



Results and Impact Management System (RIMS)

Impact Evaluation of

IFAD-Microfinance Innovation and Outreach Programme (MIOP)

Final REPORT

Prepared by

Punjab Economic Research Institute (PERI)

ABBREVIATIONS & ACRONYMS

CSC	Community Support Concern
CWCD	Centre for Women Corporative Development
ILPI	International Linkage Partner Initiative
KPK	Khyber Pakhtoon Khaw
MDGs	Millennium Development Goals
MIOP	Microfinance Innovation and Outreach Programme
MFIs	Microfinance Institutions
PERI	Punjab Economic Research Institute
PPAF	Pakistan Poverty Alleviation Fund
SRSP	Sarhad Rural Support ProgrammeYPDI
YPDI	Young Partner Development Initiative
YPS	Young Professionals Scheme

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1 EXECUTIVE SUMMARY

To assess the impact of IFAD's Microfinance Innovation and Outreach Program (MIOP) facility, an impact evaluation survey in project districts of Haripur, Abbottabad and Peshawar of KPK Province and Kasur, Lahore and Sheikhupura districts of Punjab province was conducted during 2012-13 by Punjab Economic Research Institute (PERI). The sample size of the study was 816 respondents, collected household level data from 401 beneficiaries and 415 non-beneficiaries.

The Baseline survey was conducted in Punjab and Khyber Pakhtunkhwa (KP) provinces by the same institution selected for impact survey. The partner organizations operating in Punjab were Community Support Concern (CSC) and Centre for Women Corporative Development (CWCD). In KPK, Sarhad Rural Support Programme (SRSP) was given the mandate of micro-financing by PPAF. These three partner organizations were operating in Kasur, Lahore, Sheikhupura, Haripur, Abbottabad and Peshawar districts. The key findings from the impact evaluation are stated in the following:

1- Poverty Assessment and Food Security

Majority of borrowers in the baseline and impact evaluation surveys i.e., 61 percent and 66 percent respectively were non poor while the number of poor borrowers was 33 (8 percent) and 16 (4 percent) respectively. The percentage of transitory vulnerable was 31 and 27 during the baseline and evaluation survey respectively. The poverty status of 59 percent and 87.5 percent of non-poor households falling in the poverty score range of 35-50 and 51-100 was improved.

The income of all the poverty categories except the chronically poor borrowers increased between the surveys. A decrease of 14 percent was noticed in the income of chronically poor borrowers 12-18 poverty score range, whereas, an increase of 132 percent and 129 percent was observed in the income of transitory and transitory vulnerable poor borrowers respectively.

The average monthly expenditure of poor and non-poor borrowers increased between the surveys. An increase of 107 percent was witnessed in the expenditure of chronically poor borrower households 12-18 poverty score range during evaluation survey over the expenditure of baseline survey. The maximum increase of 170 percent was found between the surveys in the average monthly expenditure of non-poor (51-100 poverty score range) borrower households.

The average monthly expenditure incurred by poor borrowers increased by 40 percent against an increase of 30 percent in the monthly expenditure of poor non-borrowers. The increase in the average monthly expenditure of non-poor borrowers was 60 percent between the surveys as compared with the increase of 33 percent in the expenditure of non-poor non-borrowers during the same period.

None of the borrowers and non-borrowers remained hungry during the last 12 months.

2- Women Empowerment

The percentage of borrowing women having access to control over cash, income, assets and budget was 63, 62, 62 and 61 percent respectively. Contrary to this 37 percent, 38 percent, 38 percent and 39 percent of non-borrowing women had control over cash, income, assets and budget respectively.

It was found that 86 percent of borrower women were aware of the law of inheritance as compared to only 14 percent of non-borrower women who had the knowledge of this law. The status of 72 percent of borrower women improved as a result of MIOP facility.

The loan had little effect on female's opinion regarding their living standards and social life. The weightage and importance of opinion of 66 percent, 64 percent and 69 percent of borrowing women increased in case of children's education, business decisions and purchasing / selling of household items respectively.

In case of children's marriage, family discord and purchasing / selling of property, 58 percent, 64 percent and 63 percent of borrowers respectively opined that loan had no impact on their decisions.

3- Measurement of Anthropometry (Nutrition)

The anthropometric standards developed by World Health Organization (WHO) for height and weight according to age, were used the comparison of average weight for age and height in the baseline and the impact evaluation surveys.

To measure the weight and height as per WHO standards, 139 and 117 children upto 59 months of age from project and non-project areas respectively were identified for impact evaluation survey whereas, during baseline survey 159 and 139 children upto the same age were randomly selected from project and non-project areas respectively.

The height and weight of 42 children from project and 40 children from non-project area were measured during benchmark survey, while the corresponding figures from the evaluation survey were 30 and 40 respectively.

The comparison of weight for age highlights that average weight of borrower children of all age groups was more in the baseline survey than the weight of borrower children in the evaluation survey.

The average weight of non-borrower children was also more in the baseline survey than the weight of non-borrower children in the evaluation survey except the age groups of 25 to 36 months and 37 to 48 months.

The average height for age of girls of all age groups was less than the height of boys in their respective age groups during baseline survey but it was more than the height of boys in the evaluation survey, meaning by that PPAF loan helped girls to get more attention of their parents.

4- Housing Characteristics

The facility of piped into house, piped into yard, public tap, tubewell / bore well with pump, protected well, protected spring, un-protected spring and others was available for 36 percent, 1 percent, 1 percent, 30 percent, 4 percent, 1 percent, 1 percent and 25 percent borrowers respectively during the baseline survey. The corresponding percentages of borrowers in the evaluation survey were 39 percent, zero percent, 6 percent, 40 percent, 2 percent, 2 percent, zero percent, and 11 percent respectively.

The percentage of borrower households having flush and toilet facility increased from 81 percent in baseline to 88 percent in evaluation survey, while the percentage of borrower households using open pit / traditional pit latrine pour flush latrine and bush / field declined from 4 percent, 12 percent and 3 percent during baseline survey to 1 percent, 1 percent and zero percent during evaluation survey respectively.

The percentage of borrower respondents having toilet facility within the dwelling / yard / compound was 97 percent and 98 percent during baseline and evaluation survey respectively. The corresponding percentage of non-borrower respondents was 95 percent and 96 percent respectively.

The percentage of borrower households having one room and two rooms declined from 13 percent and 59 percent during baseline survey to 8 percent and 53 percent respectively during the evaluation survey, while the percentage of borrower households owning three rooms, four, five and above rooms increased from 21 percent, 4 percent and 3 percent during baseline survey to 25 percent, 8 percent, 5 percent respectively during the evaluation survey.

In case of non-borrower households, the percentage of households having one sleeping room declined from 20 percent in the baseline survey to 17 percent in the evaluation survey whereas the percentage of households owning two three four sleeping room increased from 57 percent, 16 percent and six percent during baseline survey to 58 percent, 17 percent and 7 percent during evaluation survey respectively.

The percentage of borrower households who used cement for dwelling their floors increased from 73 during baseline survey to 81 percent in the evaluation survey, while percentage of non-borrower households also increased from 73 in the baseline survey to 79 percent during evaluation survey.

The use of earth / sand declined from 16 percent borrowers during baseline survey to 12 percent during evaluation survey, while, the use of same material also decreased in case of non-borrowers from 18 percent as per baseline to 17 percent during evaluation survey.

The firewood / straw was used by 51 percent borrower households and 59 percent non-borrower households. The use of LPG / Natural Gas increased from 47 borrower households and 39 percent non-borrower respondents during baseline survey 53 percent and 43 percent of borrower and non-borrower households respectively during the evaluation survey.

5- Ownership of Assets

The percentage of borrower households owning radio/tape and AC/air cooler increased between the surveys from 46 to 62 percent and 55 to 63 percent respectively.

The percentage of borrowers having refrigerator/de-freezer and sewing machines declined from 54 to 50 percent and 55 to 54 percent respectively.

The percentage of non-borrowers owning refrigerator/de-freezer and sewing machine increased from 46 to 50 percent and 45 to 46 percent during that period whereas remained un-changed in case of television and declined in case of radio/tape and AC/ air cooler.

6- Income and Expenditure

The income of both the borrowers and non-borrowers increased between the baseline and evaluation surveys. The inter-surveys increase of 136 percent in the income of non-borrowers was however, more than the increase of 135 percent in the income of borrowers during that period.

The analysis of inter surveys data relating to average income of poor and non-poor respondents indicates that average per annum income of both the poor and non-poor households increased.

The main sources of income of poor were business, service and labor during both the surveys. The increase in the income of poor households during evaluation survey over the income of baseline survey was 128 percent as compared with an increase of 143 percent in the income of non-poor households during the same period.

The major expenditure incurred by borrowers as a percentage of total expenditure during baseline survey was on food (71.8 percent), clothing (6.0 percent) fuel (2.7 percent), education (2.3 percent), electricity bills (6.0 percent), transport (2.0 percent), washing (1.1 percent), health care (1.6 percent) and social functions (1.3 percent).

The percentage of expenditure incurred by the non-borrower households during baseline survey was 71.9 percent on food, 6.2 percent on clothing, 2.0 percent on shoes, 1.5 percent on health care, 2.0 percent on education, 1.2 percent on social function, 1.7 percent on transport, 5.9 percent on electricity bills, 1.4 percent on telephone bills, 2.5 percent on fuel, and 1.0 percent on washing.

The components having main share in the total expenditure incurred by the poor households during baseline survey were food (73 percent), clothing (6 percent), health care (1 percent), education (2 percent), electricity bills (6 percent), telephone bills (1 percent), fuel (3 percent) and washing (1 percent).

The expenditure incurred by poor households was 64 percent of the income during evaluation survey as compared to that of 61 percent during baseline survey. Similarly, expenditure incurred by non-poor households was 55 percent of their income during evaluation survey against 51 percent expenditure of their income during baseline survey.

7- Conclusion

The project should have closely been monitored during its implementation to ensure that the loan was being used for the purpose specified in the agreement. The loan was extended to majority of the non-poor borrowers which negates the prime objective of IFAD-PPAF partnership. The target groups of the project should had been chronically poor, transitory poor and transitory vulnerable to improve their poverty status, whereas, emphasis of the project remained on non-poor.

2 INTRODUCTION

2.1 RIMS Impact Survey Background

Pakistan Poverty Alleviation Fund (PPAF), being one of the largest sources of pro-poor spending in the country, is the leading agency for poverty reduction in Pakistan. It embodies the spirit of public-private partnership to address the multi-dimensional issues of poverty with a view to achieve socio-economic changes.

PPAF is a community-led, demand-driven institution and focuses on non-prescriptive and thrust model-neutral but value-driven partnerships. The main thrust of PPAF is to support and strengthen such institutions for the poor (poor organizations) which are, well governed, transparent, democratic and accountable.

In the last ten years, PPAF has successfully laid the foundations for a vibrant and responsive development sector by expanding its presence across almost all the districts in the country. At the same time, PPAF worked on developing human and institutional capacities of its partner organizations, thereby enabling small emerging outfits to transform into medium and large organizations. PPAF's multidimensional experience concludes that local, indigenous, and community based institutions are a pre-requisite for spending on the poor to achieve the positive development outcomes.

Through a series of external and internal consultations, PPAF is leveraging its unique experience by gearing up and playing a proactive role as a responsive and versatile national institution; an institution that is creating synergies, forming partnerships and forging alliances with diverse stakeholders i.e., government, public-sector agencies, corporate, private entities and the academia.

PPAF has cumulatively financed over Rs. 4.7 million microcredit loans, completed 25,000 health, education, water and infrastructural projects, conducted over 11,500 training events and developed a grassroot network for 297,000 community organizations. PPAF's coverage has simultaneously increased to include 129 districts through 99 partner organizations across all provinces and regions. PPAF was also at the forefront in responding to the devastating floods that ravaged the country in 2010-11 and is undertaking a comprehensive recovery, rehabilitation and reconstruction effort in the affected areas.

2.2 IFAD-PPAF Partnership

The development goal of MIOP was to reduce poverty and improve livelihoods of rural households. MIOP consisted of four investment components, which together were to facilitate the development of new financial products and services and expansion in the number of PPAF partner organizations. The components were:

- i. Innovation and Outreach Facility
- ii. Young Partner Program
- iii. Support to Partner Organizations
- iv. Management Support

As the overall objective, the program was intended to enable active rural poor to increasingly access a wider range of sustainable financial services and products that respond to their needs. The target group for the program was divided into three segments, all of which were classified as poor segments of the rural population:

- i. Small farmers, livestock owners, traders and micro-entrepreneurs;
- ii. Women and women headed households; and
- iii. Poor rural households below the poverty line.

The program innovation and outreach facility was demand driven for existing partner organizations of PPAF with allocation of grant and credit resources on case-to-case basis. Credit was used for lending/ financing elements while the grant covered the setting up costs, training/ system development and portion of operating and capital cost.

There were two financing windows available under this component:

Regular window

Sub-loans up to PKR 100,000 which focused on individual loans and other financial services.

Private sector linkage window

Sub-loans up to PKR 300,000 which aimed at small enterprises, trading/ marketing operations that will result in increased production and employment opportunities in the area.

Under the grant portion of this component the following funding is available:

Grant-supported portion of I&O-funded projects

The allocation of grant funds will be on a project-by-project basis with an average of 10% of each project's amount to be provided by the POs.

Under this component the following innovative pro-poor micro-finance products were successfully developed to achieve the project objectives:

- Business Revival Project
- Business Social Capital
- Education
- Emergency Loans
- Enhancing Agricultural Productivity
- Farmers Emancipation Loans
- Health Insurance
- Housing Finance
- Increasing Outreach in Less Micro-credit Penetrated Areas
- Islamic Mode of Microfinance
- Kiosks
- Linkages for enhancement of income
- Microcredit Disability Project
- Outreach in Baluchistan??
- Outreach through Innovative Partnerships
- Project for Rehabilitation of Garbage Collectors
- Rural Development through Livestock and Dairy Management
- Settlement Branches
- Social Safety Nets (Floods, Targeting Ultra Poor and Widows Strengthening Project
- Strengthening Microenterprises Project
- Strengthening the Local Support Organization
- Training Centers & Microcredit
- Tunnel Farming
- Village Banking
- Virtual Private Network
- Women's Cooperative Livestock Farming

Component 2– Young Partner Program (YPP)

The component had three main initiatives:

A. Young Partner Development Initiative (YPDI)

This initiative is to work with rural focused organizations that have the potential to become possible microfinance providers.

B. International Linkage Partner Initiative (ILPI)

The initiative provided PPAF the opportunity to identify young professionals from the country and link them with MFIs in the region for a period of up to nine months and then provide them with credit line, technical and capacity building assistance to establish MFIs in rural areas of Pakistan.

C. Young Professionals Scheme (YPS)

This initiative supported the PPAF’s existing internship program for young professionals coming from rural areas with master’s degree and willing to work in the partner organizations of PPAF. A training programme of four months, including one month of class room training and three months attachment with MFIs was planned for the selected individuals.

Component 3 – Support for Partner Organizations

This component aimed at helping partner organizations work with the program’s cross cutting themes and special areas of focus. Funds were made available to POs on case-to-case basis for training sessions, studies and technical support.

2.3 Implementation of Baseline Surveys

The Baseline survey was conducted in Punjab and Khyber Pakhtoon Khaw (KPK) province. The partner organizations operating in Punjab were Community Support Concern (CSC) and Centre for Women Corporative Development (CWCD). In KPK Sarhad Rural Support Programme (SRSP) was given the mandate of micro financing by PPAF. These three partner organization were operating in District Kasur, Lahore, Sheikhpura, Haripur, Abbottabad and Peshawar. Punjab Economic Research Institute, Lahore conducted Baseline Surveys in two phases, one in 2008 and the other in 2009.

3 RIMS IMPACT SURVEY OBJECTIVE & METHODOLOGY

3.1 Objective of the RIMS Impact Survey

The main purpose of the 'Impact Evaluation Study' was to change the specific socio-economic indicators to assess the impact of project interventions on the beneficiaries. The main objectives of the Impact Evaluation study were;

- Assessing change in demographic characteristics
- Assessing change in housing conditions
- Assessing change in status of ownership of assets
- Assessing change in composition of household income
- Assessing change in composition of household expenditure
- Assessing change in under-weight and under-height children
- Assessing the change in role of male and female in decision making regarding different household activities

3.2 Scope of the Survey

The PPAF commissioned the Punjab Economic Research Institute (PERI) to conduct an impact evaluation study of the MIOP facility extended to Sarhad Rural Support Programme (SRSP), Community Support Concern (CSC) and Centre for Women Cooperative Development (CWCD). The PERI collected data on social and economic indicators of beneficiary and non-beneficiary respondents of partner organization to gauge the impact of the loan.

3.3 Methodology and Study Framework

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

3.4 Sampling Design

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

Distribution of Sample

Districts	Borrowers	Non-Borrowers	Total
Abbottabad	63	63	126
Haripur	51	59	110
Kasur	71	104	175
Lahore	30	0	30
Peshawar	36	41	77
Sheikhupura	150	148	298
Total	401	415	816

3.4.1 Sample Size for Community Support Concern (CSC) in Kasur

Using following formulae, PERI has drawn the sample size for benchmark/baseline survey:

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

Where

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

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

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

$$n = 99.9$$

Say 100

Thus, the sample size of the study was 100 respondents. In benchmark/baseline survey, the Institute, however, collected household level data from 112 beneficiaries and 123 non-beneficiaries. In case of impact evaluation study, 101 beneficiary and 104 non-beneficiary households were interviewed.

Technically, for evaluation of a project, it is necessary to interview the same respondents who were interviewed at the time of benchmark/baseline survey. But PERI was unable to interview 37 same beneficiaries of benchmark survey as CSC and PERI teams could not locate them despite repeated visits. In case of non-beneficiaries, not even a single respondent already interviewed could be found. Consequently, the problem was discussed with PPAF staff and it was decided that PERI would go for proxy interviews.

3.4.2 Sample Size for Sarhad Rural Support Programme (SRSP) in KPK

Using following formulae, PERI has drawn the sample size for benchmark/baseline survey:

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

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 = Gussed 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 KPK was 150. The Institute collected household level data from 150 beneficiaries and 175 non-beneficiaries. However, for impact evaluation survey, 150 beneficiary and 163 non-beneficiary households were interviewed. Out of total beneficiaries, 11 were proxy respondents, while in case of non-project, corresponding figure was 6.

3.4.3 Sample Size for Centre for Women Cooperative Development (CWCD) in Sheikhpura

PERI has drawn the sample size for benchmark survey by using the following formulae

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

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 = Gussed variability among sampling units (50 percent) for obtaining the maximum sample size.

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

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

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

The sample size for the study in case of CWCD was also 150. The Institute collected household level data from 150 beneficiaries and 175 non-beneficiaries. PERI survey teams interviewed 82 households as proxy for beneficiaries and 100 persons for non-beneficiaries. For impact evaluation survey, 150 beneficiary and 152 non-beneficiary households were interviewed.

3.5 Survey Instruments

3.5.1 Pre-Testing of Questionnaires

The Institute revised the questionnaire already prepared by IFAD by adding some more questions and prepared its three sets, for Kasur, Sheikhpura and KPK. The revised questionnaire was discussed with Monitoring, Evaluation and Research (MER) Team of the PPAF, Kasur, Sheikhpura and KPK staff. The questionnaires were modified in the light of discussions before sending the teams in the field. The final/combine questionnaire used is placed at Annex 1.

3.5.2 Briefing Sessions / Training of Field Staff

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

3.5.3 Data Entry / Analysis

The data entry of the information collected from the field was carried out under the supervision of Project Leader / Field Supervisor. The software prepared by IFAD was used for this purpose. Checks were applied on the results for possible errors, 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.

3.6 Enumeration Quality Assurance Measure

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

4 FINDINGS FROM THE RIMS IMPACT SURVEY

4.1 General Findings

	Baseline		Evaluation	
	Borrowers	Non-Borrowers	Borrowers	Non-Borrowers
Average HH Size	5.9052*	5.4024*	5.6424*	5.2940*

* Statistically significantly different at 95% confidence level

	Baseline		Evaluation	
	Poor	Non-Poor	Poor	Non-Poor
Average HH Size	6.5925*	5.1960*	6.4515*	4.7963*

* Statistically significantly different at 95% confidence level

Profile of the Sample Households: The average household size in the overall sample is 6.5 persons. The average household size is high in the poor households as compared to the non-poor households.

Evaluation	Borrowers		Non-Borrowers	
	Men	Women	Men	Women
Women/Men Sample Percentage	71%	29%	79%	21%

4.2 Poverty Assessment and Food Security

To assess the impact of MIOP facility on reducing the incidence of poverty and status of food security, 401 borrower and 415 non-borrower respondents were interviewed during baseline survey and relevant data / information was gathered from them. The number of borrowing and non-borrower respondents during impact evaluation survey was also the same. The respondents were categorized as per following poverty score ranges (Table 4.2.1).

4.2.1 Sample distribution using Poverty status

Table 4.2.1: Sample distribution using Poverty status

Poverty Categories	Score Ranges	Categories	Baseline				Evaluation			
			Borrowers		Non-Borrowers		Borrowers		Non-Borrowers	
			Count	%	Count	%	Count	%	Count	%
Poor Households	0-11	Extremely/Ultra Poor	0	0	0	0	0	0	0	0
	12-18	Chronically Poor	8	2	12	3	3	1	12	3
	19-23	Transitory Poor	25	6	23	6	13	3	13	3
	24-34	Transitory Vulnerable	125	31	137	33	108	27	116	28
Non-poor Households	35-50	Transitory non-poor	188	47	205	49	205	51	209	50
	51-100	Non-poor	55	14	38	9	72	18	65	16
		Total	401	100	415	100	401	100	415	100

It is evident from the above data that majority of borrowers in the baseline and impact evaluation surveys i.e., 61 percent and 69 percent respectively were non poor while the number of poor borrowers was 158 (39 percent) and 124 (31 Percent) only. Similarly, the non-borrowers, non-poor dominated being 58 percent in baseline and 66 percent in evaluation survey. The percentage of poor non-borrowers was just 42 percent and 34 percent in the baseline and evaluation survey respectively. The number of poor borrower and non-poor borrower households is indicated below. It may be pointed out that transitory poor 19-23 score range, are also grouped with poor households. The group should had been discussed as an independent category because these are neither poor nor non-poor. A little help / opportunity can push them above the poverty line or a shock can pull them down the poverty line.

Poverty Categories	Baseline				Evaluation			
	Borrowers		Non-Borrowers		Borrowers		Non-Borrowers	
	Count	%	Count	%	Count	%	Count	%
Poor Households	158	39	172	42	124	31	141	34
Non-poor Households	243	61	243	58	277	69	274	66
Total	401	100	415	100	401	100	415	100

Figure 4.1 Comparison of Borrowers Sample Distribution

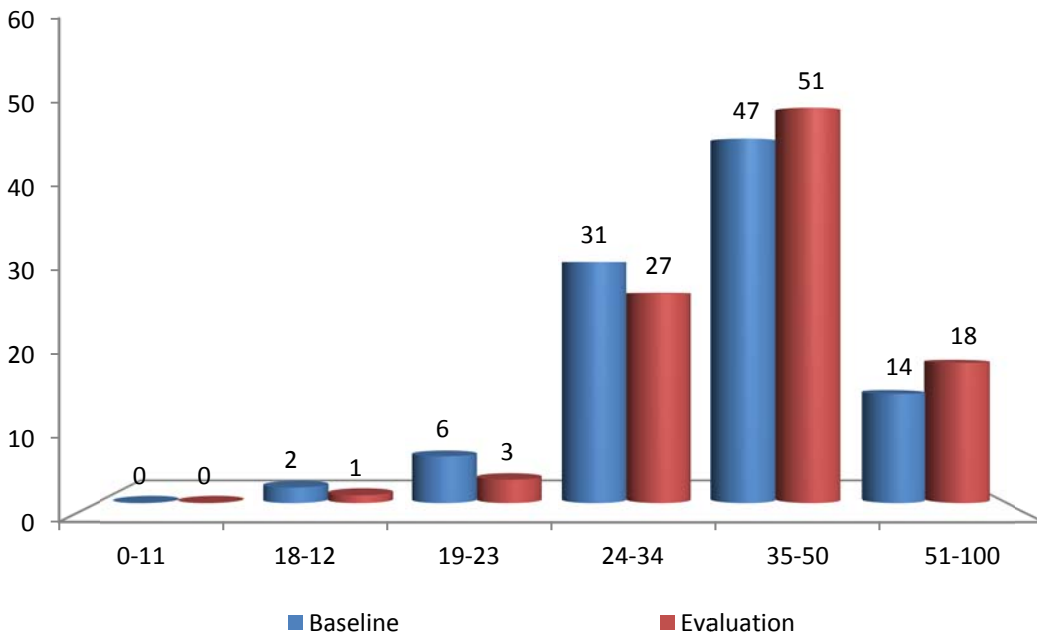
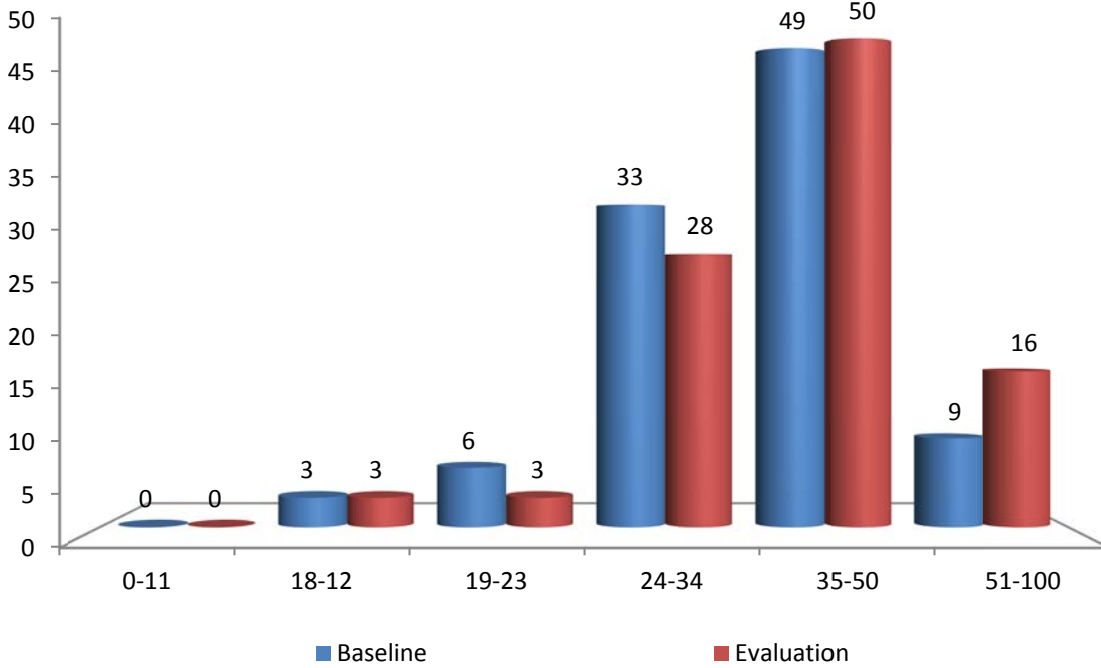


Figure 4.2 Comparison of Non-Borrowers Sample Distribution



4.2.2 Change of Poverty Status of Borrowers and Non-Borrowers

4.2.2 Poverty Status Change of Borrowers and Non-Borrowers (Evaluation-Baseline)

Poverty Categories	Score Ranges	Borrowers						Non-Borrowers					
		Improvement		No Change		Declined		Improvement		No Change		Declined	
		Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Poor Households	0-11	0	0	0	0	0	0	0	0	0	0	0	0
	12-18	0	0	0	0	3	100	0	0	0	0	12	100
	19-23	1	8	0	0	12	92	1	8	1	8	11	85
	24-34	36	33	12	11	60	56	32	28	5	4	79	68
Non-poor Households	35-50	121	59	24	12	60	29	134	64	19	9	56	27
	51-100	63	88	6	8	3	4	60	92	2	3	3	5

It can be deduced from the data in Table 4.2.2 that poverty status of majority of MIOP facility recipients declined as 100 percent, 92 percent and 56 percent of poor households falling in score ranges of 12-18, 19-23 and 24-34 respectively declined. The poverty status of 59 percent and 88 percent of non-poor households falling in the poverty score range of 35-50 and 51-100 however, was improved.

The same trend was also noticed in case of non-borrower households as the poverty status of 100 percent, 85 percent and 65 percent of chronically poor (12-18), transitory poor (19-23), and transitory vulnerable (24-34) respectively declined. The MIOP facility could not help poor borrowers much to improve their poverty status.

4.2.3 Relationship between PSC and Income of Borrowers & Non-Borrowers

Table 4.2.3: Relationship between Poverty Scorecard and Average Monthly Income of Borrowers and Non-Borrowers

Poverty Categories	Score Ranges	Baseline		Evaluation	
		Borrowers	Non-Borrowers	Borrowers	Non-Borrowers
		Average Monthly Household Income (Rs.)	Average Monthly Household Income (Rs.)	Average Monthly Household Income (Rs.)	Average Monthly Household Income (Rs.)
Poor Households	0-11	0	0	0	0
	12-18	18607 (n=8)	9097 (n=12)	16000 (n=3)	20745 (n=12)
	19-23	16121 (n=25)	12489 (n=23)	21256 (n=13)	17102 (n=13)
	24-34	14716 (n=125)	13132 (n=137)	18755* (n=108)	16373* (n=116)
Non-poor Households	35-50	16202* (n=188)	13407* (n=205)	21063 (n=205)	19044(n=209)
	51-100	16961 (n=55)	18553 (n=33)	27054 (n=72)	20469 (n=65)

* Statistically significantly different at 95% confidence level

The analysis of above mentioned data reveals that income of all the poverty categories increased between the surveys except the chronically poor borrowers. A decrease of 14 percent was noticed in the income of chronically poor borrowers (12-18), whereas, an increase of 32 percent and 27 percent was observed in the income of transitory and transitory vulnerable poor borrowers respectively. The maximum inter surveys increase of 128 percent was found in the income of non-poor borrowers (12-18 score range). It is interesting to note that between the surveys, increase in income of chronically non-poor non-borrowers (12-18) increased by a record level of 128 percent as compared to a decline of 14 percent in the income of the chronically poor borrowers. This phenomenon shows that MIOP facility could not improve the poverty status of chronically poor which rather declined during the impact evaluation survey.

Figure 4.3 Relationship between Poverty Scorecard and Average Monthly Income of Borrowers

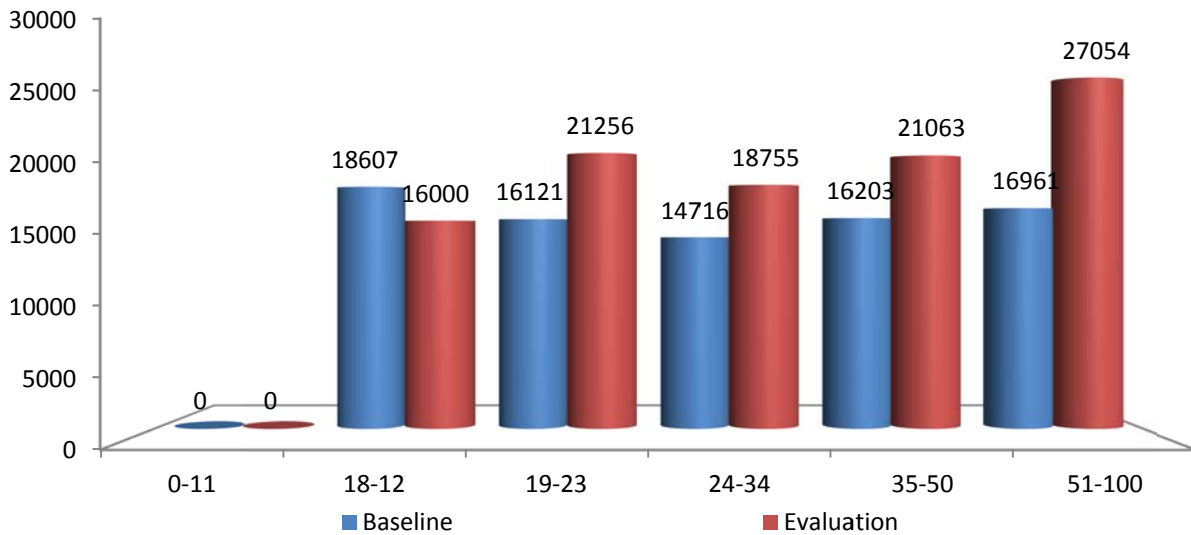
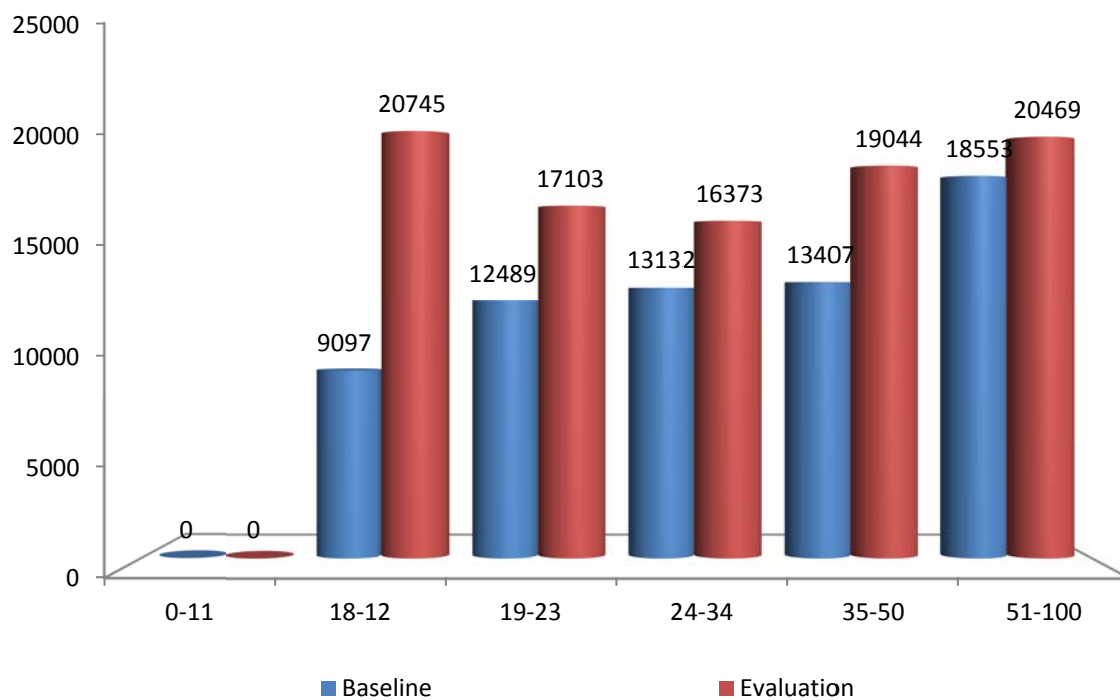


Figure 4.4 Relationship between Poverty Scorecard and Average Monthly Income of Non-Borrowers



4.2.4 Average Income Comparison of Poor and Non-Poor Borrowers

Table 4.2.4: Average Monthly Income Comparison of Poor and Non-Poor Household

Description	Poor		Non-Poor	
	Poor Borrowers (Rs.)	Poor Non-Borrowers (Rs.)	Non-Poor Borrowers (Rs.)	Non-Poor Non-Borrowers (Rs.)
Average Income (Baseline)	15135*	12765*	16374*	14211*
Average Income (Evaluation)	18951	16812	22620	19382
Change in Average Income (%)	25%	32%	38%	36%

* Statistically significantly different at 95% confidence level

It can be concluded from the data presented in Table 4.2.4 that income of the poor borrowers increased by 25 percent while, the increase in the income of poor non-borrowers was 32 percent during the same period. The higher increase in the income of poor non-borrowers as compared with that poor borrowers means that impact of MIOP facility to improve the status of poor was not viable.

The inter-surveys increase of 38 percent in the income of non-poor borrowers however, surprised the increase of 36 percent in the income of non-poor non borrowers. The reason may be that the non-poor borrowers used the MIOP facility more consciously and effectively.

4.2.5 Relationship between PSC and Expenditure of Borrowers & Non-Borrowers

Table 4.2.5: Relationship between Poverty Scorecard and Expenditure of Borrowers and Non-Borrowers

The relationship between poverty score card and average monthly expenditure of borrowers and non-borrower households between the baseline and impact evaluation survey is depicted in the Table below.

Poverty Categories	Score Ranges	Baseline		Evaluation	
		Borrowers	Non-Borrowers	Borrowers	Non-Borrowers
		Average Monthly Household Expenditure (Rs.)	Average Monthly Household Expenditure (Rs.)	Average Monthly Household Expenditure (Rs.)	Average Monthly Household Expenditure (Rs.)
Poor Households	0-11	0	0	0	0
	12-18	9974* (n=8)	7379* (n=12)	10720 (n=3)	11138 (n=12)
	19-23	9216 (n=25)	9438 (n=23)	12320 (n=13)	13535 (n=13)
	24-34	8531 (n=125)	8207 (n=137)	12254* (n=108)	10433* (n=116)
Non-poor Households	35-50	7747 (n=188)	7566 (n=205)	12091* (n=205)	10006*(n=209)
	51-100	9035 (n=55)	8477 (n=38)	15391* (n=72)	11169* (n=65)

* Statistically significantly different at 95% confidence level

The above data shows that average monthly expenditure of poor and non-poor borrowers and poor and non-poor non-borrowers increased between the survey. An increase of 44 percent was witnessed in the expenditure of transitory vulnerable poor borrowers households (24-34) during evaluation survey over the expenditure of baseline survey. The maximum increase of 70 percent was requested between the surveys in the average monthly expenditure of non-poor (51-100 score range) borrowers households.

The data on non-borrowers chronically poor households showed that their monthly average expenditure between surveys increased by 51 percent whereas, the increase in the monthly average expenditure of non-poor non-borrowers households was 32 percent for poverty score range (35-50) and (51-100).

Figure 4.5 Relationship between Poverty Scorecard and Average Monthly Expenditure of Borrowers

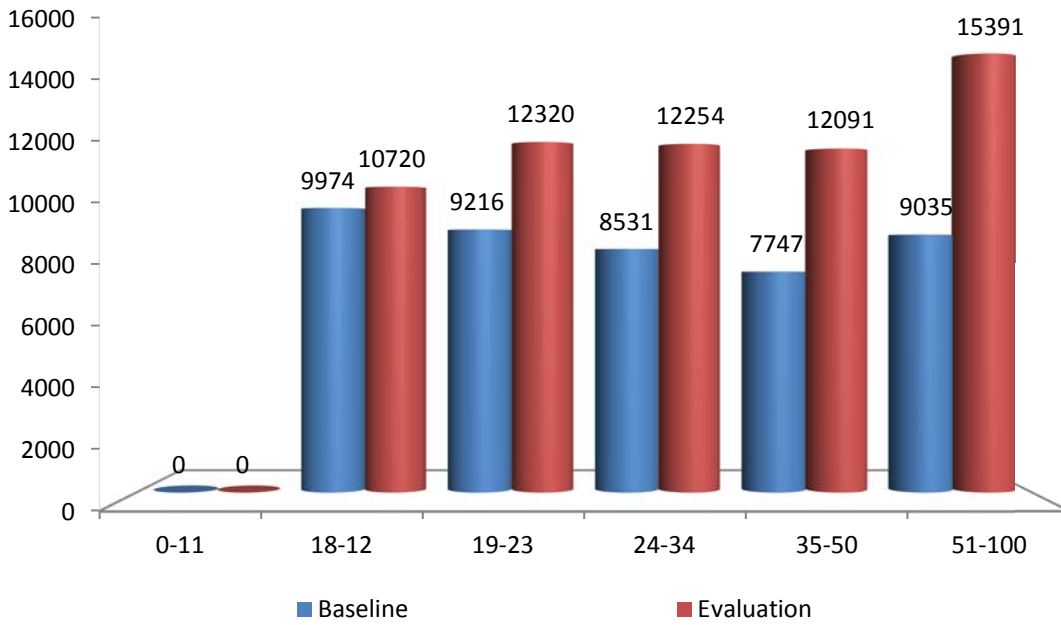
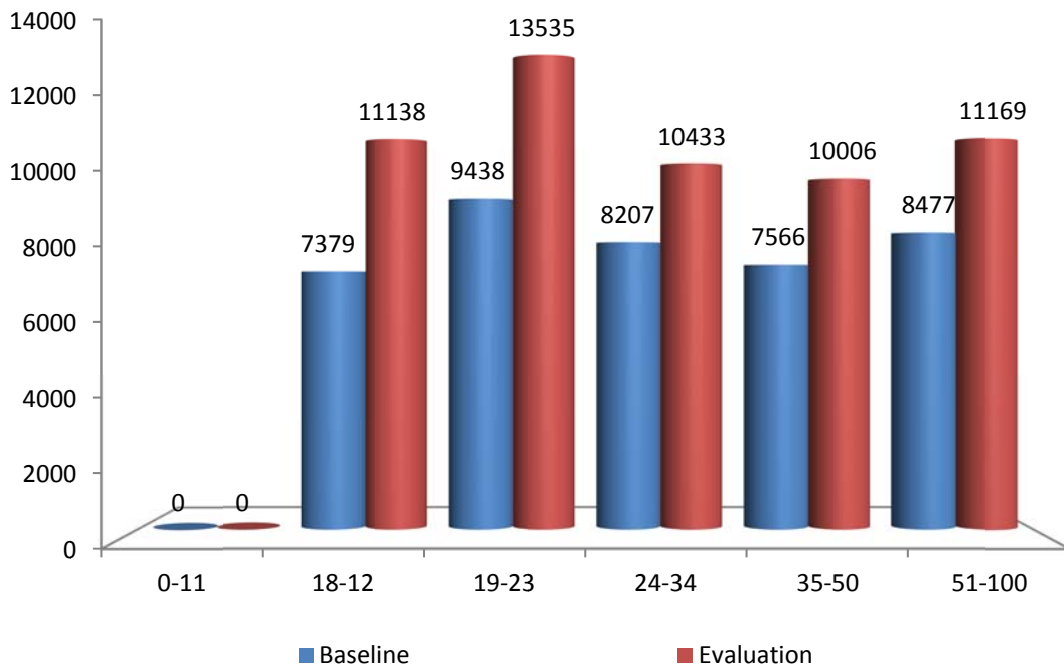


Figure 4.6 Relationship between Poverty Scorecard and Average Monthly Expenditure of Non-Borrowers



4.2.6 Average Expenditure Comparison of Poor and Non-Poor Borrowers

It was observed that between the surveys the average monthly expenditure incurred by poor borrowers increased by 40 percent against the increase of 30 percent in the monthly expenditure of poor non-borrowers. The increase in the average monthly expenditure of non-poor borrowers was 61 percent between the surveys as compared with the increase of 33 percent in the expenditure of non-poor non-borrowers during the same period.

The increase in the average monthly expenditure increased amongst the poor and non-poor non-borrowers are a positive sign as it might help improve their health and other social indicators. Comparison of average monthly expenditure by borrowers and non-borrowers poor and non-poor is highlighted in the following Table.

Table 4.2.6: Average Monthly Expenditure Comparison of Poor and Non-Poor Household

Description	Poor		Non-Poor	
	Poor Borrowers (Rs.)	Poor Non-Borrowers (Rs.)	Non-Poor Borrowers (Rs.)	Non-Poor Non-Borrowers (Rs.)
Average Expenditure(Baseline)	8713	8314	8038	7709
Average Expenditure (Evaluation)	12224	10779	12949*	10282*
Change in Average Expenditure (%)	40%	30%	61%	33%

* Statistically significantly different at 95% confidence level

4.2.7 Average Income and Expenditure of Borrowers and Non-Borrowers

4.2.7a: Relationship between Average Income and Expenditure of Borrowers

The analysis of average monthly expenditure incurred by the poor and non-poor households as a percentage of their income during baseline and evaluation surveys shows that there was a considerable increase in the expenditure of borrower poor and non-poor borrowers during evaluation survey. The percentage of average monthly expenditure as a percentage of their income increase from 54 percent, 57 percent, 58 percent, 48 percent and 53 percent during baseline survey to 67 percent, 58 percent, 65 percent, 54 percent and 59 percent in case of chronically poor, transitory poor, transitory vulnerable, transitory non-poor and non-poor respectively. The data mentioned in the table below also indicate that there is a positive relation in the income and expenditure as with the increase in income, the expenditure also increases.

Table 4.2.7a: Relationship between Average Income and Expenditure of Borrowers

Poverty Categories	Score Ranges	Baseline		Evaluation	
		Average Monthly Household Income (Rs.)	Average Monthly Household Expenditure (Rs.)	Average Monthly Household Income (Rs.)	Average Monthly Household Expenditure (Rs.)
Poor Households	0-11	0	0	0	0
	12-18	18607	9974	16000	10720
	19-23	16121	9216	21256	12320
	24-34	14716	8531	18755	12254
Non-poor Households	35-50	16202	7747	21063	12091
	51-100	16961	9035	27054	15391

4.2.7b: Relationship between Average Income and Expenditure of Non-Borrowers

The average monthly expenditure incurred by non-borrowers as a percentage of the income is posted in the table below;

Table 4.2.7b: Relationship between Average Income and Expenditure of Non-Borrowers

Poverty Categories	Score Ranges	Baseline		Evaluation	
		Average Monthly Household Income (Rs.)	Average Monthly Household Expenditure (Rs.)	Average Monthly Household Income (Rs.)	Average Monthly Household Expenditure (Rs.)
Poor Households	0-11	0	0	0	0
	12-18	9097	7379	20745	11138
	19-23	12489	9438	17102	13535
	24-34	13132	8207	16373	10433
Non-poor Households	35-50	13407	7566	19044	10006
	51-100	18553	8477	20469	11169

It is evident from the above data that the average monthly expenditure of chronically poor and non-poor as a percentage of the income decreased from 81 percent and 56 percent dairy baseline survey to 54 percent and 53 percent respectively during evaluation survey. The expenditure incurred by non-borrower transitory poor, transitory vulnerable and non-poor households registered an increase of 79 percent, 64 percent and 55 percent during evaluation survey against the expenditure of 76 percent, 62 percent and 46 percent respectively during the baseline survey. The decline in expenditure by chronically poor and transitory non-poor as a percentage of the income in spite of inflation and price between baseline and impact evaluation survey does not seem justified.

4.2.8 Hungry Season of Last 12 Months

Table 4.2.8: Hungry Season of Last 12 Months

Responses	Baseline		Evaluation	
	Borrowers (%)	Non-Borrowers(%)	Borrowers (%)	Non-Borrowers(%)
Yes	0	0	0	0
No	100	100	100	100

It is evident from the above data that all the borrowers and non-borrowers don't report any hungry season during baseline and evaluation survey.

4.3 Women Empowerment

The micro-financing facility extended under IFAD-PPAF partnership has resulted into improvement of socio-economic indicators of its borrowers. The loan has played a significant role in empowering the women borrowers by giving them more voice, respect and weightage to their opinion in deciding matters relating to daily life and ownership of assets. During the impact evaluation survey, data pertaining to various aspects relating to women was collected, results of which are highlighted in the proceeding paras.

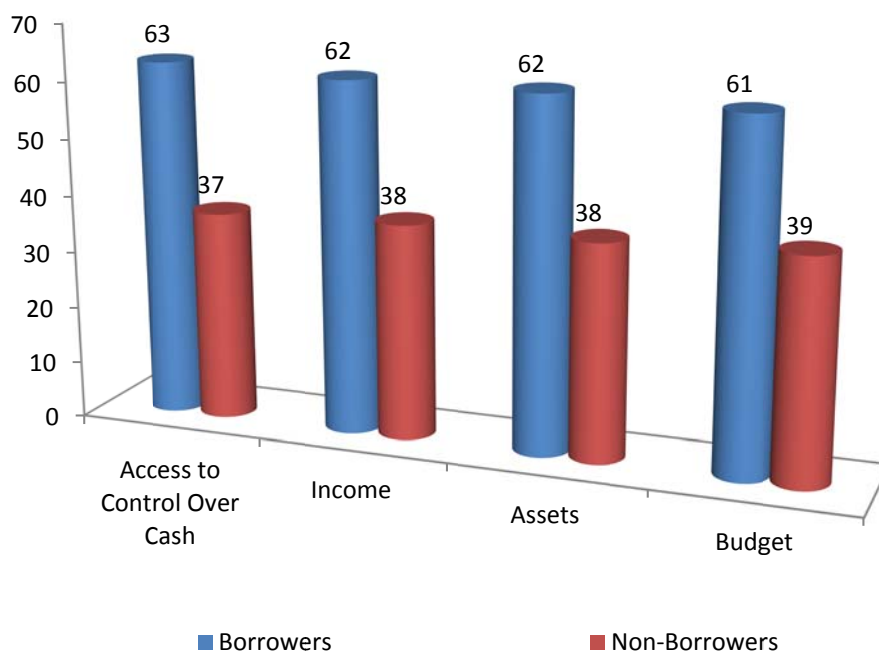
4.3.1 Women Having Control over Household Resources

Table 4.3.1: Women Having Control over Household Resources

Description	Evaluation	
	Borrowers (%)	Non-Borrowers (%)
Access to control over cash	63	37
Income	62	38
Assets	62	38
Budget	61	39

The in depth analysis of data of evaluation survey in respect of control of women over household resources highlighted that percentage of female borrowers had more control over household resources than those of non-borrowers women. The percentage of borrowing women having access to control over cash, income, assets and budget was 63, 62, 62 and 61 percent respectively. Contrary to this 37 percent, 38 percent, 38 percent and 39 percent of non-borrowing women had control over cash, income, assets and budget respectively. The comparison between borrower and non-borrower women regarding their control over household resources is given in the Table 4.3.1

Figure 4.3.1: Women Having Control over Household Resources



4.3.2 Ownership of Assets and Access to Economic Opportunities

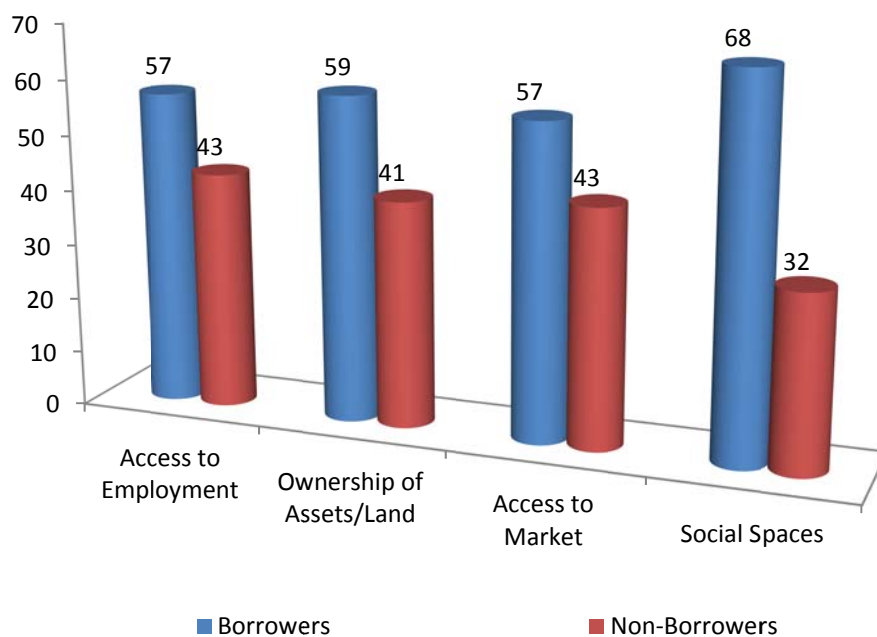
The data relating to ownership of assets and access of borrower and non-borrower women to economic opportunities collected during evaluation survey revealed that percentage of women borrowers having ownership of assets and access to economic opportunities was much higher than the non-borrower women. The comparative picture of the results of survey is presented in Table 4.3.2.

Table 4.3.2: Ownership of assets and access to economic opportunities

Description	Evaluation	
	Borrowers (%)	Non-Borrowers (%)
Access to Employment	57	43
Ownership of Assets / Land	59	41
Access to Market	57	43
Visibility in and Access to Social Spaces	68	32

The difference in the percentage of borrower and non-borrower women of owning assets and having access to economic opportunities can be seen at a glance from the following bar chart.

Figure 4.3.2: Ownership of assets and access to economic opportunities



4.3.3 Awareness of Women Regarding their Local Rights

It is evident from the analysis of data that the loan remained successful in making borrower women more aware of their local rights than the non-borrower women as shown in Table 4.3.3.

Table 4.3.3: Awareness of Women Regarding their Local Rights

Description	Evaluation	
	Borrowers (%)	Non-Borrowers (%)
Rights	54	46
Nikah Nama	64	36
Law of Inheritance	86	14

The figures given in Table 4.3.3 reveal that as many as 86 percent of borrower women were aware of the law of inheritance as compared to only 14 percent of non-borrower women who had the knowledge of this law.

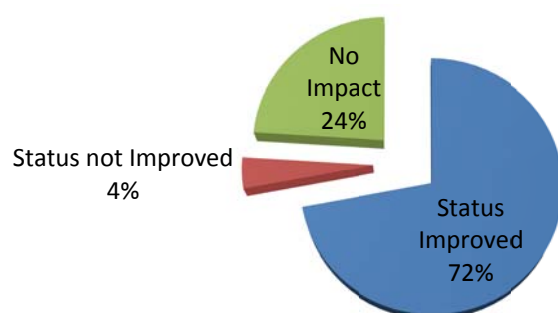
4.3.4 Impact of Loan in Changing Social Status of Women

Table 4.3.4: Impact of Loan in Changing Social Status of Women

Description	Evaluation
	Borrowers (%)
Status Improved/ Increased	72
Status not Improved/ Decreased	4
No Impact	24

According to data / information collected during impact evaluation survey, the status of 72 percent of borrower women improved as a result of MIOP facility.

Impact of Loan in Changing Social Status of Women



4.3.5 Female Opinion on Impact of borrowing on their living-standards & social life

4.3.5a Importance of Female Opinion and Impact of Borrowing on their Living Standards and Social Life

During impact evaluation survey, efforts were made to assess the importance of female opinion and impact of borrowing on their living standards and social life. The results of analysis of relevant data are detailed in the Table 4.3.5a below.

Table 4.3.5a: Importance of Female Opinion and Impact of borrowing on their living Standards and social life

Description	Evaluation		
	Increased (%)	Decreased (%)	No Impact (%)
Children's marriage	41	1	58
Children's education	66	1	33
Family's discord	31	5	64
Business decisions	64	4	32
Purchasing/selling of household items	69	2	29
Purchasing/selling of property	35	2	63

The above tabulated data indicate that the loan had little effect on female's opinion regarding their living standard and social life. The importance of opinion of 66 percent, 64 percent and 69 percent of borrowing women's increased in case of children's education, business decisions and purchasing / selling of household items respectively. In case of children's marriage, family discord and purchasing / selling of property, 58 percent, 64 percent and 63 percent of borrowers respectively opined that loan had no impact on their decisions. Response of Borrowing and Non-borrowing Women is presented in the following Table.

4.3.5b Response and Opinion of Borrowing and Non-Borrowing Women Regarding Different Statements

The borrowing and non-borrowing women's opinion about different statements is given in Table 4.3.5b.

Table 4.3.5b: The Response and Opinion of Borrowing and Non-Borrowing Women about Various Statements / Phrases

Options	Evaluation					
	Borrowers (%)			Non-Borrowers (%)		
	Agree	Just Ok	Disagree	Agree	Just Ok	Disagree
Women are as intelligent as men	74	26	0	74	24	2
Marriage is necessary for happiness	69	29	2	63	37	0
Women and men should get equal Pay equal work	65	33	2	50	49	1
Some jobs suit men and some women	60	37	3	42	52	5
A man should have a job, and a woman should take care of the household and the family	29	17	55	24	19	58
A man should be the sole decision maker	11	15	74	4	14	81
A woman respects a husband who does not dominate her	8	17	74	5	14	81
Unmarried people can be happy	4	20	77	1	13	87

The opinion / views regarding various statements solicited from borrowing and non-borrowing women during evaluation survey were almost the same. The percentage of female borrowers supporting the statement / phrases of “Women and men should get equal pay for equal job”, some jobs suit men and some women and un-married people can be happy” was however, higher than those of non-borrowing women.

4.4 Measurement of Anthropometry (Nutrition)

Anthropometric Measurements

The anthropometric standards developed by World Health Organization (WHO) for height and weight according to age, were used in the comparison of the observations in the baseline and the impact evaluation. These comparisons enabled the attainment of the percentage of children above, below and within the stipulated normal ranges at the time of baseline and the impact evaluation. The changes in the variables in the two time periods were then analyzed for progression.

4.4.1 Weight-for-Age

In comparison to WHO standards for Weight-for-Age indicator, the children were classified in three categories: below normal, within normal and above normal range. It may be mentioned that weight-for-age for children above 10 years of age has not been analyzed as according to WHO research, this indicator is not appropriate for children experiencing pubertal growth.

To measure the weight and height as per WHO standards, 139 and 117 children upto 59 month of age from project and non-project area were identified for impact evaluation survey whereas, during baseline survey 159 and 139 children of the same age were randomly selected from project and non-project area .The height and weight of 42 children from project and 40 children from non-project area were measured during benchmark survey, while the corresponding figures from the evaluation survey were 30 and 40 respectively. Average weight for age difference of the children ageing upto 59 months between the baseline and evaluation survey is presented in the Table 4.4.1a.

Table 4.4.1a: Weight for Age: Average Difference between Baseline and Evaluation

Age in Months	Baseline		Evaluation	
	Borrowers	Non-Borrowers	Borrowers	Non-Borrowers
	Average Weight (kg)	Average Weight (kg)	Average Weight (kg)	Average Weight (kg)
Up to 12 Months	6.61	6.76	4.39	7.70
13 to 24 Months	10.09	10.20	8.30	9.93
25 to 36 Months	14.08	12.78	11.50	13.32
37 to 48 Months	15.45	15.23	14.89	25.05
49 to 59 Months	11.75	16.67	11.56	10.67
Sample Total	11.04	11.10	9.80*	13.04*

* Statistically significantly different at 95% confidence level

The analysis of the above data highlights that average weight of borrowers children in all age groups was more in the baseline survey than the weight of borrowers children in the evaluation survey. The average weight of non-borrowers children was also higher in the baseline survey than the weight of non-borrowers children in the evaluation survey except for the age groups of 25 to 36 months and 37 to 48 months.

4.4.2 Weight for Age of Children Boys and Girls

The analysis of data obtained during baseline and evaluation survey is indicative of the fact that in most of the age groups average weight of girls in all age groups than that of the boys in their respective age groups except the boys in age group of 13 to 24 months in baseline survey and age group of 13 to 24 months and 37 to 48 months in evaluation survey who had more weight than girls. Age group wise, average difference weight for age of boys and girls in both the surveys of baseline and evaluation is indicated in table 4.4.1b below.

Table 4.4.1b: Weight for Age: Average Difference between Baseline and Evaluation

Age in Months	Baseline		Evaluation	
	Boys	Girls	Boys	Girls
	Average Weight (kg)	Average Weight (kg)	Average Weight (kg)	Average Weight (kg)
Up to 12 Months	6.56	6.78	4.73	7.52
13 to 24 Months	10.31	10.00	9.72	8.44
25 to 36 Months	12.93	13.98	12.33	12.56
37 to 48 Months	15.13	15.46	21.04	16.14
49 to 59 Months	13.40	15.00	10.60	11.92
Sample Total	10.90	11.22	11.18	11.45

* Statistically significantly different at 95% confidence level

4.4.3 Inter Survey Average Weight for Age of Boys

As per baseline and evaluation survey data, average weight of borrower boys falling in age group of 13 to 24 months, 25 to 36 and 46 to 59 months was more in the baseline line survey than the weight of their respective age group in the evaluation survey. The same trend was also observed in case of non-borrower boys. The borrower boys in age groups of upto 12 months and 13 to 24 months had however, more weight in the evaluation survey. The same trend was also observed in case of girls.

4.4.4 Height-for-Age:

As for the height-for-age indicator is concerned, height of each child was recorded and compared to WHO Height-for-Age averages, classifying children into below average, normal and above normal heights.

4.4.5 Height for Age-Average Difference b/w Baseline and Evaluation Survey

The data regarding height for age and average difference of height between baseline and evaluation survey is presented in the following table.

Table 4.4.2a: Height-for-Age: Average Difference between Baseline and Evaluation

Age in Months	Baseline		Evaluation	
	Borrowers	Non-Borrowers	Borrowers	Non-Borrowers
	Average Height (cm)	Average Height (cm)	Average Height (cm)	Average Height (cm)
Up to 12 Months	55.56	48.24	40.14*	52.29*
13 to 24 Months	74.44	71.52	64.18	73.14
25 to 36 Months	88.66*	81.49*	75.00*	89.08*
37 to 48 Months	98.50	95.35	90.15	99.15
49 to 59 Months	85.75	96.00	101.75	86.67
Sample Total	76.59	73.23	68.77*	78.51*

* Statistically significantly different at 95% confidence level

The above mentioned data highlights that average height of borrowers children of all age groups except the age group from 49 to 59 months was more in the baseline survey as compared with the average height of borrowers children in the evaluation survey. In case of non-borrowers children, the height of all age groups except 49 to 59 months was more during evaluation survey as compared to the height of respective age groups children in the baseline survey.

The comparison of average height for age between borrower and non-borrowers children in the baseline survey showed that average height of borrower children was more than the non-borrower children except the children aging 49 to 59 months. In the baseline survey the trend tilted in favour of non-borrowers children as their height except the age group upto 12 months and 49 to 59 months exceeded the height of borrower children of that age group. It means that MIOP facility did not have much impact on the average height of majority of borrower children.

4.4.6 Height for Age: Average Difference b/w Baseline and Evaluation

The data detailed in Table 4.4.2b indicates that in the baseline survey average height of all age groups of boys was more than the height of girls in their respective age groups, while the average height of girls falling in the age groups of upto 12 months, 25 to 36 months and 49 to 59 months was more than that of boys of their respective age groups. This phenomenon reveals that MIOP facility had positive effect on the health of girls who are usually neglected in the society.

Table 4.4.2(b): Height-for-Age: Average Difference between Baseline and Evaluation

Age in Months	Baseline		Evaluation	
	Boys	Girls	Boys	Girls
	Average Height (cm)	Average Height (cm)	Average Height (cm)	Average Height (cm)
Up to 12 Months	54.18	50.57	42.92	48.71
13 to 24 Months	74.47	71.17	71.95	65.00
25 to 36 Months	86.98	84.10	81.05	83.56
37 to 48 Months	99.48	94.21	97.50	89.12
49 to 59 Months	93.60	81.50	90.40	103.67
Sample Total	77.10	72.94	71.90	75.13

* Statistically significantly different at 95% confidence level

4.4.7 Body Mass Index - Weight-for-Height ²:

Weight of individuals is affected by factors other than age e.g. weight is directly proportional to height. To calculate an optimal level of weight for a given height, the Body Mass Index (BMI) is used. BMI is calculated using the following formula:

$$\text{Weight (kg)} / [\text{Height (m)}]^2 = \text{BMI (kg/m}^2\text{)}$$

Using the height and weight measurements recorded for each child, BMI was calculated for each child in the sample. BMI for each child was compared with WHO average BMI-for-age. The table below summarizes these observations at the time of the impact evaluation:

Table 4.4.3a: Body Mass Index [Weight for (Height)²] Difference in Sample Averages

Age in Months	Baseline		Evaluation	
	Borrowers	Non-Borrowers	Borrowers	Non-Borrowers
	Average	Average	Average	Average
Up to 12 Months	0.0028*	0.0070*	0.0051	0.0064
13 to 24 Months	0.0028	0.0032	0.0026	0.0019
25 to 36 Months	0.0019	0.0028	0.0024	0.0017
37 to 48 Months	0.0017	0.0023	0.0083	0.0027
49 to 59 Months	0.0017	0.0019	0.0012	0.0014
Sample Total	0.0023*	0.0039*	0.0044	0.0028

* Statistically significantly different at 95% confidence level

The statistical significant difference in the total sample averages of the Borrowers and Non-Borrowers and age group of upto 12 months in the baseline. Furthermore, the difference in the Baseline and Impact Evaluation data is illustrated in the above table.

Table 4.4.3a: Body Mass Index [Weight for (Height)²] Difference in Sample Averages

Age in Months	Baseline		Evaluation	
	Boys	Girls	Boys	Girls
	Average	Average	Average	Average
Up to 12 Months	0.0038	0.0054	0.0065	0.0039
13 to 24 Months	0.0032	0.0029	0.0023	0.0021
25 to 36 Months	0.0024	0.0023	0.0022	0.0018
37 to 48 Months	0.0017	0.0024	0.0021	0.0107
49 to 59 Months	0.0016	0.0023	0.0012	0.0013
Sample Total	0.0029	0.0034	0.0033	0.0042

* Statistically significantly different at 95% confidence level

The statistical insignificant difference in the total sample averages between boys & girls and also in all age groups of baseline and impact evaluation.

4.5 Housing Characteristics

To assess the impact of MIOP facility on housing characteristics such as source of drinking water supply, type of toilet facility availability, number of sleeping rooms, material used for dwelling floors and type of fuel used for cooking. Data from the borrowers and non-borrowers was collected during baseline and evaluation surveys and the findings / results of both the survey are discussed in the preceding paragraphs.

Table 4.5.1 Source of Drinking Water Supply

	Baseline		Evaluation	
	Borrowers (%)	Non-Borrowers (%)	Borrowers (%)	Non-Borrowers (%)
Piped into house	36	23	39	32
Piped into yard or plot	1	0	0	0
Public Tab	1	1	5	2
Tube well/Borehole with Pump	30	37	40	36
Protected Dug Well	4	6	2	4
Protected Spring	1	0	2	2
Rainwater collection	0	0	0	0
Bottled Water	0	0	0	0
Unprotected Dug Well	0	1	0	0
Unprotected Spring	1	4	0	2
Pond, River or Stream	0	0	0	0
Tanker-Truck, Vendor	0	0	0	0
Other	25	28	11	21

The analysis of data pertaining to source of drinking water supply used by the borrowers and non-borrowers during baseline and evaluation survey indicated that the facility of piped into house, piped into yard, public tap, tube-well / bore well with pump, protected well, protected spring, un-protected spring and other was available to 36 percent, 1 percent, 1 percent, 30 percent, 4 percent, 1 percent, 1 percent and 25 percent borrowers during the baseline survey respectively. The corresponding percentages of borrowers in the evaluation survey were 39 percent, zero percent, 6 percent, 40 percent, 2 percent, 2 percent, zero percent, and 11 percent respectively. The access of non-borrowers to better source of drinking water supply also improved during the evaluation survey as compared to that of baseline survey. The source of drinking water supply including rain water collection bottled water and pond, river or stream was neither available to the borrower to the non-borrowers in both the surveys.

4.5.1 Source of Drinking Water

On overall basis, accessibility of borrowers to better source of drinking water increased in both the survey as compared with that of non-borrowers.

4.5.2 Type of Toilet Facility

According to the data obtained during baseline and evaluation surveys, the percentage of borrower households having flush and toilet facility increased from 81 percent in baseline to 88 percent in evaluation survey, while the percentage of borrower households using open pit / traditional pit latrine pour flush latrine and bush / field declined from 4 percent, 12 percent and 3 percent during baseline survey to 1 percent, 1 percent and zero percent during evaluation survey respectively.

The percentage of non-borrowers using flush toilet increased from 75 percent during baseline survey to 78 percent in the evaluation survey. In the baseline survey, 14 percent of non-borrower households were using pour flush latrine which increased to 16 percent during evaluation survey. There was more increase in the percentage of borrower households using flush toilet between baseline and evaluation survey as compared with non-borrower households during the same period as shown in the Table below.

Table 4.5.2: Type of Toilet Facility Available

Type	Baseline		Evaluation	
	Borrowers (%)	Non-Borrowers (%)	Borrowers (%)	Non-Borrowers (%)
Open pit / Traditional Pit Latrine	4	6	1	2
Improved Pit Latrine (VIP)	0	1	0	0
Pour Flush Latrine	12	14	10	16
Flush Toilet	81	75	88	78
No Facility / Bush / Field	3	4	0	2
Others	0	0	0	2

4.5.3 Toilet Facility Located Within Dwelling / Yard / Compound

The borrower and non-borrower corresponding households were inquired during baseline and evaluation surveys about the location of their toilet facility i.e., with in dwelling / yard / compound. The response is given in the following Table 4.5.3.

Table 4.5.3: Toilet Facility Located within Dwelling/Yard/Compound

Description/Responses	Baseline		Evaluation	
	Borrowers (%)	Non-Borrowers (%)	Borrowers (%)	Non-Borrowers (%)
Yes	97	95	98	96
No	3	5	2	4

The percentage of borrower respondents having toilet facility within the dwelling / yard / compound was 97 percent and 98 percent during baseline and evaluation survey, while, corresponding percentage of non-borrower respondents was 95 percent and 96 percent respectively. The inter survey increase in the percentage of borrower and non-borrowers households having toilet facility located in the dwelling / yard / compound can be attributed to the MIOP facility.

4.5.4 Number of Sleeping Rooms

To assess the number of sleeping rooms, the corresponding households were categorized as poor and non poor in both the evaluation and baseline survey. The data / information received during survey is as under.

Table 4.5.4a Number of Sleeping Rooms

No. of Sleeping Rooms	Baseline		Evaluation	
	Borrowers (%)	Non-Borrowers (%)	Borrowers (%)	Non-Borrowers %
One Room	13	20	8	17
Two Rooms	59	57	53	58
Three Rooms	21	16	25	17
Four Rooms	4	6	8	7
Five & above Rooms	3	1	5	1

It was observed between the baseline and evaluation survey that there was significant change in the number of sleeping rooms in case of poor households. The percentage of non-borrower households having one room declined from 20 percent during baseline survey to 17 percent during the evaluation survey respectively whereas, the percentage of borrowers households owing three, four and five rooms interviewed from 24, 7 and 3 percent during baseline survey.

According to data given in Table 4.5.4a the percentage of borrower households having one room and two rooms declined from 13 percent and 59 percent during baseline survey to 8 percent and 53 percent respectively during the evaluation survey, while the percentage of borrower household owing three rooms , four rooms and five above rooms increased from 21 percent, 4 percent and 3 percent during baseline survey to 25 percent, 8 percent, 5 percent respectively during the evaluation survey. In case of non-borrower households, the percentage of household having one sleeping room declined from 20 percent in the baseline survey to 17 percent in the evaluation survey whereas the percentage of household owing two three four sleeping room increased from 57 percent, 16 percent and six percent during baseline survey to 58 percent, 17 percent and 7 percent during evaluation survey respectively. There was however, no change in the percentage of non-borrower household having five and above rooms between the survey.

Table 4.5.4b Number of Sleeping Rooms

No. of Sleeping Rooms	Baseline		Evaluation	
	Poor (%)	Non-Poor (%)	Poor (%)	Non-Poor (%)
One Room	22	12	23	7
Two Rooms	66	53	66	50
Three Rooms	10	24	9	26
Four Rooms	1	7	1	11
Five Rooms	0	3	0	5

4.5.5 Material of Dwelling Floors

Efforts were made to assess the inter surveys MIOP impact on the borrowers in comparison with non-borrowing households by interviewing them about the material used for dwelling their floors. The response is depicted in the Table 4.5.5.

Table 4.5.5 Material of Dwelling Floors

Floor Types	Baseline		Evaluation	
	Borrowers (%)	Non-Borrowers (%)	Borrowers (%)	Non-Poor %
Earth/Sand	16	18	12	17
Dung	0	0	1	0
Wood Planks	0	0	0	0
Palm/Bamboo	0	0	0	0
Polished Wood	0	0	0	0
Vinyl or Asphalt Strips	0	0	0	1
Ceramic Tiles	0	0	3	1
Cement	73	73	81	79

Floor Types	Baseline		Evaluation	
	Borrowers (%)	Non-Borrowers (%)	Borrowers (%)	Non-Poor %
Carpet	0	0	1	0
Other	9	9	2	2

It is envisaged from the above data that the percentage of borrower households who used cement for dwelling their floors increased from 73 during baseline survey to 81 percent in the evaluation survey, while percentage of non-borrowers households also increased from 73 in the baseline survey to 79 during evaluation survey. The use of ceramic tiles by the borrower increased from zero percent during baseline survey to 3 percent in the evaluation survey and in case of non-borrowers, it increased from zero percent in baseline survey to 1 percent in evaluation survey. The use of carpet increased between surveys from zero percent to 1 percent borrowers, whereas, vinyl or asphalt strips were used by 1 percent non-borrowers during evaluation survey against zero percent in the baseline survey. The use of earth / sand declined from 16 percent borrowers during baseline survey to 12 percent during evaluation survey, whereas, the use of same material also decreased in case of non-borrowers from 18 percent as per baseline to 17 percent during evaluation survey.

4.5.6 Type of Fuel Used from Cooking

The type of fuel used for cooking is also an important indicator **to judge the --- being of a household**. The impact of MIOP on borrowers and non-borrowers between surveys was assessed by using the indicator. The information collected from borrowers and non-borrowers during baseline and evaluation survey is detailed in the Table 4.5.6.

Table 4.5.6: Type of Fuel Used for Cooking

Items Description	Baseline		Evaluation	
	Borrowers (%)	Non-Borrowers (%)	Borrowers (%)	Non-Borrowers (%)
Electricity	1	1	1	0
LPG /Natural Gas	47	39	53	43
Biogas	1	1	4	1
Kerosene	0	0	0	0
Coal/Lignite	0	0	0	0
Charcoal	0	0	0	1
Firewood/Straw	51	59	40	54
Dung	1	0	1	0
Other	0	0	2	1

The analysis of above mentioned data revealed that firewood / straw was used by 51 percent borrowers households and 69 percent non-borrowers households. The use of LPG / Natural Gas followed the fire wood / straw as 47 borrowers have holds and 39 percent non-borrowers respondents were using that source. The electricity and dung

was used by just 1 percent borrower. In the evaluation survey, the use of LPG / Natural Gas increased by both the borrowers and non-borrowers during evaluation in survey as compared with that of evaluation survey i.e., from 47 to 53 percent and from 39 to 43 percent respectively. The use of firewood / straw however, declined during evaluation survey as compared with that of during baseline survey. The use of biogas increased by the borrowers from 1 percent during the baseline survey to 4 percent during the evaluation survey.

4.6 Assets, Income and Expenditures

To evaluate the financial position/economic well being of the borrower and non-borrower and assess the impact of MIOP facility to improve their indicators, data regarding economic indicators such as ownership of assets/ their average value average annual income and average annual expenditure was collected during evaluation and baseline surveys. The outcome as a result of analysis of data is discussed in the section.

4.6.1 Ownership of Assets

The assets were categorized as durable items; transportation, housing/land, productive and others. The analysis of data pertaining ownership obtained of assets is presented in the table below;

Table 4.6.1a: Ownership of Assets

Assets Type	Baseline		Evaluation	
	Borrowers (%)	Non-Borrowers (%)	Borrowers (%)	Non-Borrowers (%)
1. Durable Items				
Refrigerator/ De-freezer	54	46	50	50
Radio/Tape	46	54	62	38
Television	52	48	52	48
Sewing Machine	55	45	54	46
A.C/AIR Cooler	55	45	63	37
2. Transportation				
Tractor	100 (n=2)	0	57 (n=4)	43 (n=3)
Bicycle	49	51	57	43
Motor Cycle/ Scooter	47	53	57	43
Car or Truck	64	36	65	35
3. Housing, Land				
Land (Acres)	55	45	49	51
House	49	51	50	50
4. Productive				
He Buffaloes	56	44	90	10
She Buffaloes	58	42	53	47
Cows	54	46	48	52
Bull	80	20	60	40
Sheep	75	25	86	14
Goats	47	53	54	46
Horse	71	29	100 (n=3)	0
Donkey	80	20	64	36
5. Other				
Poultry	63	38	70	30

The percentage of borrower household owing radio/tape and AC/air cooler increased between the surveys from 46 to 62 percent and 55 to 63 percent respectively. The percentage of borrower having refrigerator/de-freezer and sewing machines declined from 54 to 50 percent and 55 to 54 percent respectively while it remained constraint unchanged in case of television. The percentage of non-borrowers owing refrigerator/de-freezer and sewing machine increased from 46 to 5 percent and 45 to 46 percent during that period whereas remained un-changed in case of television and declined in case of radio/tape and AC/ air cooler.

The ownership of means of transportation by the borrower increased during evaluation survey as compared with the baseline survey. Whereas, it declined in case of non-borrowers and increased in case of traders.

The percentage of borrowers owning land decreased to 49 percent during evaluation survey as compared with 55 percent in the baseline survey. The percentage of non-borrowers having land increased from 45 percent to 51 percent. In case of productive assets, the borrower households having he buffaloes, sheep goats and horses whereas decreased in case of she buffaloes, cows, bulls and donkeys between the surveys. The percentage of non-borrowers owning she buffaloes, cows bulls and donkeys increased during evaluation survey as compared that of baseline survey. The percentage of non-borrowers having remaining production assets declined during that period. The data pertaining to poor and non-poor households obtained during baseline and evaluation survey is tabulated below;

Table 4.6.1b: Ownership of Assets

Assets Type	Baseline		Evaluation	
	Poor (%)	Non-Poor (%)	Poor (%)	Non-Poor (%)
1. Durable Items				
Refrigerator/ De-freezer	31	69	19	81
Radio/Tape	41	49	25	75
Television	39	61	29	71
Sewing Machine	40	60	29	71
A.C/AIR Cooler	30	70	5	95
2. Transportation				
Tractor	0	100 (n=2)	0	100 (n=7)
Bicycle	48	52	33	67
Motor Cycle/ Scooter	14	86	6	94
Car or Truck	0	100 (n=14)	0	100 (n=23)
3. Housing, Land				
Land (Acres)	28	72	13	87
House	40	60	33	67
4. Productive				
He Buffaloes	25	75	30	70
She Buffaloes	22	78	17	83
Cows	21	79	13	87
Bull	20	80	0	100 (n=5)
Sheep	50	50	0	100 (n=7)
Goats	27	73	11	89
Horse	57	43	67	33
Donkey	20	80	27	73
5. Other				
Poultry	25	75	0	100

The above data reveals that percentage of poor households owing all the assets under reference except horses and donkeys declined between the baseline and evaluation survey. The percentage of non-poor households owing the above mentioned assets except he buffaloes, horses and donkeys increased between the survey.

The decrease in the percentage of poor households owing assets means that MIOP facility had negative effects on the poor households and forwards the non-poor.

4.6.2 Average Value of Assets

The data regarding average value of assets owned by borrowers and non-borrowers was collected during baseline and evaluation survey is detailed in the following table;

Table 4.6.2a: Average Value of Assets

Assets Type	Baseline		Evaluation	
	Borrowers (Rs.)	Non-Borrowers (Rs.)	Borrowers (Rs.)	Non-Borrowers (Rs.)
1. Durable Items				
Refrigerator/ De-freezer	14639	14707	19868	18402
Radio/Tape	1318	1200	2140	1000
Television	7385	6915	8371*	7202*
Sewing Machine	2060	2272	3114	2794
A.C/AIR Cooler	4336	4766	16750	15142
2. Transportation				
Tractor	250000	0	475000	250000
Bicycle	2252	1897	3515	4405
Motor Cycle/ Scooter	30162	29755	45319*	36912*
Car or Truck	811111	420000	410000	400000
3. Housing, Land				
Land (Acres)	1714477	1150909	1167426*	688797*
House	868281*	669583*	1048832*	747625*
4. Productive				
He Buffaloes	60777	55571	112555	100000 (n=1)
She Buffaloes	152465	128865	229183	197591
Cows	74352	83551	130264	140081
Bull	30000	120000 (n=1)	216666	160000 (n=2)
Sheep	43500	14000	54000	42000 (n=1)
Goats	1669	1715	26454	25916
Horse	58400	57500	126666 (n=3)	0
Donkey	3875	5000 (n=1)	11714	7500
5. Other				
Poultry	970	883	1385	1200

* Statistically significantly different at 95% confidence level

It can be seen from the above data that average value of all the assets owned by borrowers and non-borrowers increased over the period during surveys except radio/tape, car/truck and land owned by the non-borrowers, average prices of which declined during that period.

4.6.3 Average Value of Assets Owned by the Poor and Non-Poor Households

The following data relating to average value of assets owned by poor and non-poor households reveals that average value of all the assets increased during baseline survey as compared with that of the baseline survey except land and sheep owned by non-poor and radio/tape, motorcycle, land and house owned by poor household, prices of which declined between that surveys.

Table 4.6.2b: Average Value of Assets

Assets Type	Baseline		Evaluation	
	Poor (Rs.)	Non-Poor (Rs.)	Poor (Rs.)	Non-Poor (Rs.)
1. Durable Items				
Refrigerator/ De-freezer	14527	14734	16485*	19746*
Radio/Tape	1234	1268	1100	1916
Television	6933	7302	7341	8004
Sewing Machine	2231	2105	3084	2920
A.C/AIR Cooler	3583	4935	32000 (n=1)	15277
2. Transportation				
Tractor	0	250000	0	378571
Bicycle	2068	2074	2873*	4400*
Motor Cycle/ Scooter	36384	28886	32500	42251
Car or Truck	0	671428	0	406521
3. Housing, Land				
Land (Acres)	1038823	1623295	587500*	971805*
House	746414	781321	728168*	980038*
4. Productive				
He Buffaloes	40000	64666	193333	76142
She Buffaloes	112851	150840	242340	208608
Cows	100846	72800	128222	136419
Bull	20000 (n=1)	55000	0	194000 (n=5)
Sheep	19000	53250	0	52285
Goats	841*	2271*	21658	26786
Horse	77500*	32333*	125000 (n=2)	130000 (n=1)
Donkey	5000 (n=1)	3875	8333	10875
5. Other				
Poultry	825	975	0	1330

* Statistically significantly different at 95% confidence level

4.6.4 Average Annual Income of Borrower and Non-borrower Households

The annual income of borrowers and non-borrowers from different sources as obtained during baseline and evaluation surveys is shown in the table below;

Table 4.6.3a: Average Annual Income

Income from different Components	Baseline				Evaluation			
	Borrowers		Non-Borrowers		Borrowers		Non-Borrowers	
	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
Livestock	9994	8343	32973	53147	80000		174000	93338
Business	165306	121940	152631	112199	215520	142749	199341	160321
Service	138293	134442	121465	91001	182893	106278	182211	110502
Labour	82461	71915	101428	68711	146883	102909	140722	72884
Pension	29628	10048	38000	12489	68400	15646	84000	66793
Rents	70200	75349	28142	32753	511090	1170633	210000	212132
Remittances	4611	2713	56433	80211	160444	145209	21500 (n=2)	26162
Gift/Cash	1494	954	1475	948	3985	2121	4372	2404
Other	16000 (n=1)		72000 (n=2)	67882	96737	124505	71900	93478
Total Income	190636	140260	163346*	111762	257830*	246500	222110*	149881

The above data reveals that new source of income of the borrowers was business followed by service and labor. The major share in the income of non-borrowers was also from business and service, and the income of both the borrowers and non-borrowers increased between the baseline and evaluation surveys. The percentage increase i.e. in the income of borrowers was however more between the surveys as compared to the percentage increase of non-borrowers during that period.

4.6.5 Average Annual Income of Poor and Non-Poor Households

The average annual income of poor and non-poor households from various sources during baseline and evaluation surveys is given in the table below;

Table 4.6.3b: Average Annual Income

Income from different Components	Baseline				Evaluation			
	Poor		Non-Poor		Poor		Non-Poor	
	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
Livestock	7972	7887	23300	39552	80000 (n=1)		174000 (n=2)	93338
Business	145294*	110573	170868*	122081	176805*	103713	224367*	168195
Service	105992*	67736	143169*	131566	169582	98386	187903	111954
Labour	94810	58113	91285	82721	138469	69009	146204	95314
Pension	32333	13576	32057	10771	230000 (n=1)		63636	17568
Rents	40375	64904	66214	68768	240000 (n=1)		483500	1121991
Remittances	27888	26265	33155	85125	60000	34641	163375	158224
Gift/Cash	1337	857	1573	992	3816	2098	4434	2380
Other	24000 (n=1)		68000 (n=2)	73539	68000	115551	101253	111620
Total Income	166800	105762	183518	139640	213761*	107258	252121*	235738

The analysis of inter surveys data relating to average income of poor and non-poor respondents indicate that average per annum income of both the poor and non-poor households increased. The main sources of income of poor were business, service and labor during both the surveys of evaluation and baseline. The percentage increase in the income of poor households during evaluation survey over the income of baseline survey was 128 percent. The percentage increase in the non-poor households during the same period was observed as 143 percent.

4.6.6 Average Annual Expenditure by Borrower and Non-Borrower Households

Head-wise/component-wise average annual expenditure by borrower and non-borrower households between surveys is depicted in the following table.

Table 4.6.4a: Average Annual Expenditure

Expenditure for different Components	Baseline				Evaluation			
	Borrowers		Non-Borrowers		Borrowers		Non-Borrowers	
	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
Food	71574	25000	68662	22343	112268*	75199	91767*	37910
Clothing	5860	3880	5954	3939	7241*	6541	6153*	3503
Shoes	1933	1437	1926	1513	2368*	1476	2029*	1290
Housing	1028	1823	747	1096	1008	1551	816	1583
Health Care	1566	1412	1414	1107	2281*	2813	1899*	2726
Education	2322	3024	2000	3050	2979	4304	2823	4725
Social Functions	1322	1479	1190	1422	2771	4789	2506	3792
Transport	1652	1286	1623	1592	2620	2520	2608	1717
Recreation	174	592	105	440	255	593	199	545
Electricity Bills	6051	3899	5660	4770	10087*	11964	7399*	8152
Telephone Bills	1599	1835	1399	1725	1864	2136	1802	1857
Fuel (Wood+gas etc.)	2689	2257	2429	2192	4133*	10102	2989*	2171
Drinking Water	174	481	170	424	231	534	249	468
Soap (Washing+Toilet)	1110	796	1035	558	1596	1901	1393	904
Gift/Cash	314	681	291	764	457	1192	403	1192
Other Expenses	277	2358	908	12931	534*	1233	377	732
Total Expenditure	99654	36416	95520	35825	152699*	90985	125419*	52186

The major expenditure incurred by borrowers as a percentage of total expenditure during baseline survey was food (71.8%), clothing (6.0%) fuel (2.7%), education (2.3%), electricity bills (6.0%), transport (2.0%), washing (1.1%), health care (1.6%) and social formation (1.3%).

The percentage of expenditure incurred by the non-borrower households during baseline survey was 71.9%, 6.2% on clothing, 2.0% on shoes, 1.5% on health care, 2.0% on education, 1.2% on social function, 1.7% on transport, 5.9% on electricity bills, 1.4% on telephone bills 2.5% on fuel, and 1.0% on washing.

The expenditure by borrowers on different components during baseline survey was higher than the expenditure by the non-borrowers on the respective items during the same period.

The expenditure incurred by both the borrowers and non-borrowers on various components during evaluation survey was higher than that during the baseline survey. The reasons may be increase in the income, increase in the cost of living and inflation.

The percentage share of incurred expenditure by borrowers and non-borrowers on various components during evaluation survey is given in the table.

4.6.7 Average Annual Expenditure by Poor and Non-poor Households

The data pertaining to expenditure on different components by poor and non-poor respondents during between inter surveys of baseline and evaluation is detailed in the following table;

Table 4.6.4b: Average Annual Expenditure

Expenditure for different Components	Baseline				Evaluation			
	Poor		Non-Poor		Poor		Non-Poor	
	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
Food	74231*	24051	67283*	23091	103169	67931	101203	55982
Clothing	5846	3913	5950	3908	6412	6445	6821	4561
Shoes	1894	1499	1954	1460	2064*	1176	2259*	1484
Housing	871	1674	895	1377	801	1548	963	1578
Health Care	1519	1195	1469	1315	1790*	1857	2229*	3112
Education	2505*	2999	1922*	3048	3493*	4801	2614*	4355
Social Functions	1221	1397	1278	1488	1938*	2841	2972*	4828
Transport	1557	1306	1692	1537	2406*	1526	2714*	2385
Recreation	107	420	160	579	183	524	247	589
Electricity Bills	5850	4401	5853	4346	7782*	7816	9171*	11263
Telephone Bills	1401	1757	1562	1797	1663	1794	1914	2086
Fuel (Wood+gas etc.)	2708	2117	2454	2295	3186	2562	3727	8660
Drinking Water	130*	343	200*	513	253	497	234	504
Soap (Washing+Toilet)	1089	837	1061	561	1471	1194	1503	1604
Gift/Cash	259	615	331	789	368	1010	459	1270
Other Expenses	864	13801	417	4267	480	1245	442	880
Total Expenditure	102062*	36505	94489*	35625	137465	75927	139479	74686

The components making major share of income of the non-poor households during baseline survey were also the same as in case of poor households. Almost the trend of expenditure by poor and non-poor households was observed during evaluation survey. The percentage share of various components in the total expenditure during evaluation survey is indicated below;

The data presented in figures 4.6.4a and 4.6.4b reveal that pattern of expenditure on different commodities by the borrowers non-borrowers, poor and non-poor during both the surveys of baseline and impact evaluation was almost identical.

5 CONCLUSION & RECOMMENDATIONS

- i) The main objective of IFAD-PPAF is to reduce the incidence of poverty. In this project, major thrust of MIOP was on the non-poor as loan was extended to 51 percent and 68 percent non-poor households (transitory poor & non-poor) during baseline and evaluation surveys respectively. Contrary to that 8 percent and 4 percent (chronically & transitory poor) could avail this facility. The percentage of transitory vulnerable was also only 31 percent and 27 percent during baseline and evaluation survey respectively. This phenomenon denies the basic objective of the MIOP facility.
- ii) The impact of the project was negative as the poverty status of 100 percent, 92 percent and 56 percent of chronically poor, transitory poor and transitory vulnerable borrowers declined respectively and an improvement in the poverty status of 8 percent transitory poor and 33 percent transitory vulnerable households was observed while the poverty status of none of the chronically poor could improve. As far as poor households are concerned, the poverty status of 59 percent transitory non-poor and 88 percent non-poor borrowers however improved.
- iii) The average monthly income of chronically poor borrowers decreased by 14 percent between the survey as compared to an increase of 228 percent of non-borrower chronically poor households. The average monthly income of transitory poor and transitory vulnerable poor households, however, increased by 132 percent and 129 percent respectively. The income of non-poor non-borrowers (51-100 poverty score range) registered an increase of 160 percent over their income of baseline survey. The percentage increase in the income of non-borrowers was higher than the increase in income of borrowers.
- iv) The average monthly expenditure of all the poor and non-poor and borrower or non-borrower increased between the surveys, meaning that their living standards improved subsequent to availing the MIOP facility.

5.1 Women Empowerment:

- i) The MIOP loaning empowered the women as 1% of the percentage of borrower owning the assets and having access to economic opportunities as compared to those of non-borrower increased.
- ii) The percentage of borrower women having control over household was more than that of the non-borrower women.
- iii) Most of the borrower women were aware of the right, clauses of nikahna and law of inheritance.
- iv) The percentage of borrower women whose opinions were paid heed to on things like education, business and purchasing and selling of household items increased.

5.2 Measurement of Anthropometry Nutrition:

- i) The average weight for all age groups of children declined during impact evaluation survey than their weight in the evaluation survey.
- ii) The average weight for height of the girls in all age groups was more in both the surveys than the weight of boys in the respective age groups except for the boys aging upto 12 months in the evaluation survey and 13-14 and 37-48 months in the evaluation survey.
- iii) The average height for age of all the children except the age group of 49-59 months was less during the evaluation survey than the height of their respective age group children in the baseline survey.
- iv) The decline in average weight and average height of most of the children was observed during evaluation survey as compared to that of baseline survey which shows that MIOP facility could not improve the average weight and height of borrower children.
- v) The average height for age of the girls of all age groups was less during the baseline survey than the height of boys of the respective age group but in the evaluation survey, average height of girls surpassed the height of boys of the age group.

5.3 Housing Characteristics:

As a result of MIOP financing, all the housing characteristics improved between the surveys, which is explained as follows;

- i) Supply as a result of PPAF loaning improved as the percentage of borrower households having piped into house increased from 36 percent to 39 percent between the surveys. The percentage of borrower households using tube well/borehole with pump for drinking water also increased from 30 percent during the baseline survey to 40 percent in the evaluation survey.
- ii) The MIOP facility helped improve the sanitary constraints as the percentage of borrower households using flush toilet increased from 81 percent to 88 percent during the surveys and the percentage of households using other toilet declined during evaluation survey.
- iii) The project had a healthy effect on the borrower households as the percentage having one and two sleeping rooms declined from 13 percent and 59 percent during baseline survey to 8 percent and 53 percent respectively during the evaluation survey, whereas, the percentage of borrower households 3, 4 and 5 above sleeping room increased between the surveys.
- iv) Percentage of borrower household using better material i.e. cement for dwelling floors increased from 73 percent during baseline survey to 81 percent in the evaluation survey.
- v) Percentage of borrower households using LPG/natural gas for cooking increased from 47 percent to 53 percent whereas, the use of fire wood/straw declined from 51 percent to 40 percent during the survey.

- vi) Ownership of assets by the borrower households presented a mixed picture as the percentage of borrower households. Owning radio/tape, AC/air cooler, bicycle, motorcycle/scooter, car or truck, house, he buffaloes, sheep, goats, horse, and poultry increased between the survey and decreased in case of other assets during the same period.

5.4 Recommendations:

The project should have been monitored earlier to ensure that the loan was being used for its intended purpose. The loan was extended to the majority of non-poor borrower which negates the prime objective of IFAD PPAF partnership. The majority of recipients of loan should have been chronically poor, transitory poor and transitory vulnerable so that they could have been improved.

6 ANNEXURES

Annexure 1

Questionnaire

Household No. _____

**IMPACT EVALUATION OF
PAKISTAN-MICROFINANCE INNOVATION AND OUTREACH PROGRAMME (MIOP)**

Name of Respondent: _____

Father's / Husband's Name: _____

CNIC #: _____ Loan#: _____

Caste: _____ Village: _____

Tehsil: _____ District: _____ Contact # _____

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

If beneficiary, Loan Amount (Rs.): _____ Date of Loan Received: / /

Duration of Loan (Months) : _____ Monthly Installment (Rs.): _____

No. of Installment Paid: _____ If defaulter, please give the reasons: _____

Name of Interviewer: _____ Signature: _____

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

Date: / /

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

SECTION 1: HOUSEHOLD DEMOGRAPHICS

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

* 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.	<p><u>Food Security</u></p> <p>In the past 12 months, did your household experience a hungry season?</p> <p><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></p> <p>During what days did the hungry season begin? (Write month and date)</p> <p>During what days did the hungry season end? (Write month and date)</p> <p>In the past 12 months, did your household experience a second hungry season?</p> <p>During what day did the second hungry season begin? (Write month and date)</p> <p>During what day did the second hungry season end? (Write month and date)</p>	<p>YES1 NO.....2</p> <p>DAY THAT HUNGRY SEASON BEGAN...D.....M.....</p> <p>DAY THAT HUNGRY SEASON ENDED... D.....M.....</p> <p>YES1 NO.....2</p> <p>DAY THAT SECOND HUNGRY SEASON BEGAN... D.....M.....</p> <p>DAY THAT SECON HUNGRY SEASON ENDED... D.....M.....</p>	<p>Q. 5</p> <p>Q. 5</p>																								
5.	<p>Other Asset – Related Questions</p> <p>Does your household have?</p> <p><i>Read each item aloud and record expense before proceeding to the next item.</i></p>	<p>ELECTRICITY YES1 NO.....2</p> <table border="0"> <thead> <tr> <th></th> <th>No.</th> <th>Value (Rs.)</th> </tr> </thead> <tbody> <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> <tr> <td>TRACTOR</td> <td>[]</td> <td>[]</td> </tr> <tr> <td>SEWING MACHINE</td> <td>[]</td> <td>[]</td> </tr> <tr> <td>A.C / AIR COOLER</td> <td>[]</td> <td>[]</td> </tr> </tbody> </table>		No.	Value (Rs.)	RADIO / TAPE	[]	[]	TELEVISION	[]	[]	REFRIGERATOR/	[]	[]	DEFREEZER			TRACTOR	[]	[]	SEWING MACHINE	[]	[]	A.C / AIR COOLER	[]	[]	
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SEWING MACHINE	[]	[]																									
A.C / AIR COOLER	[]	[]																									

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

9. Does any member of your household own any Livestock? Yes [] No [] If yes, please provide the following information.

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

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

SECTION – 3: ANTHROPOMETRY (Less Than 5 Year)

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

10. Household Income and Expenditure (After taking Loan)

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	
Millets			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.

13. Cost (Rs. Per Acre)

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

14. Income from Livestock

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

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

16. Are the following educational institutions available in your village/locality?

	Options	Yes	No
a.	Religious educational centre		
b.	NGO school		
c.	Private school		
d.	Government school		
e.	Private college		
f.	Government College		
	Other (please specify)		

17. From which educational institutions your children are getting education currently?

Options	Status
Religious educational centre	1
NGO school	2
Private school	3
Government school	4
Private college	5
Government College	6
Other (please specify)	

18. From which educational institutions your children were getting education before PPAF micro-credit intervention (loan)?

Options	Status
Religious educational centre	1
NGO school	2
Private school	3
Government school	4
Private college	5
Government College	6
Other (please specify)	

19. Do the children attend school regularly?

Yes	1	No(go to Q5)	2
-----	---	--------------	---

20. If no, then please specify what are the reasons?

First reason: _____

Second reason: _____

Third reason: _____

21. What is your current household's monthly income from different sources?

	Options	Rs.
a.	Agriculture	
b.	Livestock	
c.	Enterprise/Business/Shop	
d.	Service/Job	
e.	Daily Labor	
f.	Social Benefits/Grants (Zakat, BISP, etc.)	
g.	Others (please specify)	
	Total income	

22. What was your household's monthly income from different sources, before PPAF Credit (loan)?

	Options	Rs.
a.	Agriculture	
b.	Livestock	
c.	Enterprise/Business/Shop	
d.	Service/Job	
e.	Daily Labor	
f.	Social Benefits/Grants (Zakat, BISP, etc.)	
g.	Others (please specify)	
	Total income	

23. What is the current monthly expenditure of your HH under the following categories?

	Options	Rs.
a.	Food	
b.	Clothing	
c.	Housing	
d.	Fuel/Utilities	
e.	Transport/Travel	
f.	Health	
g.	Education	
h.	Social Functions	
i.	Others (please specify)	
	Total Monthly Expenditure	

24. What was the monthly expenditure of HH under the following categories before PPAF intervention (loan)?

	Options	Rs.
a.	Food	
b.	Clothing	
c.	Housing	
d.	Fuel/Utilities	
e.	Transport/Travel	
f.	Health	
g.	Education	
h.	Social Functions	
i.	Others (please specify)	
	Total Monthly Expenditure	

To be asked from female respondents only

25. Does the Women Member of HH have Control Over HH Resources?

	Options	Yes	No
a.	Access to control over cash		
b.	Income		
c.	Assets		
d.	Budget		

26. Does the female HH have?

	Options	Yes	No
a.	Access to employment		
b.	Ownership of assets/land		
c.	Access to market		
d.	Visibility in and access to social spaces		

27. Does the women member of HH have adequate awareness on?

	Options	Yes	No
a.	Rights		
b.	NikahNama		
c.	Law of inheritance		

28. How has your social status been affected after taking loan?

Options	Status
Status improved/ increased	
Status not-improved/ decreased	
No impact	

29. Importance of your opinion with in your household been increased, decreases or remains the same after taking loan?

	Options	Increased	Decreased	No Impact
a.	Children's marriage			
b.	Children's education			
c.	Family's discord			
d.	Business decisions			
e.	Purchasing/selling of household items			
f.	Purchasing/selling of property			
	Others (please specify _____)			

30. What is the occupation of Head of Household?

Government Employed	1	Semi Government Employed	2
Privately Employed	3	Unemployed/ Not yet employed	4
Self-employed	5	Retired	6
Housewife	7	Day wage laborer	8
Agriculture	9	Livestock	10
Student	11	Other	

31. Please indicate how you feel about the following statements regarding different people's opinions.

	Options	Strongly Agree	Agree	Just Ok	Disagree	Strongly disagree
a.	Women are as intelligent as men					
b.	Marriage is necessary for happiness					
c.	Women and men should get equal pay for equal work					
d.	Some jobs suit for men and some for women					
e.	A man should have a job, and a woman should take care of the household and the family					
f.	A man should make decisions and a women should obey					
g.	A woman respects a husband who does not dominate her.					
h.	Unmarried people can be happy.					

32. Who makes decisions on different family matters in your household (for married women)?

	Options	Me	Husband	Both	Do not know	No answer
a.	When and where to go on vacation					
b.	Getting a job					
c.	Borrowing money					
d.	Buying a new TV or refrigerator					
e.	Children's level of education					
f.	Having another child					

33. Do you talk to your husband before you buy (for married women)?

	Options	Yes	No
a.	Clothing for yourself		
b.	Clothing for the children		
c.	Furniture		

34. Does your husband help with the child-care, for example (for married women)?

	Options	Often	Occasionally	Never	Do not know	No answer
a.	Putting children to bed					
b.	Playing with children					
c.	Helping with the homework					

35. On average, how many hours does your husband spend taking care of the household and the children daily or weekly?

Options	No. of Hours
Daily	
Weekly	

36. Household Income and Expenditure (Before taking Loan)

36.1 HH Food Consumption (Monthly)			36.2 HH Expenditure (Yearly)		36.3 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						