 11 | 1.9 |
| Above 14 | 1 | 0.2 | 2 | 0.4 |
| Total | 463 | 100.0 | 567 | 100.0 |

The survey results show that in case of project area majority of the population i.e. 48.4 percent have schooling upto only 5 years. For non-project area 45.1 percent population have schooling upto 5 years. The survey results also show that 23.3 percent population of the project area and 22.9 percent population of non-project area have the education of 8 years. By and large it can be seen that the maximum population have schooling upto 10 years in case of the project area (90.5 percent), while the corresponding figure for the non-project area was 90 percent.

ii. Illiteracy Status by Age Groups

Generally the school going age is considered as 5 years. Thus, the illiteracy status was analyzed on the basis of the age group of the family members of the households and given in Table 4.4.

Table 4.4: Age Wise Position of Illiteracy in Punjab

| Age(Years) | Project Area | | | Non-Project Area | | |
|---|--------------|------------------|-------------|------------------|------------------|-------------|
| | Total No. | Illiterate (No.) | % | Total No. | Illiterate (No.) | % |
| Up to 5 (This is below school going age) | 93 | 60 | 64.5 | 104 | 79 | 76.0 |
| 5 - 10 | 122 | 50 | 41.00 | 137 | 50 | 36.3 |
| 10 – 15 | 120 | 32 | 26.7 | 123 | 21 | 17.1 |
| 15 – 60 | 496 | 233 | 47.0 | 582 | 243 | 41.8 |
| Above 60 | 10 | 7 | 70.0 | 30 | 21 | 70.0 |
| Total | 841 | 382 | 45.4 | 976 | 414 | 42.4 |

The survey results showed that the illiteracy status was the highest for the age group of above 60 years as in case of project area as well as for non-project area (i.e. 70 percent). The second highest category for the illiterates was falling in the age group of 15-60 years, which was 47.0 percent and 41.8 percent for project and non-project area respectively. It is worthwhile to mention that in the population of age group 15-60, which is the working labour force, the proportion of illiterate persons was almost 50 percent in the project area which , will certainly affect the working ability of the labour force. The details are given in Annex- 4.1 and 4.2.

4.1.4 Work Status of the Population in Punjab

An attempt was made to record the occupations of the family members of the households of the project and non project area. In this regard responses were obtained about the primary and secondary occupation and are given in Table 4.5.

i. Primary Work

Table 4.5: Primary Work Status in Project and Non-Project Areas in Punjab

| Category of work | Project Area | | Non-Project Area | |
|------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Not working | 15 | 3.0 | 21 | 3.6 |
| Household Work | 177 | 35.7 | 196 | 33.7 |
| Own Farming | 8 | 1.6 | 9 | 1.5 |
| Farm Labour | 1 | 0.2 | 1 | 0.2 |
| Off Farm Labour | 24 | 4.8 | 36 | 6.2 |
| Service /Job | 66 | 13.3 | 120 | 20.6 |
| Business | 168 | 33.9 | 162 | 27.8 |
| Student | 33 | 6.7 | 36 | 6.2 |
| Other | 4 | 0.8 | 1 | 0.2 |
| Total | 496 | 100.0 | 582 | 100.0 |

According to the data given in the Table 4.5, 35.7 percent household members were doing household work in the project area, while in the non-project area the corresponding figure was 33.7 percent, while 33.9 percent were doing business in the project area and 27.8 percent in the non-project area.

The survey results also revealed that in the project area 55.2 percent male sample respondents were doing business, followed by 21.7 percent male respondents who were doing service/ job. Regarding the female respondents of the project area, it was found that 83 percent i.e. majority of females were doing household work. Similarly, in the non-project area most job of the males i.e. 43.6 percent were doing business and 31.3 percent were doing service. However, most of the female respondents in the non-project area i.e. 80.9 percent were doing household work. The detail of the remaining primary occupations adopted by the sample respondents is presented in Table 4.6. The details are given in Annex- 4.3 and 4.4

Table 4.6 Primary Work Status in Project and Non-Project Areas, Distribution by Gender

(Percent)

| Category of work | Project Area | | Non-Project Area | |
|------------------|--------------|--------------|------------------|--------------|
| | Male | Female | Male | Female |
| Not working | 4.1 | 1.5 | 4.3 | 2.6 |
| Household Work | 2.1 | 83.0 | 2.6 | 80.9 |
| Own Farming | 2.8 | - | 2.6 | - |
| Farm Labour | 0.3 | - | 0.3 | - |
| Off Farm Labour | 8.3 | - | 9.7 | 0.9 |
| Service /Job | 21.7 | 1.5 | 31.3 | 4.3 |
| Business | 55.2 | 3.9 | 43.6 | 3.9 |
| Student | 4.5 | 9.7 | 5.4 | 7.4 |
| Others | 1.0 | 0.4 | 0.2 | - |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

ii. Secondary Work Status of Households

During the survey the respondents were also asked about their secondary activities which they were doing along with primary occupation. In this regard it was found that those males who have business as the primary work were doing job as the secondary work and vice-versa. On the statistical grounds, it was found that 26.3 percent sample respondents were doing business as the secondary work and 10.5 percent male respondents of the project area were doing job as the secondary work (Table 4.7). The farming was also observed as one of secondary occupation as 18.4 percent of the sample respondents in the project area had adopted it. Similarly, in case of non-project area, 40.5 percent sample respondents were doing business activity as the secondary occupation, followed by 32.4 percent doing household work. The details are given in Annex- 4.5 and 4.6

Table 4.7: Secondary Work Status in Project and Non-Project Areas in Punjab

| Category of work | Project Area | | Non-Project Area | |
|------------------|--------------|--------------|------------------|--------------|
| | Number | % age | Number | % age |
| Household Work | 9 | 23.7 | 12 | 32.4 |
| Own Farming | 7 | 18.4 | 2 | 5.4 |
| Farm Labour | 1 | 2.6 | - | - |
| Off Farm Labour | - | - | - | - |
| Service /Job | 4 | 10.5 | 4 | 10.8 |
| Business | 10 | 26.3 | 15 | 40.5 |
| Student | 1 | 2.6 | 2 | 5.4 |
| Others | 6 | 15.8 | 2 | 5.4 |
| Total | 38 | 100.0 | 37 | 100.0 |

4.2 Housing Conditions in Punjab

The information regarding number of living rooms for each household was captured during the field survey and the response is presented in Table 4.8. The survey results showed that in case of project area, 51.3 percent sample respondents had only two sleeping rooms, and 17.3 percent had only one sleeping room. Thus, 68.6 percent sample respondents had only one or two rooms to sleep with an average family size of 5.6 persons. It was also found that 23.3 percent households had three rooms in the project area and only 8.1 percent had four sleeping rooms and. In case of non-project area, it was found that 43.4 percent sample respondents had two sleeping rooms, while 22.3 percent had one room. However, only 11.4 percent households had four sleeping rooms for the average family size of 5.6 persons per households. The details are given in Annex-4.7 and 4.8.

4.2.1 Main Material of Dwelling Floor in Punjab

The information regarding the material of the floor used in the houses was obtained from sample households and the responses are presented in Table 4.8.

On overall basis it was found that in the project area, 98 percent sample respondents had cemented floor, while the remaining 2 percent had earth / soil based floor. More or less similar response was observed in case of non-project households where 96.6 percent had the cemented floor and the remaining earth / soil based flooring. The survey results also depict that the dung, ceramic tiles and carpeted floors were not found even in a single house.

Table 4.8: Number of Sleeping Rooms and Main Material of Dwelling in Punjab

| No. of Sleeping Rooms | | | | Main Material of Dwelling - Flooring (% age) | | | | | | | | | | | | |
|-----------------------|-------|-------|-------|--|-------------------------|-----|------|-----|---------------|-----|--------|------|--------|-----|--------|-----|
| Category | NPA * | | PA ** | | Natural Floor Earth/Saw | | Dung | | Ceramic Tiles | | Cement | | Carpet | | Others | |
| | No. | % | No. | % | PA | NPA | PA | NPA | PA | NPA | PA | NPA | PA | NPA | PA | NPA |
| One Room | 26 | 17.3 | 39 | 22.3 | 7.7 | 2.6 | - | - | - | - | 92.3 | 97.4 | - | - | - | - |
| Two Room | 77 | 51.3 | 76 | 43.4 | 1.3 | 2.6 | - | - | - | - | 98.7 | 96.1 | - | - | - | 0.6 |
| Three Room | 35 | 23.3 | 40 | 22.9 | - | 2.5 | - | - | - | - | 100 | 97.5 | - | - | - | - |
| Four Room | 12 | 8.1 | 20 | 11.4 | - | 5 | - | - | - | - | 100 | 95.0 | - | - | - | - |
| Total | 150 | 100.0 | 175 | 100.0 | 2.0 | 2.9 | - | - | - | - | 98.0 | 96.6 | - | - | - | 0.6 |
| * Project area, | | | | ** Non-project area | | | | | | | | | | | | |

* Project area, ** Non-project area

4.2.2 Sources of Drinking Water Supply in Punjab

The type of the drinking water supply used by the sample respondents was observed in the survey and the responses are depicted in Table 4.9.

The survey results showed that majority of the sample households i.e. 65.3 percent were using borehole with pumps as the source of drinking water in the project area, while 72.6 percent of households were using the same source for drinking water in the non-project area. The second major source for the drinking water was piped into house, which was used by 32.7 percent project households and 24.6 percent non-project households. In case of protected dug well as the sources of drinking water, only 2 percent households of the project and non-project area had reported. However, public tap was used by 1.7 percent households of the non-project area. The details are given in Annex-4.9 and 4.10.

Table 4.9: Source of Drinking Water Supply in Punjab

| Source | Project Area | | Non-Project Area | |
|-------------------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Piped into House | 49 | 32.7 | 43 | 24.6 |
| Piped into Yard or Plot | - | - | 0 | 0 |
| Public Tap | - | - | 3 | 1.7 |
| Tubewell /Borehole with Pumps | 98 | 65.3 | 127 | 72.6 |
| Protected Dug Well | 3 | 2 | 2 | 1.1 |
| Total | 150 | 100.0 | 175 | 100.0 |

4.2.3 Sanitation in Punjab

The information on various modes of sanitation used by sample households were gathered from the field and the results are presented in Table 4.10.

The survey results depicted that only two types of toilets were used i.e. pour flush latrine and flush toilet. It is evident from the survey results that 92.7 percent of project households and 90.8 percent non-project households were using flush toilet. In case of pour flush latrine only 2.6 percent project households were using it, while in case of non-project households only 4.6 percent were using this facility as sanitation. The survey results have also depicted that 4.0 percent project and 4.0 percent non-project households had no toilet facility respectively. They use bush and field for this purpose. The details are given in Annex-4.11 and 4.12

Table 4.10: Type of Toilet Facility Available in Punjab

| Type | Project Area | | Non-Project Area | |
|----------------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Pour Flush Latrine | 4 | 2.6 | 8 | 4.6 |
| Flush Toilet | 139 | 92.7 | 159 | 90.8 |
| No Facility / Bush / Field | 6 | 4.0 | 7 | 4.0 |
| Open pit Latrine | 1 | 0.7 | 1 | 0.6 |
| Total | 150 | 100.0 | 175 | 100.0 |

4.2.4 Availability of Electricity in Punjab

Electrification was found in case of all the project (150) and non-project (175) households (Annex 4.13 and 4.14).

4.2.5 Availability of Electric Appliances in Punjab

The available electric appliances were probed by the survey teams and the responses of the sample households are presented in Table 4.11. It is evident from the Table 4.11 that 91.3 percent project based households had television with an average value of Rs. 7,624. However, in case of non-project area, 85.7 percent households owned television with an average value of Rs. 7,235. The refrigerator was found in 44.7 percent project households, while 42.9 percent non-project households had this basic facility. The average value calculated for project and non-project households was found to be Rs. 15,589 and Rs. 16,281 respectively. However, quite few sample households had the facility of radio and air cooler. The details are given in Annex-4.15 and 4.16.

Table 4.11: Electric Appliances Ownership in Punjab

| Type of Appliances | Total Number of Appliances | | Number of Households who Own Electric Appliances | | | | Average Value Rs. / Unit | |
|--------------------|----------------------------|-------|--|------|-------|------|--------------------------|-------|
| | PA* | NPA** | PA* | | NPA** | | PA* | NPA** |
| | | | No. | % | No. | % | | |
| Radio /Type | 2 | 5 | 2 | 1.3 | 5 | 2.9 | 2500 | 1220 |
| Television | 141 | 152 | 137 | 91.3 | 150 | 85.7 | 7624 | 7235 |
| Refrigerator | 70 | 77 | 67 | 44.7 | 75 | 42.9 | 15589 | 16281 |
| AC / Air Cooler | 4 | 5 | 4 | 2.7 | 5 | 2.9 | 5625 | 5840 |

* Project area, ** Non-project area

4.3 Type of Fuel Used for Cooking in Punjab

The response for various available fuel options used by the sample households was obtained in the field and the results are presented in Table 4.12. The survey results depicted that the LPG / Natural gas was the major source of fuel used for cooking as 55.3 percent sample project households were

using it, while for non-project households the respective figure was 56.6 percent. The second most frequently used source for cooking was the fire wood / straw, which was 40 percent and 38.9 percent in the project and non-project area respectively. Only 2 percent of project and 1.1 percent of non-project households were using dung as fuel for cooking. The details are given in Annex-4.17 and 4.18.

Table 4.12: Type of Fuel Used for Cooking in Punjab

| Type of Fuel | Project Area | | Non-Project Area | |
|------------------|---------------------|------------|---------------------|------------|
| | Number of Responses | % | Number of Responses | % |
| Electricity | - | - | 1 | 0.6 |
| LPG /Natural Gas | 83 | 55.3 | 99 | 56.6 |
| Firewood /Straw | 60 | 41.0 | 68 | 38.9 |
| Bio Gas | 3 | 2.0 | 2 | 1.1 |
| Dung | 3 | 2.0 | 2 | 1.1 |
| Other | 1 | 0.7 | 3 | 1.7 |
| Total | 150 | 100 | 175 | 100 |

* Project area, ** Non-project area

4.4 Cultivation Status in Punjab

The sample households were asked regarding their involvement in the farming activities. In this regard the survey response is presented in Table 4.13. The data shows that the majority of sample respondents was not cultivating agricultural land i.e. 94 percent project households and 94.9 percent non-project households. Only 6 percent project households and 5.1 percent non-project household were cultivating land. The details are given in Annex-4.19 and 4.20.

Table 4.13: Cultivation of Land in Punjab

| Status | Project Area | | Non-Project Area | |
|----------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Cultivating Land | 9 | 6.0 | 9 | 5.1 |
| Not Cultivating Land | 141 | 94.0 | 166 | 94.9 |
| Total | 150 | 100.0 | 175 | 100.0 |

4.4.1 Method of Cultivation in Punjab

The data shows that all the sample cultivators of project and non-project area were using tractor drawn plough for cultivation.

4.5 Livestock Ownership in Punjab

The ownership of the livestock was checked during the survey and the response is presented in Table 4.14.

Table 4.14: Livestock Ownership in Punjab

| Category | Project Area | | Non-Project Area | |
|----------------------|--------------|--------------|------------------|--------------|
| | Number | % | Number | % |
| Own Livestock | 33 | 22.0 | 33 | 18.9 |
| Do not Own Livestock | 117 | 78.0 | 142 | 81.1 |
| Total | 150 | 100.0 | 175 | 100.0 |

The survey results depicted that only 22 percent of the sample households of the project area owned the livestock, while the remaining 78 percent households had no livestock. Similarly, 18.9 percent of the sample non-project households own the livestock, while the remaining 81.1 percent had no livestock.

4.5.1 Livestock Strength – Cows / Buffaloes in Punjab

The livestock strength was assessed during the survey for project and non-project households and the responses are presented in Table 4.15.

Table 4.15: Adult Livestock Strength- Cows / Buffaloes Ownership in Punjab

| Type of Livestock | 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 | - | - | - | - | - | - | - | - | - | - |
| She Buffaloes | 21 | 63.6 | 18 | 85.7 | 74 | 77.1 | 50 | 92.6 | 222666 | 175833 |
| Cows | 12 | 36.4 | 3 | 14.3 | 22 | 22.9 | 4 | 7.4 | 87916 | 48333 |
| Total | 33 | 100.0 | 21 | 100.0 | 96 | 100.0 | 54 | 100.0 | - | - |

* Project area, ** Non-project area

The survey results revealed that 63.6 percent households of the project area had the ownership of buffaloes, while the respective figure for the non-project area was 85.7 percent. 36.4 percent project households owned the cows, while 14.3 percent of the non-project households had the cows. The details are given in Annex-4.21 and 4.22.

Table 4.16: Young Livestock Buffaloes/ Cows Ownership in Punjab

| Type of Livestock | No. of H.H Who Own Livestock | | | | No. of Animals Owned | | | | Total Average Value (Rs) | |
|-------------------|------------------------------|--------------|-----------|--------------|----------------------|--------------|-----------|--------------|--------------------------|----------|
| | PA* | | NPA** | | PA* | | NPA** | | PA* | NPA** |
| | No. | % | No. | % | No. | % | No. | % | | |
| He Buffaloes | - | - | 4 | 33.3 | - | - | 5 | 26.3 | - | 14000 |
| She Buffaloes | 11 | 84.6 | 8 | 66.7 | 19 | 82.6 | 14 | 73.7 | 47727 | 46500 |
| Cows | 2 | 15.4 | - | - | 4 | 17.4 | - | - | 43500 | - |
| Total | 23 | 100.0 | 12 | 100.0 | 23 | 100.0 | 19 | 100.0 | - | - |

* Project area, ** Non-project area

It is evident from the survey results that 23 households from the project area owned 23 young buffaloes and cows (Table 4.16). In case of non-project area it was found that 12 households owned 19 young buffaloes and 4 cows. The average value of she buffaloes and cows in project area was Rs. 47,727 and Rs. 43,500 respectively. The average value of young he buffaloes and she buffaloes owned by each household, in case of non-project area was found to be Rs. 14,000 and Rs. 46,500 respectively.

Table 4.17: Suckler Cows / Buffaloes Ownership in Punjab

| Type | Number of Households Owning Livestock | | | | Number of Animals Owned | | | | Average Value (Rs.) | |
|---------------|---------------------------------------|--------------|----------|--------------|-------------------------|--------------|----------|--------------|---------------------|----------|
| | PA* | | NPA** | | PA* | | NPA** | | PA* | NPA** |
| | No. | % | No. | % | No. | % | No. | % | | |
| She Buffaloes | 8 | 57.1 | 3 | 75 | 18 | 58.1 | 6 | 85.7 | 22125 | 19333 |
| Cows | 6 | 42.9 | 1 | 25 | 13 | 41.9 | 1 | 14.3 | 23166 | 10000 |
| Total | 14 | 100.0 | 4 | 100.0 | 31 | 100.0 | 7 | 100.0 | - | - |

* Project area, ** Non-project area

The survey results showed that 31 suckler cows and she buffaloes were owned by 14 households in the project area (Table 4.17). However, in case of non-project area she buffaloes and cows were owned by 4 households. Among those households who had suckler livestock in the project area, the average value was Rs. 22,125 and Rs. 23,166 in case of buffaloes and cows. However, in case of non-project area the average suckler value of she buffalo and cow was Rs. 19,333 and Rs. 10,000 respectively.

4.5.2 Other Livestock Ownership in Punjab

Only 13 households owned other animals in the project area and these were 6 goats, 5 horses and 2 donkeys. In case of non-project area, 13 households owned 11 goats and 2 donkeys. Details are given in Annex 4.23 and 4.24

4.5.3 Poultry in Punjab

Only 2 household in the project area and one in the non-project area owned poultry (Annex 4.25 and 4.26).

4.6 Ownership of Assets in Punjab

During the survey an attempt was made to see the status of ownership of assets for the project and non-project households. The ownership of the assets is one of the very important indicators as it serves as the cross check to verify the income of the households. The responses recorded in this regard are presented in Table 4.18.

Table 4.18: Ownership of Assets in Punjab

| Type of Assets | Total Number of Items | | Number of Household Owning Assets | | | | Average Value Rs. / Unit | |
|---------------------------|-----------------------|-------|-----------------------------------|-------|-------|-------|--------------------------|---------|
| | PA* | NPA** | PA* | | NPA** | | PA* | NPA** |
| | | | No. | % age | No. | % age | | |
| Sewing Machines | 80 | 95 | 79 | 52.7 | 86 | 49.1 | 2489 | 2883 |
| Bicycles | 12 | 25 | 10 | 6.7 | 25 | 14.3 | 3340 | 2312 |
| Motor Cycles/ Scooters | 15 | 25 | 12 | 8.0 | 25 | 14.3 | 36500 | 35960 |
| Cars /Truck s | 1 | 3 | 1 | 0.7 | 2 | 1.1 | 400000 | 750000 |
| Land | 38 | 21 | 12 | 8.0 | 7 | 4.0 | 2558333 | 1692857 |
| Houses | 146 | 163 | 141 | 94.0 | 163 | 93.1 | 975886 | 955877 |

* Project area, ** Non-project area

The survey results revealed that 80 sewing machines were owned by 79 households in the project area with average value of Rs. 2,489. For non-project area it was found that 86 households had 95 sewing machines with average value of Rs. 2,883. In the project area, 12 bicycles were owned by 10 households with an average value of Rs. 3340 per bicycle. In the non-project area, 25 households owned 25 bicycles with average value of Rs. 2312. In case of motorcycles / scooters, 12 households owned 15 motorcycles / scooters, while in non-project area 25 households had 25 motorcycles / scooters. The average value of motorcycles / scooters in case of project and non-project households was Rs. 36,500 and Rs. 35,960 respectively. The cars / trucks were reported by only one household of project area and couple of households in case of non-project area. The agricultural land was owned by 12 households in project area with an average value per household of Rs. 2,558,333. However, for non-project area, the land was reported by 7 households with average value per household of Rs. 1,692,857. Regarding the ownership of houses, it was found that 141 households out of 150 for project area had their own houses. In case of non-project area 163 households had their own houses out of 175. The average value per house in case of project and non-project household was Rs. 975,886 and Rs. 955,877 respectively. The details are given in Annex-4.27 and 4.28

4.7 Household Income and Expenditures in Punjab

To arrive at the total household income of sample households, various types of income heads were considered i.e. crops, livestock, business, service, labour etc. The survey results revealed that the average annual cash households income for project area was Rs. 156,925 and for non-project area, it was Rs. 164,229 (Table 4.19). The calculations of various income groups revealed that 48.0 percent of the project households were falling in the income category of Rs. 100,000 to Rs. 200,000 while in case of non-project area 54.9 percent households were falling in the same category. It was also evinced from the table that 20 percent of the sample households of the project area and 1.7 percent of non-project area were falling in the income category of above Rs. 400,000. The average per capita income in case of project and non-project household was Rs. 28,022 and Rs. 29,327 respectively. The details are given in Annex 4.29 and 4.30.

Table 4.19: Annual Household Income by Groups in Punjab

| Income Groups (Rs.) | Number | | Percent | | Average Income (Rs.) | |
|---------------------|------------|------------|--------------|--------------|----------------------|---------------|
| | PA* | NPA** | PA* | NPA** | PA* | NPA** |
| Up to 50000 | 8 | 5 | 5.3 | 2.9 | 38144 | 38880 |
| 50001-73000 | 13 | 12 | 8.7 | 6.9 | 62621 | 60933 |
| 73001-100000 | 28 | 21 | 18.7 | 12 | 87407 | 88876 |
| 100001-200000 | 72 | 96 | 48.0 | 54.9 | 144364 | 143829 |
| 200001-300000 | 23 | 28 | 15.3 | 16 | 243653 | 246344 |
| 300001-400000 | 3 | 10 | 2.0 | 5.7 | 342603 | 367175 |
| Above 400000 | 3 | 3 | 2.0 | 1.7 | 982046 | 523686 |
| Total | 150 | 175 | 100.0 | 100.0 | 156925 | 164229 |

* Project area, ** Non-project area

4.7.1 Sources of Household Income in Punjab

The income of the sample households under various heads like crops, livestock, business, service and labour etc. was recorded and the results are presented in Table 4.20.

Table 4.20: Annual Household Income by Source in Punjab

| Sources of Income | Average Income (Rs.) | | Percent | |
|-------------------|----------------------|---------------|--------------|--------------|
| | PA* | NPA** | PA* | NPA** |
| Crops | 13321 | 10801 | 8.5 | 6.6 |
| Livestock | 12542 | 1981 | 8.0 | 1.2 |
| Business | 93114 | 95648 | 59.3 | 58.2 |
| Service / Jobs | 24448 | 38616 | 15.6 | 23.5 |
| Labour | 10700 | 17033 | 6.8 | 10.4 |
| Pension | 0 | 0 | - | 0 |
| Rents | 2777 | 150 | 1.8 | 0.1 |
| Remittances | 0 | 0 | - | 0 |
| Gifts / Cash | 23 | 0 | - | 0 |
| Other | 0 | 0 | - | 0 |
| Total | 156925 | 164229 | 100.0 | 100.0 |

* Project area, ** Non-project area

The survey results showed that most of income for the sample households was coming from small business activity as in case of project households, the share of business income was 59.3 percent and the respective figure in case of non-project households was 58.2 percent. Similarly, the second most prominent income contributor in case of project as well as non-project households was service / job with a share of 15.6 percent and 23.5 percent respectively. The other income sources have very low contribution in the income stream. The details may be seen in the Table 4.20.

4.7.2 Annual Household Consumption Expenditures in Punjab

After looking the data regarding the various consumption expenditures like food, clothing, education, utilities etc., was collected and the results are depicted in Table 4.21.

Table 4.21: Average Expenditure per Household in Punjab

| Items | Percentage Share in Total Expenditure (%) | |
|----------------------------|---|------------------|
| | Project Area | Non-Project Area |
| Food | 71.7 | 69.6 |
| Clothing (Including Shoes) | 6.5 | 6.2 |
| Utilities | 9.7 | 10.2 |
| Education | 2.3 | 3.2 |
| Fuel for Cooking | 3.3 | 3.1 |
| Housing | 0.4 | 0.5 |
| Health Care | 1.3 | 1.1 |
| Transportation | 2.1 | 2.2 |
| Other | 2.7 | 3.9 |
| Total | 100.0 | 100.0 |

The survey results showed that the major portion of the total expenditure was incurred on food. The share of food expenses was reported as 71.9 percent in project households, while 69.6 percent share of food was calculated for non-project households. The second major expenditure was on utilities, which included the electricity and gas / wood charges and it was found that the share of utilities was 9.7 percent and 10.2 percent in case of project and non-project households respectively. In case of clothing, it was found that 6.5 percent share was reported by project households and 6.2 percent by non-project households. The share of the remaining expenditure share can be seen in the Table 4.21. The details are given in Annex-4.31 and 4.32.

4.7.3 Monthly Household Food Expenditure in Punjab

Monthly household food expenditures were calculated for project and non-project households to check the food pattern of the respondents and the results are presented in Table 4.22.

Table 4.22 Percentage Expenditure on 5 Food Items Groups in Punjab

| Items | (Percent) | |
|--|--------------|------------------|
| | Project Area | Non-Project Area |
| Cereals (Wheat and Rice, 2:1 ratio in both cases) | 29.4 | 29.2 |
| Vegetables | 15.7 | 14.9 |
| Protein (Beef, Mutton , Poultry, Fish, Eggs & Milk) | 27.5 | 28.8 |
| Fats (Veg. Oil + Banaspati Ghee +Desi Ghee) | 9.9 | 9.5 |
| Fruits | 2.5 | 2.3 |
| Other | 15.0 | 15.3 |
| Total | 100.0 | 100.0 |

* Project area, ** Non-project area

4.8 Economic Behaviour of Households in Punjab

On the basis of the calculations of the income and expenditures, the economic behaviour of households for project and non-project respondents was analysed. The survey results on the basis of the comparison showed that the total annual income of the non-project households on an average was higher by Rs. 10,304 as compare to the project households. Similarly, the average annual expenditure for non-project households was higher by Rs. 5,629 than project households. The saving trend for the non-project households was also found to be higher by Rs. 1,675 as compared to the project households. The details may be seen in Table 4.23.

Table 4.23 Comparison of Annual Income and Expenditure of Households in Punjab

| Items | PA* | NPA** | Difference of PA and NPA |
|--------------------------------|--------|--------|--------------------------|
| Total Income (Rs.) | 156925 | 167229 | - 10304 |
| Total expenditure (Rs.) | 94472 | 100101 | - 5629 |
| Savings (Rs.) | 62453 | 64128 | - 1675 |
| Savings as % age of Income | 39.8 | 39.0 | 0.8 |
| Expenditure as % age of Income | 60.2 | 61.0 | - 0.8 |

* Project area, ** Non-project area

4.9 Food Security in Punjab

During the survey, the issue of food security was enquired from the sample households of the project and non-project areas. When enquired from the respondents about any sort of food shortage they faced during the last 12 months, the reply was in negative. The survey results show that the average annual cash household income of project and non-project area was Rs. 156,925 and Rs. 164,229 respectively. This is the reasonable level of household income through which they can easily evade the hunger. Moreover, the ratio of expenditure to income also certifies that the households can meet at least the minimum standards of nutritional requirements (Table 4.23).

4.10 Anthropometry in Punjab

During the survey, the age, weight and height of children below 5 years of age were recorded for the project and non-project households. It was found that 64 children of the project households and 82 children of the non-project households were found below five years of age.

1.10.1 Children Height in the Project Area in Punjab

The data regarding the height of the children is summarised in Table 4.24. According to the data given in the Table, out of 64 children, 52 (81.2 percent) were falling in the standard height categories for project household, while the remaining 12 (18.8 percent) were not falling within their respective categories. The details are given in Annex-4.35.

Table 4.24: Comparison of Height in Project Area in Punjab

| Age group (Months) | Number of Children | Height Range (Cm) | | Number of Children Falling in the Range |
|--------------------|--------------------|-------------------|---------|---|
| | | Minimum | Maximum | |
| 1-11 | 9 | 36 | 91 | 8 |
| 12-23 | 14 | 57 | 107 | 10 |
| 24-35 | 11 | 66 | 118 | 9 |
| 36-59 | 30 | 72 | 139 | 25 |
| Total | | | | 52 |

4.10.2 Children Height in Non-Project Area in Punjab

For the children in the non-project area a similar pattern was observed as in case of project area i.e. majority of the children (84.1 percent) were falling within the standard height groups (Table 4.25), while the remaining 15.9 percent were not falling within the standard height group. The details are given in Annex-4.36.

Table 4.25: Comparison of Height in Non-Project Area in Punjab

| Age group Months | Number of Children | Height Range (Cm) | | Number of Children Falling in the Range |
|---------------------|-----------------------|-------------------|---------|--|
| | | Minimum | Maximum | |
| 1-11 | 12 | 36 | 91 | 9 |
| 12-23 | 18 | 57 | 107 | 13 |
| 24-35 | 19 | 66 | 118 | 17 |
| 36-59 | 33 | 72 | 139 | 30 |
| Total | | | | 69 |

4.10.3 Children Weight in the Project Area in Punjab

The data on the weight of the children below five years of age in the project area is given in the Annex 4.37. The data shows that all the 64 children of below 5 years were falling in the standard weight categories.

4.10.4 Children Weight in the Non-Project Area in Punjab

The data on the weight of the children below five years of age in the non-project area is given in the Annex 4.38. According to the data all the 82 children of below 5 years were falling in the standard weight categories.

4.11 Decision Making in Punjab

The process of decision making had always been very important to strengthen the family setup of the households. In this regard an attempt was made to check the joint role of males and females in making various decisions like children education, employment, daily food, marriage of children, social events and family size etc. The survey teams also cross checked the responses of the decision making being advocated by the sample respondents. In this regard the best attempts were made by the survey teams to collect the reliable information from the respondents and the results are presented in Table 4.26.

Table 4.26: Decision Making by Gender in Punjab

(Percent)

| Items | Male | | Female | | Joint | |
|----------------------|------|-------|--------|-------|-------|-------|
| | PA* | NPA** | PA* | NPA** | PA* | NPA** |
| Children Education | 21.3 | 24.6 | 6.7 | 9.1 | 72.0 | 66.3 |
| Employment | 66.0 | 72.0 | 4.0 | 2.9 | 30.0 | 25.1 |
| Daily Food | 0.7 | 0.6 | 65.3 | 62.9 | 34.0 | 36.5 |
| Marriage of Children | 5.0 | 10.1 | 2.9 | 3.6 | 92.1 | 86.3 |
| Social Events | 4.0 | 9.1 | 2.0 | 2.3 | 94.0 | 88.6 |
| Family Size | 6.7 | 6.9 | 1.3 | 1.7 | 92.0 | 91.4 |

* Project area, ** Non-project area

With regard to decision making of children education, it was observed that 72 percent sample respondents in the project area were doing decision making jointly, while 21.3 percent respondents reported that the decisions were taken by males and the remaining 6.7 percent stated that the decisions for children education were taken by the females. However, in case of non-project households 66.3 percent decisions for children education were jointly taken, while 24.6 percent such decisions were taken by males and remaining 9.1 percent decision taken were by the females. For the employment of children, the males predominant by took decisions in 66 percent cases for project area. However, 4 percent share goes to joint decision making in the respect.

The female authority for decision making in case of daily food was observed 65.3 percent and 62.9 percent project and non-project households respectively reported that these decisions were taken by the females. For marriage of children, social events and family size, it was observed that Joint decisions were taken both by males and females by the project as well as non-project households in most of the cases.

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: / /2009

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.)

SECTION 2: SURVEY QUESTIONS

| No. | QUESTIONS AND FILTERS | CODING CATEGORIES | SKIP TO |
|------|--|--|---------|
| 1.a | <p><u>Type of Housing</u></p> <p>What is the main material of the dwelling floor?</p> | <p><u>NATURAL FLOOR</u> EARTH/ SAND1 DUNG 2</p> <p><u>RUDIMENTARY FLOOR</u> WOOD PLANKS.....3 PALM/BAMBOO.....4</p> <p><u>FINISHED FLOOR</u> POLISHED WOOD.....5 VINYL OR ASPHALT STRIPS.....6 CERAMIC TILES7 CEMENT8 CARPET9</p> <p>OTHER _____ 96 Specify</p> <p>NUMBER OF SLEEPING ROOMS _____</p> | |
| 1.b. | <p>What is the <u>number of rooms used</u> as Sleeping Rooms in the dwelling?</p> | | |
| 2. | <p><u>Drinking Water Supply</u></p> <p>What is the main source of drinking water for members of your household?</p> | <p>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</p> | |
| 3.a. | <p><u>Sanitation</u></p> <p>What kind of toilet facility does your household use?</p> | <p>NO FACILITY / BUSH / FIELD1 OPEN PIT / TRADITIONAL PIT LATRINE... 2 IMPROVED PIT LATRINE (VIP)3 POUR FLUSH LATRINE.....4 FLUSH TOILET.....5 OTHER _____ 96 Specify</p> | Q.4.a |

| 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/ [] [] | |

| 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. | Does any member of your household own? <i>Read each item aloud and record expense before proceeding to the next item.</i> | <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. | What type of fuel does your household mainly use for cooking? | ELECTRICITY1 LPG/NATURAL GAS.....2 BIOGAS.....3 KEROSENE.....4 COAL / LIGNITE5 CHARCOAL.....6 FIREWOOD/ STRAW..... 7 DUNG8 OTHER 96 (Specify) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8.a. | Are you or any members of your household involved in cultivating any farmland? | YES1 NO.....2 | Q. 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8.b. | What does your household use to cultivate most of your farmland? | HAND TOOL (HOE/SPADE).....1 ANIMAL – DRAWN PLOW 2 TRACTOR –DRAWN PLOW 3 POWER TILLER 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | [LOCAL ADAPTATION IF NEEDED]..... 5 OTHER 96 (Specify) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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:

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

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

Cost (Rs. Per Acre)

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

Income from Livestock

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

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

(From CO Loanee)**CO Loans**

10.1 CO Member Since _____ (months)

10.2 CO Saving (Rs.) _____

10.3 Did you receive any loan? Yes [] No []

If yes,

| Loan No. | Amount of Loan (Rs.) | Purpose | Overdue (Rs.) | Overdue (Months) | Reasons |
|----------|----------------------|---------|---------------|------------------|---------|
| | | | | | |
| | | | | | |
| | | | | | |

Are you satisfied with the procedure? Yes [] No [] To some extent []

If no, please describe why not?

In your opinion what should be done with your Savings?

10.6 Training Yes [] No []

10.7 Loan Default: Yes [] No []

10.8 Labour given for CPI: Yes [] No []

11. CO Meetings

11.1 Frequency of CO Meetings (Tick)

(1) More than once a week (2) Weekly (3) Bi-Monthly (4) Monthly (5) Once every 2-4 Months
(5) Rarely

11.2 Participation in CO Meetings (if irregular, also fill 11.3)-Tick

(1) Regular (2) Irregular

11.3 If Irregular, specify reasons

11.3.1 _____

11.3.2 _____

11.3.3 _____

12. Mode of Selection of Office Bearers (Tick)

(1) Nomination (2) Election

13. Mode of Decision-making (Tick)

(1) Unilateral (2) By Majority (3) By Unanimity

14. CO Benefits

| Benefit | Men | Women | Benefits | Men | Women |
|------------------------|----------------------|----------------------|----------------------------|----------------------|----------------------|
| Credit (loans) | <input type="text"/> | <input type="text"/> | Skills | <input type="text"/> | <input type="text"/> |
| Village Infrastructure | <input type="text"/> | <input type="text"/> | Personal Empowerment | <input type="text"/> | <input type="text"/> |
| Social Cohesion | <input type="text"/> | <input type="text"/> | Access to Public Services | <input type="text"/> | <input type="text"/> |
| Access to Technology | <input type="text"/> | <input type="text"/> | Access to Markets | <input type="text"/> | <input type="text"/> |
| Conflict Resolution | <input type="text"/> | <input type="text"/> | Improved Natural Resources | | — |

Note: Rank each benefit from 0 to 3, where 0=no benefit (or not sure); 1=slight benefit; 2=significant benefit; and 3=very significant benefit.

(From CO Members)

COMMUNITY ORGANIZATION (CO) PROFILE

Date of establishment of CO. / / 200 .

Total members of CO at the time of establishment (Nos.): _____

Current total members (No.) -----

Your designation in CO (tick),

Now: Chairman [], Vice Chairman [], Member []

At the time of establishment: Chairman [], Vice Chairman [], Member []

Number of Governing Body meetings held during the last Six month. []

Generally attendance of the members: _____ %

Total Amount deposited as (Saving) in every meeting by every Member? Rs. _____

What is the procedure of decision making? (Tick)

(1) Unilateral (2) By Majority (3) By Unanimity

Type of Training received by the CO members:

| Type of Training | No. of CO Members | Duration (Days) |
|------------------|-------------------|-----------------|
| Basic Training | | |
| On Job Coaching | | |
| Others | | |

Educational status of CO members (Nos.)

Illiterate [], Under Primary [], Primary [], Middle [], Matric [], F. A. [],
B.A. [], M. A. [], Others []

Are all CO members resides of this *basti* (tick)? Yes [] No []

If no, how many members resides in other areas []

No. of families involved in the CO in your village (Nos.) _____

INFORMATION REGARDING BANK (From Bank Staff)

Date of establishment of Village Bank. / / 200 .

Number of COs working under your bank? []

Total saving deposited in your bank:

Current Rs. _____ Cumulative Rs. _____

Total number of Loans disbursed during last year by your bank (During 1st July to date)? []

Total amount disbursed during this period by your bank? Rs. _____

Total amount:

Recovered (Rs.) _____

Outstanding (Rs.) _____

Overdue (Rs.) _____

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.)

SECTION 2: SURVEY QUESTIONS

| 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 NUMBER OF SLEEPING ROOMS _____ | |
| 1.b. | What is the <u>number of rooms used</u> as Sleeping Rooms in the dwelling? | | |
| 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 Specify | Q.4.a |

| 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..... | Q. 5 | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | |
| 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 <table><tr><td></td><td>No.</td><td>Value (Rs.)</td></tr><tr><td>RADIO / TAPE</td><td>[]</td><td>[]</td></tr><tr><td>TELEVISION</td><td>[]</td><td>[]</td></tr><tr><td>REFRIGERATOR/</td><td>[]</td><td>[]</td></tr><tr><td>DEFREEZER</td><td></td><td></td></tr></table> | | No. | Value (Rs.) | RADIO / TAPE | [] | [] | TELEVISION | [] | [] | REFRIGERATOR/ | [] | [] | DEFREEZER | | | |
| | No. | Value (Rs.) | | | | | | | | | | | | | | | | |
| RADIO / TAPE | [] | [] | | | | | | | | | | | | | | | | |
| TELEVISION | [] | [] | | | | | | | | | | | | | | | | |
| REFRIGERATOR/ | [] | [] | | | | | | | | | | | | | | | | |
| DEFREEZER | | | | | | | | | | | | | | | | | | |
| | | TRACTOR [] [] SEWING MACHINE [] [] A.C / AIR COOLER [] [] | | | | | | | | | | | | | | | | |

| No. | QUESTIONS AND FILTERS | CODING CATEGORIES | SKIP TO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------|--|--|----------|-----|-------------|----------|---------|-----|-----|--|---------------|-----|-----|--|---------|--|--|--|--------------|-----|-----|-----|--------------|-----|-----|-----|-------|-----|-----|-----|-----------|-----|-----|--|--|
| 6. | Does any member of your household own? <i>Read each item aloud and record expense before proceeding to the next item.</i> | <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. | What type of fuel does your household mainly use for cooking? | ELECTRICITY1 LPG/NATURAL GAS.....2 BIOGAS.....3 KEROSENE.....4 COAL / LIGNITE5 CHARCOAL.....6 FIREFWOOD/ STRAW..... 7 DUNG8 OTHER 96 (Specify) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8.a. | Are you or any members of your household involved in cultivating any farmland? | YES1 NO.....2 | Q. 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8.b. | What does your household use to cultivate most of your farmland? | HAND TOOL (HOE/SPADE).....1 ANIMAL – DRAWN PLOW 2 TRACTOR –DRAWN PLOW 3 POWER TILLER 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | [LOCAL ADAPTATION IF NEEDED]..... 5 OTHER 96 (Specify) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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 | | | | |

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 | | | |
| Venaspati 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.

12.1 Cost (Rs. Per Acre)

| Crop | Area Sown | Tillage | Seed | Fertilizer | Pesticides/ Weedicide | Hoeing | Irrigation | Harvesting/ Picking / Threshing | CHL | Others |
|------|-----------|---------|------|------------|-----------------------|--------|------------|---------------------------------|-----|--------|
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |

13. Income from Livestock

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

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

14.1 Group Member Since _____ (months)

14.2 Total Members of this Group. []

14.3 Your designation in the Group: Group Manager [], Group Leader [],
Member []

14.4 Did you purchase any product from CWCD? Yes [] No []

14.5 If yes,

| Item | Original Price (Rs.) | Per Month Installment (Rs.) | No. of Installment | Any Additional Charges (Rs.) |
|------|----------------------|-----------------------------|--------------------|------------------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

14.6 Are you satisfied with the procedure? Yes [] No [] To some extent []

14.7 If no, please describe why not?

15. Mode of selection of Brand of the product? (Tick)
(1) Self (2) CWCD (3) Both

16. No. of families involved in the Group (Nos.) _____

17. Did you pay any processing Fee? Yes [] No []

17.1 If yes, total amount Rs. []

18. Did you pay any your installments late? Yes [] No []

18.1 If yes, please provide following information:

18.2 CWCD warned you [], CWCD imposed any fine []
also give amount (Rs.) []

Annex 3.1: Household Demographics in NWFP (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 | 33 | 26 | 59 | 36 | 11 | 1 | - | - | - | - |
| Plus 5 to 10 | 58 | 41 | 99 | 28 | 89 | 5 | 1 | - | - | - |
| Plus 10 to 15 | 48 | 69 | 117 | 11 | 21 | 58 | 26 | 1 | - | - |
| Plus 15 to 60 | 264 | 214 | 478 | 135 | 77 | 55 | 114 | 49 | 23 | 3 |
| Above 60 | 11 | 6 | 17 | 13 | - | - | 1 | 1 | - | - |
| Total | 414 | 356 | 770 | 223 | 198 | 119 | 142 | 51 | 23 | 3 |

M = Male, F = Female

Annex 3.2: Household Demographics in NWFP (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 | 23 | 30 | 53 | 42 | 16 | - | - | - | - | - |
| Plus 5 to 10 | 53 | 59 | 112 | 33 | 84 | 5 | - | - | - | - |
| Plus 10 to 15 | 72 | 61 | 133 | 26 | 36 | 41 | 27 | 1 | - | - |
| Plus 15 to 60 | 324 | 254 | 578 | 173 | 81 | 46 | 152 | 54 | 30 | 7 |
| Above 60 | 9 | 6 | 15 | 11 | 3 | - | - | - | - | - |
| Total | 481 | 410 | 891 | 285 | 220 | 92 | 179 | 55 | 30 | 7 |

M = Male, F = Female

Annex 3.3: Primary Work Status in NWFP (Project Area)

(No.)

| Age (Years) | Not Working | Household Work | Own Farming | Farm Labour | Off-Farm Labor | Service / Job | Business | Student |
|--------------|-------------|----------------|-------------|-------------|----------------|---------------|------------|------------|
| Up to 5 | 44 | 1 | - | - | - | - | 3 | 11 |
| Plus 5 – 10 | 3 | 4 | - | - | - | - | 3 | 89 |
| Plus 10 – 15 | 2 | 18 | - | - | 7 | 1 | 4 | 85 |
| Plus 15 – 60 | 16 | 157 | 20 | 2 | 51 | 93 | 91 | 46 |
| Above 60 | 3 | 6 | 2 | 1 | 1 | - | 2 | - |
| Total | 68 | 186 | 22 | 3 | 59 | 95 | 103 | 231 |

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

(No.)

| Age (Years) | Not Working | Household Work | Own Farming | Farm Labour | Off-Farm Labor | Service / Job | Business | Student |
|--------------|-------------|----------------|-------------|-------------|----------------|---------------|-----------|------------|
| Up to 5 | 39 | 2 | - | - | - | - | - | 12 |
| Plus 5 – 10 | 16 | 7 | - | - | - | - | 1 | 88 |
| Plus 10 – 15 | 10 | 19 | 1 | - | 2 | 3 | 3 | 95 |
| Plus 15 – 60 | 38 | 175 | 22 | 4 | 44 | 145 | 94 | 55 |
| Above 60 | 4 | 6 | 2 | - | 1 | 1 | 1 | - |
| Total | 107 | 209 | 25 | 4 | 47 | 149 | 99 | 250 |

Annex 3.5: Secondary Work Status in NWFP (Project Area)

(No.)

| Age (Years) | Household Work | Own Farming | Farm Labour | Off-Farm Labor | Service / Job | Business | Student | Others |
|--------------|----------------|-------------|-------------|----------------|---------------|-----------|----------|----------|
| Up to 5 | 1 | - | - | - | - | - | - | - |
| Plus 5 – 10 | 8 | - | - | - | - | - | - | - |
| Plus 10 – 15 | 17 | 1 | - | - | - | 1 | 1 | - |
| Plus 15 – 60 | 35 | 14 | - | 3 | - | 14 | - | 1 |
| Above 60 | - | - | - | - | - | - | - | - |
| Total | 61 | 15 | - | 3 | - | 15 | 1 | 1 |

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

(No.)

| Age (Years) | Household Work | Own Farming | Farm Labor | Off-Farm Labor | Service / Job | Business |
|--------------|----------------|-------------|------------|----------------|---------------|----------|
| Up to 5 | - | - | - | - | - | - |
| Plus 5 – 10 | 14 | - | - | - | - | - |
| Plus 10 – 15 | 18 | - | - | - | - | - |
| Plus 15 – 60 | 52 | 16 | - | - | 2 | 7 |
| Above 60 | - | - | - | - | - | - |
| Total | 84 | 16 | - | - | 2 | 7 |

Annex 3.7: Main Material of Floor of the House in NWFP (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 | 45.5 | - | - | - | - | - | - | 54.5 | - | - |
| Two | 31.5 | - | - | - | - | - | - | 58.4 | - | 10.1 |
| Three | 33.3 | - | 3.7 | - | - | - | - | 48.1 | - | 14.8 |
| Four & above | - | - | - | - | - | - | - | 100.0 | - | - |
| Total | 31.3 | - | 0.7 | - | - | - | - | 59.3 | - | 8.7 |

Annex 3.8: Main Material of Floor of the House in NWFP (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 | 57.1 | - | - | - | - | - | - | 40.5 | - | 2.4 |
| Two | 38.0 | - | - | - | - | - | - | 55.0 | - | 7.0 |
| Three | 21.1 | - | - | - | - | - | - | 57.9 | - | 21.0 |
| Four & above | 18.2 | - | - | - | - | - | - | 63.6 | - | 18.2 |
| Total | 39.6 | - | - | - | - | - | - | 52.3 | - | 8.1 |

Annex 3.9: Drinking Water Supply in NWFP (Project Area)

| Source | Number | Percentage |
|-------------------------------|------------|-------------|
| Piped into House | 83 | 55.3 |
| Piped into Yard or Plot | 3 | 2.0 |
| Public Tap | 1 | 0.7 |
| Tubewell / Borehole with Pump | 13 | 8.7 |
| Protected Dug Well | 12 | 8.0 |
| Spring Well | 4 | 2.7 |
| Bottled Water | 1 | 0.7 |
| Unprotected Dug Well | 2 | 1.3 |
| Unprotected Spring | 5 | 3.3 |
| Others | 96 | 17.3 |
| Total | 150 | 99.7 |

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

| Source | Number | Percentage |
|-------------------------------|------------|--------------|
| Public Tap | 2 | 1.2 |
| Tubewell / Borehole with Pump | 39 | 22.7 |
| Protected Dug Well | 26 | 15.1 |
| Piped into House | 67 | 39.0 |
| Piped into Yard /Plot | 1 | 0.6 |
| Unprotected Dug Well | 3 | 1.7 |
| Spring | 15 | 8.7 |
| Others | 19 | 11.0 |
| Total | 172 | 100.0 |

Annex 3.11: Sanitation Facilities in NWFP (Project Area)

| Type of Toilet Facility Available | In House | | Out of House | |
|-----------------------------------|------------|--------------|--------------|------------|
| | Number | Percentage | Number | Percentage |
| Pour Flush Latrine | 27 | 18.0 | - | - |
| Flush Toilet | 101 | 67.3 | - | - |
| No Facility | 6 | 4.0 | | |
| Open Traditional Pit | 15 | 10. | | |
| Others | 1 | 0.7 | | |
| Total | 150 | 100.0 | - | - |

Annex 3.12: Sanitation Facilities in NWFP (Non-Project Area)

| Type of Toilet Facility Available | In House | | Out of House | |
|-----------------------------------|------------|--------------|--------------|------------|
| | Number | Percentage | Number | Percentage |
| Pour Flush Latrine | 40 | 23.2 | - | - |
| Flush Toilet | 92 | 53.5 | - | - |
| No Facility | 12 | 7.0 | | |
| Open Pit | 24 | 14.0 | | |
| Improved Pit | 4 | 2.3 | | |
| Total | 172 | 100.0 | - | - |

Annex 3.13: Availability of Electricity in NWFP (Project Area)

| Availability of Electricity Status | Number | Percentage |
|------------------------------------|------------|--------------|
| Electricity Available | 148 | 98.7 |
| Electricity not Available | 2 | 1.3 |
| Total | 150 | 100.0 |

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

| Availability of Electricity Status | Number | Percentage |
|------------------------------------|------------|--------------|
| Electricity Available | 168 | 97.7 |
| Electricity not Available | 4 | 2.3 |
| Total | 172 | 100.0 |

Annex 3.15: Availability of Electric Appliances in NWFP (Project Area)

| Electric Appliances | Total No. of Appliances | Number of Household who Own | | Average Value (Rs.) |
|---------------------|-------------------------|-----------------------------|------------|---------------------|
| | | Number | Percentage | |
| Radio / Tape | 12 | 10 | 5.6 | 717 |
| Television | 118 | 118 | 65.6 | 7339 |
| Refrigerator | 52 | 52 | 28.9 | 14481 |
| Defreezer | - | - | - | - |
| A.C. / Air Cooler | - | - | - | - |

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

| Electric Appliances | Total No. of Appliances | No. of House hold who own | | Average Value (Rs.) |
|---------------------|-------------------------|---------------------------|------------|---------------------|
| | | Number | Percentage | |
| Radio / Tape | 6 | 6 | 3.3 | 900 |
| Television | 109 | 109 | 59.9 | 7381 |
| Refrigerator | 67 | 67 | 36.8 | 13165 |
| Defreezer | - | - | - | - |
| A.C. / Air Cooler | - | - | - | - |

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

| Type | Number | Percentage |
|-------------------|------------|--------------|
| Electricity | - | - |
| LPG / Natural Gas | 88 | 58.7 |
| Firewood / Straw | 61 | 40.7 |
| Charcoal | 1 | 0.6 |
| Total | 150 | 100.0 |

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

| Type | Number | Percentage |
|-------------------|------------|--------------|
| Electricity | 2 | 1.2 |
| LPG / Natural Gas | 83 | 48.2 |
| Firewood / Straw | 87 | 50.6 |
| Total | 172 | 100.0 |

Annex 3.19: Cultivation Status in NWFP (Project Area)

| Status | Number | Percentage |
|-------------------------|------------|--------------|
| Cultivating Land | 36 | 24.0 |
| Do not Cultivating Land | 114 | 76.0 |
| Total | 150 | 100.0 |

Annex 3.20: Cultivation Status in NWFP (Non-Project Area)

| Status | Number | Percentage |
|-------------------------|------------|--------------|
| Cultivating Land | 42 | 24.4 |
| Do not Cultivating Land | 130 | 75.6 |
| Total | 172 | 100.0 |

Annex 3.21: Livestock Strength: Cows / Buffalos in NWFP (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 | 3 | 125000 | 7 | 7 | 68799 | 16 | 23 | 216000 |
| She Buffalos | 40 | 65 | 3483000 | 20 | 24 | 312000 | 4 | 4 | 26000 |
| Cow | 17 | 22 | 686949 | 6 | 6 | 58999 | 20 | 27 | 400000 |

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

Annex 3.22: Livestock Strength: Cows/Bufalos in NWFP (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 Bufalos | 5 | 6 | 330000 | 3 | 4 | 16666 | 6 | 6 | 103333 |
| She Bufalos | 24 | 33 | 1834999 | 12 | 15 | 17666 | 7 | 7 | 7714 |
| Cow | 19 | 26 | 979000 | 3 | 4 | 16666 | 13 | 13 | 18047 |
| Bull | - | - | - | - | - | - | - | - | - |

Annex 3.23: Livestock Ownership: Other Animals in NWFP (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 | 4 | 30 | 216000 | 2 | 8 | 21000 | - | - | - |
| Goat | 32 | 73 | 412600 | 12 | 31 | 59700 | - | - | - |
| Horse | - | - | - | - | - | - | - | - | - |
| Donkey | - | - | - | - | - | - | - | - | - |
| Other (Specify) | - | - | - | - | - | - | - | - | - |

Annex 3.24: Livestock Ownership: Other Animals in NWFP (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 | 2 | 4 | 28000 | - | - | - | - | - | - |
| Goat | 42 | 97 | 561500 | 11 | 14 | 42200 | - | - | - |
| Horse | - | - | - | - | - | - | - | - | - |
| Donkey | - | - | - | - | - | - | - | - | - |
| Other (Specify) | - | - | - | - | - | - | - | - | - |

Annex 3.25: Poultry in NWFP (Project Area)

| Category | Response |
|---------------------------------|----------|
| No. of Household who own | - |
| Percentage of Household who own | - |
| Total No. of Chicken own | - |
| Average Value of Per Chicken | - |

Annex 3.26: Poultry in NWFP (Non-Project Area)

| Category | Response |
|---------------------------------|----------|
| No. of Household who own | 4 |
| Percentage of Household who own | 2.3 |
| Total No. of Chicken Own | 15 |
| Average Value of Per Chicken | 425 |

Annex 3.27: Ownership of Other Assets in NWFP (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 | 93 | 89 | 64.5 | 2247 | - | - | - |
| Bicycle | 10 | 10 | 7.3 | 3250 | - | - | - |
| Motor Cycle / Scooter | 3 | 3 | 2.2 | 27000 | - | - | - |
| Car / Truck | 1 | 1 | 0.7 | 400000 | - | - | - |
| Land | 72 | 35 | 25.9 | 1047714 | - | - | - |
| House | 147 | 147 | 98.0 | 1480211 | - | - | - |

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

| Items | Total No. | Number of Household Owned | | Average Value (Rs.) | Ownership | | |
|-----------------------|-----------|---------------------------|------------|---------------------|-----------|--------|-------|
| | | Number | Percentage | | Male | Female | Joint |
| Tractors | - | - | - | - | - | - | - |
| Sewing Machine | 61 | 61 | 52.1 | 2345 | - | - | - |
| Bicycle | 6 | 6 | 5.1 | 2450 | - | - | - |
| Motor Cycle / Scooter | 6 | 6 | 5.1 | 30500 | - | - | - |
| Car / Truck | 3 | 3 | 2.6 | 566666 | - | - | - |
| Land | 147 | 41 | 35.0 | 823170 | - | - | - |
| House | 161 | 161 | 93.6 | 1425138 | - | - | - |

Annex 3.29: Annual Household Income in NWFP (Project Area)

| Income Group (Rs.) | Number | Percent | Average Income (Rs.) |
|--------------------|------------|--------------|----------------------|
| Up to 50000 | 23 | 15.3 | 26334 |
| 50001 – 73000 | 23 | 15.3 | 64043 |
| 73001 – 100000 | 27 | 18.0 | 89388 |
| 100001 – 200000 | 51 | 34.0 | 13877 |
| 200001 – 300000 | 17 | 11.3 | 257852 |
| 300001 – 400000 | 8 | 5.4 | 330850 |
| Above 400000 | 1 | 0.7 | 1500000 |
| Total | 150 | 100.0 | 133980 |

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

| Income Group (Rs.) | Number | Percent | Average Income (Rs.) |
|--------------------|------------|--------------|----------------------|
| Up to 50000 | 28 | 16.3 | 24614 |
| 50001 – 73000 | 29 | 16.9 | 67275 |
| 73001 – 100000 | 38 | 22.1 | 89984 |
| 100001 – 200000 | 47 | 27.3 | 138959 |
| 200001 – 300000 | 22 | 12.8 | 243086 |
| 300001 – 400000 | 3 | 1.7 | 376333 |
| Above 400000 | 5 | 2.9 | 600000 |
| Total | 172 | 100.0 | 128300 |

Annex 3.31: Total Expenditure in NWFP (Project Area)

| Items | No. of Households Used | Rs. / Annum |
|-------------------------|------------------------|--------------|
| Food | 150 | 65366 |
| Clothing | 150 | 4597 |
| Shoes | 150 | 1478 |
| Housing | 73 | 677 |
| Health Care | 136 | 1196 |
| Education | 89 | 2048 |
| Social Functions | 88 | 946 |
| Transport | 147 | 1203 |
| Recreation | 34 | 246 |
| Electricity Bills | 99 | 2024 |
| Telephone Bills | 147 | 4155 |
| Fuel (Wood + gas etc.) | 6 | 37 |
| Drinking Water | 105 | 977 |
| Soap (Washing + Toilet) | 147 | 818 |
| Gift / Cash | 11 | 75 |
| Other Expenses | 1 | 42 |
| Total | | 85888 |

Annex 3.32: Total Expenditure in NWFP (Non-Project Area)

| Items | Number of Household Used | Rs. / Annum |
|-------------------------|--------------------------|--------------|
| Food | 172 | 61783 |
| Clothing | 172 | 4779 |
| Shoes | 172 | 1465 |
| Housing | 65 | 570 |
| Health Care | 162 | 1256 |
| Education | 96 | 1706 |
| Social Functions | 101 | 772 |
| Transport | 155 | 1574 |
| Recreation | 24 | 154 |
| Electricity Bills | 96 | 1054 |
| Telephone Bills | 167 | 3357 |
| Fuel (Wood + gas etc.) | 33 | 223 |
| Drinking Water | 97 | 695 |
| Soap (Washing + Toilet) | 167 | 844 |
| Gift / Cash | 15 | 165 |
| Total | | 83754 |

Annex 3.33: Food Items Consumption in NWFP (Project Area)

| Items | No. of Household Used | Rs. / Month | % age Share |
|----------------|-----------------------|-------------|--------------|
| Wheat / Atta | 150 | 1052 | 19.3 |
| Rice | 150 | 227 | 4.2 |
| Millet | 2 | 6 | 0.1 |
| Maize | 39 | 29 | 0.6 |
| Pulses | 145 | 255 | 4.7 |
| Vegetables | 150 | 1157 | 21.2 |
| Fruits | 77 | 135 | 2.5 |
| Beef | 60 | 173 | 3.2 |
| Mutton | 15 | 67 | 1.2 |
| Poultry | 82 | 221 | 4.1 |
| Fish | 13 | 18 | 0.3 |
| Egg(No.) | 80 | 43 | 0.8 |
| Milk | 132 | 896 | 16.4 |
| Sugar | 149 | 252 | 4.6 |
| Oils | 13 | 55 | 1.0 |
| Desi Ghee | 11 | 23 | 0.4 |
| Venaspati Ghee | 137 | 516 | 9.5 |
| Bakery | 31 | 28 | 0.5 |
| Tea | 139 | 125 | 2.3 |
| Spices | 149 | 169 | 3.1 |
| Total | | 5447 | 100.0 |

Annex 334: Food Items Consumption in NWFP (Non-Project Area)

| Items | No. of Households Used | Average Value (Rs. / Month) | % age Share |
|----------------|------------------------|--------------------------------|--------------|
| Wheat / Atta | 172 | 1076 | 20.9 |
| Rice | 126 | 161 | 3.1 |
| Milletts | 0 | 0 | 0.0 |
| Maize | 36 | 25 | 0.5 |
| Pulses | 161 | 200 | 3.9 |
| Vegetables | 172 | 1302 | 25.2 |
| Fruits | 83 | 111 | 2.2 |
| Beef | 70 | 165 | 3.2 |
| Mutton | 10 | 24 | 0.5 |
| Poultry | 81 | 146 | 2.8 |
| Fish | 10 | 15 | 0.3 |
| Egg (No.) | 87 | 35 | 0.7 |
| Milk | 141 | 779 | 15.1 |
| Sugar | 172 | 212 | 4.1 |
| Oils | 3 | 11 | 0.2 |
| Desi Ghee | 6 | 13 | 0.3 |
| Venaspati Ghee | 169 | 514 | 10.0 |
| Bakery | 60 | 24 | 0.5 |
| Tea | 157 | 127 | 2.5 |
| Spices | 172 | 208 | 4.0 |
| Total | | 5148 | 100.0 |

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

| Age Group (Months) | Total No. of Children | Male | Female | Male Height (cm.) | | Female Height (cm.) | | No. of Falling in the Range | |
|--------------------|-----------------------|-----------|-----------|-------------------|----------|---------------------|----------|-----------------------------|-----------|
| | | | | Min. | Max. | Min. | Max. | Male | Female |
| 0 – 2 | - | - | - | 36 | 74 | 36 | 72 | - | - |
| 3 – 5 | 1 | | 1 | 45 | 83 | 44 | 80 | - | 1 |
| 6 – 8 | 1 | 1 | - | 51 | 87 | 50 | 86 | 1 | - |
| 9 – 11 | - | - | - | 56 | 91 | 54 | 90 | - | - |
| 12 – 14 | 12 | 6 | 6 | 59 | 96 | 57 | 95 | 5 | 3 |
| 15 – 17 | - | - | - | 62 | 100 | 60 | 99 | - | - |
| 18 – 20 | 2 | 1 | 1 | 64 | 104 | 62 | 102 | 1 | 1 |
| 21 – 23 | - | - | - | 65 | 107 | 64 | 106 | - | - |
| 24 – 26 | 11 | 7 | 4 | 67 | 108 | 66 | 107 | 6 | 3 |
| 27 – 29 | 1 | - | 1 | 68 | 112 | 68 | 111 | - | 1 |
| 30 – 32 | 2 | 1 | 1 | 70 | 115 | 69 | 114 | 1 | 1 |
| 33 – 35 | - | - | - | 71 | 118 | 71 | 117 | - | - |
| 36 – 38 | 16 | 7 | 9 | 73 | 121 | 72 | 120 | 7 | 6 |
| 39 – 41 | - | - | - | 74 | 124 | 74 | 122 | - | - |
| 42 – 44 | 1 | - | 1 | 75 | 127 | 75 | 124 | - | 1 |
| 45 – 47 | - | - | - | 77 | 129 | 77 | 126 | - | - |
| 48 – 50 | 3 | 1 | 2 | 78 | 132 | 78 | 129 | - | 1 |
| 51 – 53 | - | - | - | 79 | 134 | 79 | 131 | - | - |
| 54 – 56 | - | - | - | 80 | 136 | 81 | 133 | - | - |
| 57 – 60 | - | - | - | 82 | 139 | 81 | 136 | - | - |
| Total | 50 | 24 | 26 | - | - | - | - | 21 | 18 |

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

| Age Group (Months) | Total No. of Children | Male | Female | Male Height (cm.) | | Female Height (cm.) | | No. of Falling in the Range | |
|--------------------|-----------------------|-----------|-----------|-------------------|----------|---------------------|----------|-----------------------------|----------|
| | | | | Min. | Max. | Min. | Max. | Male | Female |
| 0 – 2 | 1 | - | 1 | 36 | 74 | 36 | 72 | - | - |
| 3 – 5 | - | - | - | 45 | 83 | 44 | 80 | - | - |
| 6 – 8 | 2 | 2 | - | 51 | 87 | 50 | 86 | 2 | - |
| 9 – 11 | - | - | - | 56 | 91 | 54 | 90 | - | - |
| 12 – 14 | 4 | 3 | 1 | 59 | 96 | 57 | 95 | 1 | - |
| 15 – 17 | - | - | - | 62 | 100 | 60 | 99 | - | - |
| 18 – 20 | 1 | - | 1 | 64 | 104 | 62 | 102 | - | - |
| 21 – 23 | - | - | - | 65 | 107 | 64 | 106 | - | - |
| 24 – 26 | 13 | 8 | 5 | 67 | 108 | 66 | 107 | 6 | 3 |
| 27 – 29 | - | - | - | 68 | 112 | 68 | 111 | - | - |
| 30 – 32 | 1 | - | 1 | 70 | 115 | 69 | 114 | - | 1 |
| 33 – 35 | - | - | - | 71 | 118 | 71 | 117 | - | - |
| 36 – 38 | 4 | - | 4 | 73 | 121 | 72 | 120 | - | 4 |
| 39 – 41 | - | - | - | 74 | 124 | 74 | 122 | - | - |
| 42 – 44 | - | - | - | 75 | 127 | 75 | 124 | - | - |
| 45 – 47 | - | - | - | 77 | 129 | 77 | 126 | - | - |
| 48 – 50 | 6 | 3 | 3 | 78 | 132 | 78 | 129 | 1 | 1 |
| 51 – 53 | - | - | - | 79 | 134 | 79 | 131 | - | - |
| 54 – 56 | - | - | - | 80 | 136 | 81 | 133 | - | - |
| 57 – 60 | - | - | - | 82 | 139 | 81 | 136 | - | - |
| Total | 32 | 16 | 16 | - | - | - | - | 10 | 9 |

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

| Age Group (Months) | Total No. of Children | Male | Female | Male Weight (kg.) | | Female Weight (kg.) | | No. of Falling in the Range | |
|--------------------|-----------------------|-----------|-----------|-------------------|----------|---------------------|----------|-----------------------------|-----------|
| | | | | Min. | Max. | Min. | Max. | Male | Female |
| 0 – 2 | - | - | - | 0.5 | 10.0 | 0.5 | 9.0 | - | - |
| 3 – 5 | 1 | | 1 | 1.0 | 13.0 | 1.0 | 12.0 | - | 1 |
| 6 – 8 | 1 | 1 | - | 2.0 | 15.0 | 2.0 | 14.0 | 1 | - |
| 9 – 11 | - | - | - | 3.0 | 16.5 | 2.5 | 15.5 | - | - |
| 12 – 14 | 12 | 6 | 6 | 4.0 | 17.5 | 3.0 | 16.5 | 6 | 6 |
| 15 – 17 | - | - | - | 4.0 | 18.5 | 3.5 | 17.5 | - | - |
| 18 – 20 | 2 | 1 | 1 | 4.0 | 19.5 | 3.5 | 18.5 | 1 | 1 |
| 21 – 23 | - | - | - | 4.5 | 20.5 | 4.0 | 19.5 | - | - |
| 24 – 26 | 11 | 7 | 4 | 4.5 | 23.0 | 4.5 | 21.5 | 7 | 4 |
| 27 – 29 | 1 | - | 1 | 5.0 | 24.0 | 5.0 | 23.0 | - | 1 |
| 30 – 32 | 2 | 1 | 1 | 5.0 | 24.5 | 5.0 | 24.5 | 1 | 1 |
| 33 – 35 | - | - | - | 5.0 | 25.5 | 5.0 | 25.5 | - | - |
| 36 – 38 | 16 | 7 | 9 | 5.0 | 26.0 | 5.0 | 27.0 | 7 | 9 |
| 39 – 41 | - | - | - | 5.0 | 27.0 | 5.0 | 28.0 | - | - |
| 42 – 44 | 1 | - | 1 | 5.0 | 28.0 | 5.5 | 29.0 | - | 1 |
| 45 – 47 | - | - | - | 5.0 | 29.0 | 5.5 | 30.0 | - | - |
| 48 – 50 | 3 | 1 | 2 | 5.0 | 30.0 | 5.5 | 31.0 | 1 | 2 |
| 51 – 53 | - | - | - | 5.0 | 31.0 | 5.5 | 32.0 | - | - |
| 54 – 56 | - | - | - | 5.5 | 32.0 | 6.0 | 33.0 | - | - |
| 57 – 60 | - | - | - | 5.5 | 33.0 | 6.0 | 34.5 | - | - |
| Total | 50 | 24 | 26 | - | - | - | - | 24 | 26 |

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

| Age Group (Months) | Total No. of Children | Male | Female | Male Weight (kg.) | | Female Weight (kg.) | | No. of Falling in the Range | |
|--------------------|-----------------------|-----------|-----------|-------------------|----------|---------------------|----------|-----------------------------|-----------|
| | | | | Min. | Max. | Min. | Max. | Male | Female |
| 0 – 2 | 1 | - | 1 | 0.5 | 10.0 | 0.5 | 9.0 | - | 1 |
| 3 – 5 | - | - | - | 1.0 | 13.0 | 1.0 | 12.0 | - | - |
| 6 – 8 | 2 | 2 | - | 2.0 | 15.0 | 2.0 | 14.0 | 2 | - |
| 9 – 11 | - | - | - | 3.0 | 16.5 | 2.5 | 15.5 | - | - |
| 12 – 14 | 4 | 3 | 1 | 4.0 | 17.5 | 3.0 | 16.5 | 3 | 1 |
| 15 – 17 | - | - | - | 4.0 | 18.5 | 3.5 | 17.5 | - | - |
| 18 – 20 | 1 | - | 1 | 4.0 | 19.5 | 3.5 | 18.5 | - | 1 |
| 21 – 23 | - | - | - | 4.5 | 20.5 | 4.0 | 19.5 | - | - |
| 24 – 26 | 13 | 8 | 5 | 4.5 | 23.0 | 4.5 | 21.5 | 8 | 5 |
| 27 – 29 | - | - | - | 5.0 | 24.0 | 5.0 | 23.0 | - | - |
| 30 – 32 | 1 | - | 1 | 5.0 | 24.5 | 5.0 | 24.5 | - | 1 |
| 33 – 35 | - | - | - | 5.0 | 25.5 | 5.0 | 25.5 | - | - |
| 36 – 38 | 4 | - | 4 | 5.0 | 26.0 | 5.0 | 27.0 | - | 4 |
| 39 – 41 | - | - | - | 5.0 | 27.0 | 5.0 | 28.0 | - | - |
| 42 – 44 | - | - | - | 5.0 | 28.0 | 5.5 | 29.0 | - | - |
| 45 – 47 | - | - | - | 5.0 | 29.0 | 5.5 | 30.0 | - | - |
| 48 – 50 | 6 | 3 | 3 | 5.0 | 30.0 | 5.5 | 31.0 | 3 | 3 |
| 51 – 53 | - | - | - | 5.0 | 31.0 | 5.5 | 32.0 | - | - |
| 54 – 56 | - | - | - | 5.5 | 32.0 | 6.0 | 33.0 | - | - |
| 57 – 60 | - | - | - | 5.5 | 33.0 | 6.0 | 34.5 | - | - |
| Total | 32 | 16 | 16 | - | - | - | - | 16 | 16 |

Annex 3.39: Decision Making in NWFP (Project Area)

(Number)

| Items | Male | Female | Joint |
|----------------------|------|--------|-------|
| Children Education | 37 | 7 | 99 |
| Employment | 83 | 17 | 50 |
| Daily Food | 4 | 101 | 45 |
| Marriage of Children | 29 | 11 | 103 |
| Social Events | 23 | 20 | 107 |
| Family Size | 24 | 7 | 115 |

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

(Number)

| Items | Male | Female | Joint |
|----------------------|------|--------|-------|
| Children Education | 16 | 19 | 118 |
| Employment | 85 | 22 | 65 |
| Daily Food | 1 | 97 | 74 |
| Marriage of Children | 30 | 11 | 111 |
| Social Events | 36 | 17 | 112 |
| Family Size | 35 | 6 | 116 |

Annex 4.1: Household Demographics in Punjab (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 | 43 | 50 | 93 | 77 | 15 | - | - | - | 1 | - |
| Plus 5 to 10 | 65 | 57 | 122 | 16 | 101 | 5 | - | - | - | - |
| Plus 10 to 15 | 68 | 52 | 120 | 33 | 33 | 41 | 11 | 2 | - | - |
| Plus 15 to 60 | 290 | 206 | 496 | 245 | 74 | 62 | 75 | 25 | 14 | 1 |
| Above 60 | 7 | 3 | 10 | 7 | 1 | - | 1 | - | 1 | - |
| Total | 473 | 368 | 841 | 378 | 224 | 108 | 87 | 27 | 16 | 1 |

M = Male, F = Female

Annex 4.2: Household Demographics in Punjab (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 | 55 | 49 | 104 | 91 | 13 | - | - | - | - | - |
| Plus 5 to 10 | 84 | 53 | 137 | 18 | 109 | 9 | 1 | - | - | - |
| Plus 10 to 15 | 63 | 60 | 123 | 22 | 39 | 41 | 20 | 1 | - | - |
| Plus 15 to 60 | 351 | 231 | 582 | 257 | 92 | 79 | 100 | 41 | 11 | 2 |
| Above 60 | 21 | 9 | 30 | 21 | 3 | 1 | 4 | 1 | - | - |
| Total | 574 | 402 | 976 | 409 | 256 | 130 | 125 | 43 | 11 | 2 |

M = Male, F = Female

Annex 4.3: Primary Work Status in Punjab (Project Area)

(No.)

| Age (Years) | Not Working | Household Work | Own Farming | Farm Labour | Off-Farm Labor | Service / Job | Business | Student |
|--------------|-------------|----------------|-------------|-------------|----------------|---------------|------------|------------|
| Up to 5 | 73 | - | - | - | - | - | | 17 |
| Plus 5 – 10 | 13 | 4 | 1 | - | - | 8 | 3 | 104 |
| Plus 10 – 15 | 8 | 26 | - | - | 7 | - | 5 | 65 |
| Plus 15 – 60 | 15 | 177 | 8 | 1 | 24 | 66 | 168 | 33 |
| Above 60 | 2 | 4 | 1 | - | 1 | 1 | 1 | - |
| Total | 111 | 211 | 10 | 1 | 32 | 75 | 177 | 219 |

Annex 4.4: Primary Work Status in Punjab (Non-Project Area)

(No.)

| Age (Years) | Not Working | Household Work | Own Farming | Farm Labour | Off-Farm Labor | Service / Job | Business | Student |
|--------------|-------------|----------------|-------------|-------------|----------------|---------------|------------|------------|
| Up to 5 | 85 | - | - | - | - | - | - | 17 |
| Plus 5 – 10 | 18 | 4 | - | - | 4 | 1 | 1 | 111 |
| Plus 10 – 15 | 6 | 13 | - | - | 3 | 9 | 3 | 89 |
| Plus 15 – 60 | 21 | 196 | 9 | 1 | 36 | 120 | 162 | 36 |
| Above 60 | 14 | 6 | - | - | 2 | 3 | 5 | - |
| Total | 144 | 219 | 9 | 1 | 45 | 133 | 171 | 253 |

Annex 4.5: Secondary Work Status in Punjab (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 | - | - | - | - | - | 1 | - |
| Plus 10 – 15 | 2 | - | - | - | - | 5 | - | - |
| Plus 15 – 60 | 9 | 7 | 1 | - | 4 | 10 | 1 | 6 |
| Above 60 | - | - | - | - | - | - | - | - |
| Total | 13 | 7 | 1 | 0 | 4 | 15 | 2 | 6 |

Annex 4.6: Secondary Work Status in Punjab (Non-Project Area)

(No.)

| Age (Years) | Household Work | Own Farming | Farm Labor | Off-Farm Labor | Service / Job | Business |
|--------------|----------------|-------------|------------|----------------|---------------|-----------|
| Up to 5 | - | - | - | - | - | - |
| Plus 5 – 10 | - | - | - | - | - | - |
| Plus 10 – 15 | 2 | - | 2 | - | 1 | 1 |
| Plus 15 – 60 | 12 | 2 | - | - | 4 | 15 |
| Above 60 | - | - | - | - | - | - |
| Total | 14 | 2 | 2 | 2 | 5 | 16 |

Annex 4.7: Main Material of Floor of the House in Punjab (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 | 7.7 | - | - | - | - | - | - | 92.3 | - | - |
| Two | 1.3 | - | - | - | - | - | - | 98.7 | - | - |
| Three | - | - | - | - | - | - | - | 100. | - | - |
| Four & above | - | - | - | - | - | - | - | 100.0 | - | - |
| Total | 2.0 | - | - | - | - | - | - | 98.0 | - | - |

Annex 4.9: Drinking Water Supply in Punjab (Project Area)

| Source | Number | Percentage |
|-------------------------------|------------|--------------|
| Piped into House | 49 | 32.7 |
| Piped into Yard or Plot | - | - |
| Protected Dug Well | 3 | 2.0 |
| Tubewell / Borehole with Pump | 98 | 65.3 |
| Total | 150 | 100.0 |

Annex 4.10: Drinking Water Supply in Punjab (Non-Project Area)

| Source | Number | Percentage |
|-------------------------------|------------|--------------|
| Public Tap | 3 | 1.7 |
| Tubewell / Borehole with Pump | 127 | 72.6 |
| Protected Dug Well | 2 | 1.1 |
| Piped into House | 43 | 24.6 |
| Total | 175 | 100.0 |

Annex 4.11: Sanitation Facilities in Punjab (Project Area)

| Type of Toilet Facility Available | In House | | Out of House | |
|-----------------------------------|------------|--------------|--------------|------------|
| | Number | Percentage | Number | Percentage |
| Pour Flush Latrine | 4 | 2.7 | - | - |
| Flush Toilet | 139 | 92.7 | - | - |
| No Facility | 6 | 4 | | |
| Open Traditional Pit | 1 | 0.6 | | |
| Total | 150 | 100.0 | - | - |

Annex 4.12: Sanitation Facilities in Punjab (Non-Project Area)

| Type of Toilet Facility Available | In House | | Out of House | |
|-----------------------------------|------------|--------------|--------------|------------|
| | Number | Percentage | Number | Percentage |
| Pour Flush Latrine | 8 | 4.6 | - | - |
| Flush Toilet | 159 | 90.8 | - | - |
| No Facility | 7 | 4.0 | | |
| Open Pit | 1 | 0.6 | | |
| Total | 175 | 100.0 | - | - |

Annex 4.13: Availability of Electricity in Punjab (Project Area)

| Availability of Electricity Status | Number | Percentage |
|------------------------------------|------------|--------------|
| Electricity Available | 150 | 100.0 |
| Electricity not Available | - | - |
| Total | 150 | 100.0 |

Annex 4.14: Availability of Electricity in Punjab (Non-Project Area)

| Availability of Electricity Status | Number | Percentage |
|------------------------------------|------------|--------------|
| Electricity Available | 175 | 100.0 |
| Electricity not Available | - | - |
| Total | 175 | 100.0 |

Annex 4.15: Availability of Electric Appliances in Punjab (Project Area)

| Electric Appliances | Total No. of Appliances | Number of Household who Own | | Average Value (Rs.) |
|---------------------|-------------------------|-----------------------------|------------|---------------------|
| | | Number | Percentage | |
| Radio / Tape | 2 | 2 | 1.3 | 2500 |
| Television | 141 | 137 | 91.3 | 7624 |
| Refrigerator | 70 | 67 | 44.7 | 15589 |
| Defreezer | - | - | - | - |
| A.C. / Air Cooler | 4 | 4 | 2.7 | 5625 |

Annex 4.16: Availability of Electric Appliances in Punjab (Non-Project Area)

| Electric Appliances | Total No. of Appliances | No. of House hold who own | | Average Value (Rs.) |
|---------------------|-------------------------|---------------------------|------------|---------------------|
| | | Number | Percentage | |
| Radio / Tape | 5 | 5 | 2.9 | 1220 |
| Television | 152 | 150 | 85.7 | 7235 |
| Refrigerator | 77 | 75 | 42.9 | 16281 |
| Defreezer | - | - | - | - |
| A.C. / Air Cooler | 5 | 5 | 2.9 | 5840 |

Annex 4.17: Type of Fuel Used for Cooking in Punjab (Project Area)

| Type | Number | Percentage |
|-------------------|------------|--------------|
| Electricity | - | - |
| LPG / Natural Gas | 83 | 55.3 |
| Firewood / Straw | 60 | 40.0 |
| Dung | 3 | 2.0 |
| Bio Gas | 3 | 2.0 |
| Others | 1 | 0.7 |
| Total | 150 | 100.0 |

Annex 4.18: Type of Fuel Used for Cooking in Punjab (Non-Project Area)

| Type | Number | Percentage |
|-------------------|------------|--------------|
| Electricity | 1 | 0.6 |
| LPG / Natural Gas | 99 | 56.6 |
| Firewood / Straw | 68 | 38.9 |
| Dung | 2 | 1.1 |
| Bio Gas | 2 | 1.1 |
| Others | 3 | 1.7 |
| Total | 175 | 100.0 |

Annex 4.19: Cultivation Status in Punjab (Project Area)

| Status | Number | Percentage |
|-------------------------|------------|--------------|
| Cultivating Land | 9 | 6.0 |
| Do not Cultivating Land | 141 | 94.0 |
| Total | 150 | 100.0 |

Annex 4.20: Cultivation Status in Punjab (Non-Project Area)

| Status | Number | Percentage |
|-------------------------|------------|--------------|
| Cultivating Land | 9 | 6.0 |
| Do not Cultivating Land | 166 | 94.0 |
| Total | 175 | 100.0 |

Annex 4.21: Livestock Strength: Cows / Buffalos in Punjab (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.) |
| She Buffalos | 21 | 74 | 222668 | 11 | 19 | 47727 | 8 | 18 | 22125 |
| Cow | 12 | 22 | 87916 | 2 | 4 | 43500 | 6 | 13 | 23166 |

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

Annex 4.22: Livestock Strength: Cows/Bufalos in Punjab (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 Bufalos | - | - | - | 4 | 5 | 140000 | | | |
| She Bufalos | 18 | 50 | 175833 | 8 | 14 | 465000 | 3 | 6 | 19333 |
| Cow | 3 | 4 | 48333 | - | - | - | 1 | 1 | 10000 |
| Bull | - | - | - | - | - | - | - | - | - |

Annex 4.23: Livestock Ownership: Other Animals in Punjab (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 | - | - | - | - | - | - | - | - | - |
| Goat | 6 | 27 | 24333 | - | - | - | - | - | - |
| Horse | 5 | 7 | 58400 | - | - | - | - | - | - |
| Donkey | 2 | 2 | 5000 | - | - | - | - | - | - |
| Other (Specify) | - | - | - | - | - | - | - | - | - |

Annex 4.24: Livestock Ownership: Other Animals in Punjab (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 | 11 | 31 | 16681 | - | - | - | - | - | - |
| Horse | - | - | - | - | - | - | - | - | - |
| Donkey | 2 | 3 | 57500 | - | - | - | - | - | - |
| Other (Specify) | - | - | - | - | - | - | - | - | - |

Annex 4.25: Poultry in Punjab (Project Area)

| Category | Response |
|---------------------------------|----------|
| No. of Household who own | 2 |
| Percentage of Household who own | 1.3 |
| Total No. of Chicken own | 9 |
| Average Value of Per Chicken | 211 |

Annex 4.26: Poultry in Punjab (Non-Project Area)

| Category | Response |
|---------------------------------|----------|
| No. of Household who own | 1 |
| Percentage of Household who own | 0.6 |
| Total No. of Chicken Own | 6 |
| Average Value of Per Chicken | 200 |

Annex 4.27: Ownership of Other Assets in Punjab (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 | 80 | 79 | 52.7 | 2489 | - | - | - |
| Bicycle | 12 | 10 | 6.7 | 2340 | - | - | - |
| Motor Cycle / Scooter | 15 | 12 | 8.0 | 36500 | - | - | - |
| Car / Truck | 1 | 1 | 0.7 | 400000 | - | - | - |
| Land | 38 | 12 | 8.0 | 2558333 | - | - | - |
| House | 146 | 141 | 94.0 | 975886 | - | - | - |

Annex 4.28: Ownership of Other Assets in Punjab (Non-Project Area)

| Items | Total No. | Number of Household Owned | | Average Value (Rs.) | Ownership | | |
|-----------------------|-----------|---------------------------|------------|---------------------|-----------|--------|-------|
| | | Number | Percentage | | Male | Female | Joint |
| Tractors | - | - | - | - | - | - | - |
| Sewing Machine | 95 | 86 | 49.1 | 2883 | - | - | - |
| Bicycle | 25 | 25 | 14.3 | 2312 | - | - | - |
| Motor Cycle / Scooter | 25 | 25 | 14.3 | 35960 | - | - | - |
| Car / Truck | 3 | 2 | 1.1 | 750000 | - | - | - |
| Land | 21 | 7 | 4.0 | 1692857 | - | - | - |
| House | 163 | 163 | 93.1 | 955877 | - | - | - |

Annex 4.29: Annual Household Income in Punjab (Project Area)

| Income Group (Rs.) | Number | Percent | Average Income (Rs.) |
|--------------------|------------|--------------|----------------------|
| Up to 50000 | 8 | 5.3 | 38144 |
| 50001 – 73000 | 13 | 8.7 | 62621 |
| 73001 – 100000 | 28 | 18.7 | 87407 |
| 100001 – 200000 | 72 | 48.0 | 144364 |
| 200001 – 300000 | 23 | 15.3 | 243653 |
| 300001 – 400000 | 3 | 2.0 | 342603 |
| Above 400000 | 3 | 2.0 | 982046 |
| Total | 150 | 100.0 | 156925 |

Annex 4.30: Annual Household Income in Punjab (Non-Project Area)

| Income Group (Rs.) | Number | Percent | Average Income (Rs.) |
|--------------------|------------|--------------|----------------------|
| Up to 50000 | 5 | 2.9 | 38880 |
| 50001 – 73000 | 12 | 6.8 | 60933 |
| 73001 – 100000 | 21 | 12.0 | 88876 |
| 100001 – 200000 | 96 | 54.9 | 143829 |
| 200001 – 300000 | 28 | 16.0 | 246344 |
| 300001 – 400000 | 10 | 5.7 | 367175 |
| Above 400000 | 3 | 1.7 | 523686 |
| Total | 175 | 100.0 | 164,229 |

Annex 4.31: Total Expenditure in Punjab (Project Area)

| Items | No. of Households Used | Rs. / Annum |
|-------------------------|------------------------|--------------|
| Food | 150 | 67753 |
| Clothing | 150 | 4760 |
| Shoes | 150 | 1405 |
| Housing | 43 | 332 |
| Health Care | 134 | 1223 |
| Education | 92 | 2198 |
| Social Functions | 88 | 739 |
| Transport | 140 | 2023 |
| Recreation | 8 | 48 |
| Electricity Bills | 150 | 7876 |
| Telephone Bills | 88 | 965 |
| Fuel (Wood + gas etc.) | 149 | 3087 |
| Drinking Water | 51 | 338 |
| Soap (Washing + Toilet) | 150 | 1000 |
| Gift / Cash | 4 | 36 |
| Other Expenses | 7 | 689 |
| Total | - | 94472 |

Annex 4.32: Total Expenditure in Punjab (Non-Project Area)

| Items | Number of Household Used | Rs. / Annum |
|-------------------------|--------------------------|----------------|
| Food | 175 | 69644 |
| Clothing | 175 | 4830 |
| Shoes | 175 | 1389 |
| Housing | 56 | 454 |
| Health Care | 168 | 1233 |
| Education | 106 | 3174 |
| Social Functions | 84 | 632 |
| Transport | 159 | 2178 |
| Recreation | 2 | 31 |
| Electricity Bills | 174 | 8958 |
| Telephone Bills | 86 | 961 |
| Fuel (Wood + gas etc.) | 175 | 3074 |
| Drinking Water | 48 | 286 |
| Soap (Washing + Toilet) | 175 | 1053 |
| Gift / Cash | 6 | 46 |
| Other Expenses | 6 | 2153 |
| Total | - | 100,101 |

Annex 4.33: Food Items Consumption in Punjab (Project Area)

| Items | No. of Household Used | Rs. / Month | % age Share |
|----------------|-----------------------|-------------|--------------|
| Wheat / Atta | 150 | 1167 | 20.7 |
| Rice | 150 | 493 | 8.7 |
| Milletts | - | - | - |
| Maize | 4 | 5 | 0.1 |
| Pulses | 150 | 238 | 4.2 |
| Vegetables | 150 | 885 | 15.7 |
| Fruits | 74 | 134 | 2.4 |
| Beef | 90 | 248 | 4.4 |
| Mutton | 23 | 91 | 1.6 |
| Poultry | 71 | 129 | 2.3 |
| Fish | - | - | - |
| Egg(No.) | 78 | 25 | 0.4 |
| Milk | 137 | 1050 | 18.6 |
| Sugar | 150 | 221 | 3.9 |
| Oils | 1 | 3 | 0.1 |
| Desi Ghee | 6 | 24 | 0.4 |
| Venaspati Ghee | 149 | 531 | 9.4 |
| Bakery | 88 | 74 | 1.3 |
| Tea | 137 | 98 | 1.8 |
| Spices | 150 | 212 | 3.8 |
| Others | 2 | 19 | 0.3 |
| Total | | 5646 | 100.0 |

Annex 4.34: Food Items Consumption in Punjab (Non-Project Area)

| Items | No. of Households Used | Average Value (Rs. / Month) | % age Share |
|----------------|------------------------|--------------------------------|--------------|
| Wheat / Atta | 175 | 1202 | 20.7 |
| Rice | 174 | 491 | 8.5 |
| Millet | - | - | - |
| Maize | - | - | - |
| Pulses | 173 | 256 | 4.4 |
| Vegetables | 175 | 862 | 14.9 |
| Fruits | 79 | 139 | 2.4 |
| Beef | 103 | 267 | 4.6 |
| Mutton | 22 | 68 | 1.2 |
| Poultry | 89 | 165 | 2.8 |
| Fish | 2 | 5 | 0.1 |
| Egg (No.) | 88 | 25 | 0.4 |
| Milk | 163 | 1147 | 19.8 |
| Sugar | 175 | 218 | 2.9 |
| Oils | 2 | 4 | 6.5 |
| Desi Ghee | 1 | 2 | 0.03 |
| Vanaspati Ghee | 175 | 549 | 9.5 |
| Bakery | 106 | 76 | 1.3 |
| Tea | 158 | 106 | 1.8 |
| Spices | 175 | 222 | 3.8 |
| Total | | 5,804 | 100.0 |

**Annex 4.35: Number of Children Falling within the Range of Height in Punjab
(Project Area)**

| Age Group (Months) | Total No. of Children | Male | Female | Male Height (cm.) | | Female Height (cm.) | | No. of Falling in the Range | |
|--------------------|-----------------------|-----------|-----------|-------------------|----------|---------------------|----------|-----------------------------|-----------|
| | | | | Min. | Max. | Min. | Max. | Male | Female |
| 0 – 2 | 2 | 1 | 1 | 36 | 74 | 36 | 72 | 1 | 1 |
| 3 – 5 | 1 | 1 | - | 45 | 83 | 44 | 80 | 1 | - |
| 6 – 8 | 5 | 2 | 3 | 51 | 87 | 50 | 86 | 2 | 3 |
| 9 – 11 | 1 | - | 1 | 56 | 91 | 54 | 90 | - | - |
| 12 – 14 | 8 | 1 | 7 | 59 | 96 | 57 | 95 | 1 | 5 |
| 15 – 17 | - | - | - | 62 | 100 | 60 | 99 | - | - |
| 18 – 20 | 5 | - | 5 | 64 | 104 | 62 | 102 | - | 4 |
| 21 – 23 | 1 | - | 1 | 65 | 107 | 64 | 106 | - | - |
| 24 – 26 | 8 | 4 | 4 | 67 | 108 | 66 | 107 | 3 | 4 |
| 27 – 29 | - | - | - | 68 | 112 | 68 | 111 | - | - |
| 30 – 32 | 3 | 2 | 1 | 70 | 115 | 69 | 114 | 1 | 1 |
| 33 – 35 | - | - | - | 71 | 118 | 71 | 117 | - | - |
| 36 – 38 | 17 | 10 | 7 | 73 | 121 | 72 | 120 | 7 | 6 |
| 39 – 41 | - | - | - | 74 | 124 | 74 | 122 | - | - |
| 42 – 44 | 2 | 2 | - | 75 | 127 | 75 | 124 | 2 | - |
| 45 – 47 | - | - | - | 77 | 129 | 77 | 126 | - | - |
| 48 – 50 | 10 | 5 | 5 | 78 | 132 | 78 | 129 | 5 | 5 |
| 51 – 53 | 1 | 1 | - | 79 | 134 | 79 | 131 | - | - |
| 54 – 56 | - | - | - | 80 | 136 | 81 | 133 | - | - |
| 57 – 60 | - | - | - | 82 | 139 | 81 | 136 | - | - |
| Total | 64 | 29 | 35 | - | - | - | - | 24 | 29 |

**Annex 4.36: Number of Children Falling within the Range of Height in Punjab
(Non-Project Area)**

| Age Group (Months) | Total No. of Children | Male | Female | Male Height (cm.) | | Female Height (cm.) | | No. of Falling in the Range | |
|--------------------|-----------------------|-----------|-----------|-------------------|----------|---------------------|----------|-----------------------------|-----------|
| | | | | Min. | Max. | Min. | Max. | Male | Female |
| 0 – 2 | 4 | 1 | 3 | 36 | 74 | 36 | 72 | - | 1 |
| 3 – 5 | 1 | - | 1 | 45 | 83 | 44 | 80 | - | 1 |
| 6 – 8 | 6 | 5 | 1 | 51 | 87 | 50 | 86 | 5 | 1 |
| 9 – 11 | 1 | 1 | - | 56 | 91 | 54 | 90 | 1 | - |
| 12 – 14 | 10 | 4 | 6 | 59 | 96 | 57 | 95 | 2 | 4 |
| 15 – 17 | 2 | 1 | 1 | 62 | 100 | 60 | 99 | - | 1 |
| 18 – 20 | 6 | 3 | 3 | 64 | 104 | 62 | 102 | 3 | 3 |
| 21 – 23 | - | - | - | 65 | 107 | 64 | 106 | - | - |
| 24 – 26 | 10 | 7 | 3 | 67 | 108 | 66 | 107 | 7 | 3 |
| 27 – 29 | 2 | 2 | - | 68 | 112 | 68 | 111 | - | - |
| 30 – 32 | 7 | 5 | 2 | 70 | 115 | 69 | 114 | 5 | 2 |
| 33 – 35 | - | - | - | 71 | 118 | 71 | 117 | - | - |
| 36 – 38 | 16 | 7 | 9 | 73 | 121 | 72 | 120 | 7 | 7 |
| 39 – 41 | - | - | - | 74 | 124 | 74 | 122 | - | - |
| 42 – 44 | 2 | - | 2 | 75 | 127 | 75 | 124 | - | - |
| 45 – 47 | 1 | - | 1 | 77 | 129 | 77 | 126 | - | 2 |
| 48 – 50 | 14 | 7 | 7 | 78 | 132 | 78 | 129 | - | - |
| 51 – 53 | - | - | - | 79 | 134 | 79 | 131 | 7 | 7 |
| 54 – 56 | - | - | - | 80 | 136 | 81 | 133 | - | - |
| 57 – 60 | - | - | - | 82 | 139 | 81 | 136 | - | - |
| Total | 82 | 42 | 39 | - | - | - | - | 37 | 31 |

**Annex 4.37: Number of Children Falling within the Range of Weight in Punjab
(Project Area)**

| Age Group (Months) | Total No. of Children | Male | Female | Male Weight (kg.) | | Female Weight (kg.) | | No. of Falling in the Range | |
|--------------------|-----------------------|-----------|-----------|-------------------|----------|---------------------|----------|-----------------------------|-----------|
| | | | | Min. | Max. | Min. | Max. | Male | Female |
| 0 – 2 | 2 | 1 | 1 | 0.5 | 10.0 | 0.5 | 9.0 | 1 | 1 |
| 3 – 5 | 1 | 1 | - | 1.0 | 13.0 | 1.0 | 12.0 | 1 | - |
| 6 – 8 | 5 | 2 | 3 | 2.0 | 15.0 | 2.0 | 14.0 | 2 | 3 |
| 9 – 11 | 1 | - | 1 | 3.0 | 16.5 | 2.5 | 15.5 | - | 1 |
| 12 – 14 | 8 | 1 | 7 | 4.0 | 17.5 | 3.0 | 16.5 | 1 | 7 |
| 15 – 17 | - | - | - | 4.0 | 18.5 | 3.5 | 17.5 | - | - |
| 18 – 20 | 5 | - | 5 | 4.0 | 19.5 | 3.5 | 18.5 | - | 5 |
| 21 – 23 | 1 | - | 1 | 4.5 | 20.5 | 4.0 | 19.5 | - | 1 |
| 24 – 26 | 8 | 4 | 4 | 4.5 | 23.0 | 4.5 | 21.5 | 4 | 4 |
| 27 – 29 | - | - | - | 5.0 | 24.0 | 5.0 | 23.0 | - | - |
| 30 – 32 | 3 | 2 | 1 | 5.0 | 24.5 | 5.0 | 24.5 | 2 | 1 |
| 33 – 35 | - | - | - | 5.0 | 25.5 | 5.0 | 25.5 | - | - |
| 36 – 38 | 17 | 10 | 7 | 5.0 | 26.0 | 5.0 | 27.0 | 10 | 7 |
| 39 – 41 | - | - | - | 5.0 | 27.0 | 5.0 | 28.0 | - | - |
| 42 – 44 | 2 | 2 | - | 5.0 | 28.0 | 5.5 | 29.0 | 2 | - |
| 45 – 47 | - | - | - | 5.0 | 29.0 | 5.5 | 30.0 | - | - |
| 48 – 50 | 10 | 5 | 5 | 5.0 | 30.0 | 5.5 | 31.0 | 5 | 5 |
| 51 – 53 | 1 | 1 | - | 5.0 | 31.0 | 5.5 | 32.0 | 1 | - |
| 54 – 56 | - | - | - | 5.5 | 32.0 | 6.0 | 33.0 | - | - |
| 57 – 60 | - | - | - | 5.5 | 33.0 | 6.0 | 34.5 | - | - |
| Total | 64 | 29 | 35 | - | - | - | - | 29 | 35 |

Annex 4.38: Number of Children Falling within the Range of Weight in Punjab (Non-Project Area)

| Age Group (Months) | Total No. of Children | Male | Female | Male Weight (kg.) | | Female Weight (kg.) | | No. of Falling in the Range | |
|--------------------|-----------------------|-----------|-----------|-------------------|----------|---------------------|----------|-----------------------------|-----------|
| | | | | Min. | Max. | Min. | Max. | Male | Female |
| 0 – 2 | 4 | 1 | 3 | 0.5 | 10.0 | 0.5 | 9.0 | 1 | 3 |
| 3 – 5 | 1 | - | 1 | 1.0 | 13.0 | 1.0 | 12.0 | - | 1 |
| 6 – 8 | 6 | 5 | 1 | 2.0 | 15.0 | 2.0 | 14.0 | 5 | 1 |
| 9 – 11 | 1 | 1 | - | 3.0 | 16.5 | 2.5 | 15.5 | 1 | - |
| 12 – 14 | 10 | 4 | 6 | 4.0 | 17.5 | 3.0 | 16.5 | 4 | 6 |
| 15 – 17 | 2 | 1 | 1 | 4.0 | 18.5 | 3.5 | 17.5 | 1 | 1 |
| 18 – 20 | 6 | 3 | 3 | 4.0 | 19.5 | 3.5 | 18.5 | 3 | 3 |
| 21 – 23 | - | - | - | 4.5 | 20.5 | 4.0 | 19.5 | - | - |
| 24 – 26 | 10 | 7 | 3 | 4.5 | 23.0 | 4.5 | 21.5 | 7 | 3 |
| 27 – 29 | 2 | 2 | - | 5.0 | 24.0 | 5.0 | 23.0 | 2 | - |
| 30 – 32 | 7 | 5 | 2 | 5.0 | 24.5 | 5.0 | 24.5 | 5 | 2 |
| 33 – 35 | - | - | - | 5.0 | 25.5 | 5.0 | 25.5 | - | - |
| 36 – 38 | 16 | 7 | 9 | 5.0 | 26.0 | 5.0 | 27.0 | 7 | 9 |
| 39 – 41 | - | - | - | 5.0 | 27.0 | 5.0 | 28.0 | - | - |
| 42 – 44 | 2 | - | 2 | 5.0 | 28.0 | 5.5 | 29.0 | - | 2 |
| 45 – 47 | 1 | - | 1 | 5.0 | 29.0 | 5.5 | 30.0 | - | 1 |
| 48 – 50 | 14 | 7 | 7 | 5.0 | 30.0 | 5.5 | 31.0 | 7 | 7 |
| 51 – 53 | - | - | - | 5.0 | 31.0 | 5.5 | 32.0 | - | - |
| 54 – 56 | - | - | - | 5.5 | 32.0 | 6.0 | 33.0 | - | - |
| 57 – 60 | - | - | - | 5.5 | 33.0 | 6.0 | 34.5 | - | - |
| Total | 82 | 42 | 39 | - | - | - | - | 42 | 39 |

Annex 4.39: Decision Making in Punjab (Project Area)

(Number)

| Items | Male | Female | Joint |
|----------------------|------|--------|-------|
| Children Education | 32 | 10 | 108 |
| Employment | 99 | 6 | 45 |
| Daily Food | 1 | 98 | 51 |
| Marriage of Children | 7 | 4 | 129 |
| Social Events | 6 | 3 | 141 |
| Family Size | 10 | 2 | 138 |

Annex 4.40: Decision Making by Gender in Punjab (Non-Project Area)

(Number)

| Items | Male | Female | Joint |
|----------------------|------|--------|-------|
| Children Education | 43 | 16 | 116 |
| Employment | 126 | 5 | 44 |
| Daily Food | 1 | 110 | 64 |
| Marriage of Children | 17 | 6 | 145 |
| Social Events | 16 | 4 | 156 |
| Family Size | 12 | 3 | 160 |



عشق، علم اور عمل

پی پی ایف کی بنیادی اقدار اور اس کے کام کی اصل روح ہیں۔

The emblem denotes three words: Ishq, Ilm, Amal meaning passion, knowledge and action - the core values driving the institution.



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