RIMS Impact Survey

Programme for Increasing Sustainable Microfinance (PRISM)

an Poverty Alleviation Fund (PPAF)

April, 2014

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People with simple Solutions
SEMIOTICS

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Acronyms

Cm	Centimeter
IFAD	International Fund for Agriculture Development
Kg	Kilograms
MICS	Multiple Index Cluster Survey
NNS	National Nutritional Survey
NRSP	National Rural Support Programme
PCA	Principle Components Analysis
MIOP	Microfinance Innovation & Outreach Programme
PPAF	Pakistan Poverty Alleviation Fund
PRISM	Programme for Increasing Sustainable Microfinance
PSLM	Pakistan Social and Living Measurement Standards
RIMS	Results and Impact Management System
SAFWCO	Sindh Agricultural Forest Workers Coordinating Organization
ToR	Terms of Reference
UC	Union Council
UNICEF	United Nations Children's Fund
WHO	World Health Organization

Executive Summary

To augment the role of microfinance in Pakistan, the Pakistan Poverty Alleviation Fund (PPAF) and International Fund for Agricultural Development (IFAD) successfully completed the Programme for Increasing Sustainable Microfinance (PRISM) in September 2013. The goal of this programme was poverty reduction, promotion of economic growth and to improve the livelihoods of rural households. It helped in poverty alleviation with a particular focus on rural poor and women, focusing on microfinance institutions with sufficient scale of operations and a focus on sustainability. These goals are primarily achieved through the provision of equity injections, cash collaterals, letters of credit and guarantees by the PPAF. The PRISM programme has 5 key components:

1. Credit enhancement facility through which MFIs are accessing commercial sources of funding
2. Equity fund which allows for improved equity positions of participating MFIs.
3. Technical support/ institutional strengthening fund for MFIs involving assessments and action plans
4. Knowledge management and policy dialogue based no exchange visits, participatory seminars/ workshops and publications.
5. Programme management which is transparent and effective.

Under this funding, microfinance operations of Sindh Agricultural and Forestry Worker's Coordination Organizations (SAFWCO) were selected under this impact evaluation study, amongst more than twelve PRISM partner organizations in four [04] union councils of two (02) districts – Matyari (UC Matyari and UC Bhitshah), and Sanghar (UC Sinjhoro and UC Shahdadpur) – to gauge the improvement through increase access of poor in remote communities, especially rural poor and women, to financial services and products.

In line with IFAD's requirement, there is a need to conduct a RIMS Impact Survey to assess the target group's impact. This will help assess project performance and provide insight into future course of action. Semiotics Consultants modified the standard RIMS questionnaire form and processed the data in the associated simple custom software package provided by IFAD. It was required to maintain the RIMS component of the questionnaire in line with the standard form, with customization only where necessary; however, additional questions related to the poverty score card, women empowerment and loans were added. The sample size for the impact survey has been standardized at 900 households: 30 clusters with 30 households per cluster. Using a sampling frame, clusters were selected randomly based on a sampling interval approach. Once villages were finalized, households within the selected clusters were randomly selected based on the random walk method. Data was collected simultaneously in the three districts; subsequently, this was compiled and entry took place in the RIMS Data Entry Software and developed MS Access module. Rigorous analysis of the data took place, and its findings are presented in this report.

Household surveys revealed that primarily, males are the household heads in all three districts; this was the case in 95% of the households visited overall. Within the 900

households visited, there were a total of 5,433 household members – of which there were 889 children aged 0-59 months.

No set pattern was observed between the wealth distributions of female-headed households. Further, around 93% of the households had electricity, which is a high proportion. Forty percent (40%) owned a television and a 37% owned a cooking stove. The situation is better than the baseline in terms of households with electricity (87% amongst baseline households), but similar in regards to other assets. Less reliance was observed on firewood straw as fuel in comparison to the baseline and there was increasing evidence of use of LPG/Natural Gas.   Around 48% of the households were involved in cultivating farmland, mainly using hand tools. A similar trend was observed in the baseline. However, higher ownership of livestock was observed in the baseline in comparison to the impact survey.

In terms of child nutrition, 18% children suffered from acute malnutrition (low weight for height), while 64% were chronically malnourished (low height for age) and 36% underweight – low weight for age. Nevertheless, all three malnutrition indicators show that impact survey results were better in comparison to baseline results – children health status has thus improved.

Examining food security, of the surveyed households, only 90 households out of 900 (or 10%) experienced a hungry season in the past 12 months.   The proportion of households which experienced a second hungry season was less – 18 out of 900 (or 2%).   However, these figures are higher than the baseline survey, where only 21 out of 932 households (2.25%) experienced a hungry season, while just 2 households experienced a second hungry season. On average, households experienced 2.8 months of the first hungry season. As for the second hungry reason, a relatively similar average of 2.3 months was observed.

As part of the impact survey, other information related to the social and economic status of the household was also obtained. Data on type of housing reveals that 48% households had earth/sand floor, followed by 28% households with cement floor and 22% households with dung floor. In comparison to the baseline survey results, it can be seen that dung was the leading floor type amongst households (54%).   Modes of obtaining drinking water varied amongst the 900 households; based on UNICEF's criterion for safe water, households with access to safe source of water in the sampled communities were 90% (compared to 99% in the baseline). Turning to sanitation, based on the RIMS analysis, around 249 households of the 900 (or 28%) sampled were deemed to have safe sanitation.   The most common form of sanitation facility in these households was open pit/traditional latrine (35%), compared to the baseline result of 50%.

Literacy levels are poor amongst the households surveyed.   Of the total female members, only 24% were able to read while only 49% male members were able to do the same. This is much lower in comparison to the national indicator on literacy. Around 71% of household members were not engaged in any economic activity because they were housekeeping, below 18, above 60, heading household, or disabled. This is similar to the baseline results; 15% of household members were self-employed (compared to 20% in the baseline) while 10% are employed privately (7% in baseline).

Empowerment of women is gauged by asking households questions specific to females, such as their roles, authority and awareness levels. There are very few cases where females are the sole decision-makers; the only exception may be related to daily food, where 16% of the households had females vested with this decision-making authority. Forty percent (40%) of the households reported that women have control over day-to-day cash, as this is often needed for purchase of household products, mainly food related. In only 30% of the households were women able to access social spaces, while a slightly lower proportion could access markets.

Of the households surveyed which received a loan, the average amount of loan obtained was Rs. 22,254. This ranged from Rs. 7,000 to Rs. 50,000. Calculating the average duration of the loan demonstrates that loans were taken out for 12 months. This ranged from 6 month to 15 month loans. Around 73% of the borrowers stated that this helped improve their status; 20% stated that this worsened their status while 7% stated that taking the loan had no impact on social status.

The overall development goal of PRISM was to "to reduce poverty, promote economic growth and improve livelihoods of rural households." Findings based on this evaluation demonstrate that this was a relevant intervention, catering to the need of the area. Access to finance was at best limited for the targeted households; individuals were unable to secure loans for a wide variety of purposes. Thus, the PRISM project directly addresses this challenge. PPAF's use of SAFWCO as an implementing partner was relevant and effective. It exhibits a strong standing in the districts, and allows for access into many communities. In particular, the Settlement Branches concept under IFAD's Microfinance Innovation & Outreach Programme has been effective providing funding to these Settlement Branches under PRISM's Credit Enhancement Facility. With the use of a commercial bank, the project is able to cater to a wider demand; importantly, this also indicates sustainability beyond project life. Accordingly, the project has been performing in line with the indicators in its log frame: through the 5 components of the programme, it is performing in line with its identified development goal.

Criteria	Summary
Relevance	The PRISM project directly addresses the challenge of accessing funds for marginalized borrowers in the target areas; its disbursement of loans through its Settlement Branches is highly relevant in the areas.
Effectiveness and Value for Money	Settlement Branches under IFAD's Microfinance Innovation & Outreach Programme has been effectively providing funding to target Settlement Branches under PRISM's Credit Enhancement Facility; however, repayment plans need to be made more flexible to ease pressure on borrowers
Equity	It was observed that all groups of people residing in the target areas had equal access to funding; funds were accessed by both males and females, and there was a specific focus to engage females
Efficiency	PRISM implementation and performance was deemed efficient based on the progress of the Settlement Branches, loans disbursed and loan recovery.
Impact	Based on the survey exercise carried out which included discussions with beneficiaries and project staff, there is evidence in poverty reduction (by 30 percentage points in comparison to baseline figures) and improved livelihoods
Sustainability	Although attempts are made to make the project sustainable through the use of commercial banks, however, in the absence of follow up of

beneficiaries as well as the settlement branches, sustainability will be limited.

Following the successful completion of the RIMS Impact survey in the interior districts of Sindh, there are some key points which came to the fore:

1. The survey reaffirms the need for the SAFWCO to improve the socio economic circumstances of increase in incomes and enhance the livelihoods of the poor rural households in the target areas; improved performance on some indicators is noted, but additional efforts are still required
2. Expanding the geographic scope to allow Settlement Branches to cater to a larger marginalized market.
3. Periodic follow-up of beneficiaries can further strengthen the programme's implementation and impact.
4. Improving the RIMS software for entry and analysis needs to take place
5. It is worth noting that involving indigenous personnel in studies considerably facilitates survey activities

1 INTRODUCTION

1.1 Project Objective and Implementation

The Programme for Increasing Sustainable Microfinance (PRISM) was initiated and implemented by the Pakistan Poverty Alleviation Fund (PPAF) through its partner, Sindh Agricultural Forest Workers Coordinating Organization (SAFWCO). PPAF is leading institution for community-driven development in Pakistan, supported by the Government of Pakistan, World Bank and the International Fund for Agriculture Development (IFAD). It serves as a catalyst for improving the quality of life, broadening the range of opportunities and socio-economic mainstreaming of the poor and disadvantaged, especially women.

PRISM has been executed under an umbrella microfinance programme of the International Fund for Agricultural Development (IFAD). The PRISM programme has 5 key components, depicted below.

| Credit Enhancement Facility | Equity Fund | Technical Support/Institutional Strengthening Fund for MFIs | Knowledge Management and Policy Dialogue | Programme Management |
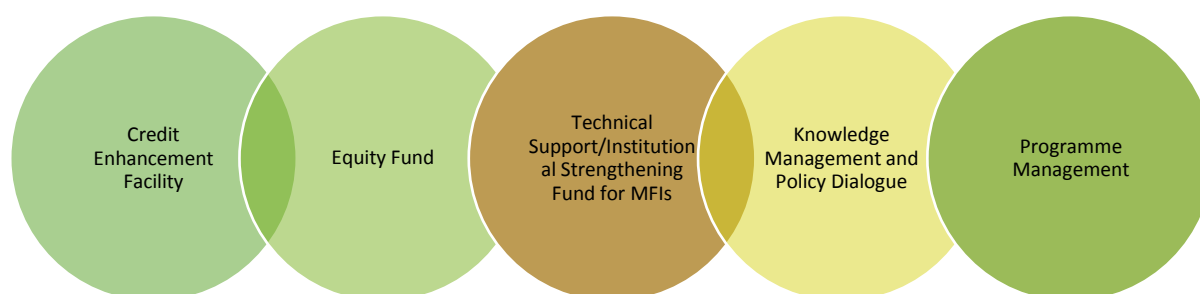
From its earlier activity of credit lending through partner organizations, PPAF aimed towards embedding sustainability by facilitating SAFWCO to collaborate directly with a commercial bank (Habib Bank Limited) for funds with PPAF-backed guarantee. SAFWCO initiated the Settlement Branches concept under IFAD's Microfinance Innovation & Outreach Programme (MIOP) and is providing funding to these Settlement Branches under PRISM's Credit Enhancement Facility. Under this funding, microfinance operations are on-going in three (02) districts of Matyari (UC Matyari and UC Bhitshah), and Sanghar (UC Sinjhoro and UC Shahdadpur) to improve and increase access of poor in remote communities, especially rural poor and women, to financial services and products. The programme overall comprises of 12 partner organizations spanning this geographic area as shown below.

PRISM Partner Organizations		
National Rural Support Programme	Kashf Foundation	Asasah
Orangi Charitable Trust	Jinnah Welfare Trust	Rural Community Development Society
Development Action for Mobilization & Emancipation	BRAC Pakistan	Community Support Concern
Punjab Rural Support Programme	Thardeep Rural Development Program	SAFWCO

1.2   Purpose of the Impact Survey

In line with IFAD's requirement, there is a need to conduct a RIMS Impact Survey to assess the target group's impact. Findings will help determine change - on existing poverty levels and child nutritional status – in comparison to the benchmark indicators laid out in the RIMS Baseline Survey. This will help assess project performance and provide insight into future course of action. Moreover, additional factors are gauged by embedding poverty score card aspects, loan details. General objectives of the impact survey include:

Effectiveness and Efficiency	**Outcomes and Impact**	**Impact Assessment & Analysis**
Present relevant information that would be useful for assessing the effectiveness and efficiency of project performance in achieving its intended outcomes and impact	Determine the project and component outcomes, immediate and intermediate impact based on: i) the project's logical framework; and ii) the project objectives contained in the core project document.	Use OECD guidelines on conducting impact assessments and provide a rigorous social development analysis through the following list of criteria: Project relevance; equity; efficiency; impact; sustainability; effectiveness and value for money; lessons learned, scalability and replicability

These general objectives are supported by specific areas of assessment outlined in the Terms of Reference (TOR) including assessing change in socio-economic status of communities, intended and unintended outcomes based on identified indicators, influencing factors, future course of action based on findings to list a few.

1.3   Project Area and Target Group

The focus of the project is in three areas of interior Sindh: Shahdadpur (UC Shahdadpur), Matyari (UC Matyari and UC Bhitshah), and Sanghar (UC Sinjhoro). Union Councils within these two districts have been identified as intervention areas. Accordingly, baseline surveys took place in these UCs as well.   Likewise, an impact survey is being

SINDH

Matiari   Sanghar
Shahdadpur

conducted focusing on the same geographic area. Residents within these UCs, primarily rural and poor, are being targeted as part of this project.

1.4 Survey Team and Logistics

The research team included the team leader and data analyst, supported by data collection teams (comprising team supervisors and field investigators, hired based on key qualification, experience and locality). The team leader led and guided team members based on the overall strategy and implementation mechanism of the study including sample design; finalizing instruments, training, pre-testing, monitoring data collection, analyzing and reporting findings. He was also responsible for ensuring the quality of outputs.

The data analyst supported the team leader in the aforementioned activities, with particular assistance in data analysis. Further, the Survey Coordinator assisted in pre-testing and finalization of instruments, hiring and training of field staff; in the field, she consistently monitored the quality of data being collected. Team supervisors worked closely with the Survey Coordinator in ensuring completeness and accuracy

of the data collected. For each district, a supervisor was allocated to optimize efficiency in data collection activities. Finally, field personnel were split into teams, comprising male and female members.
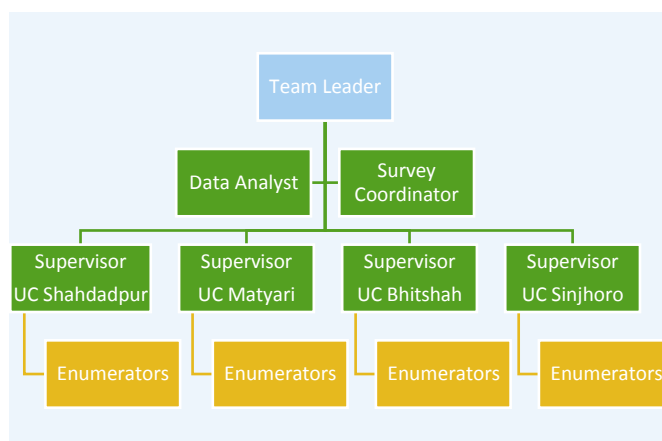
In addition to completing the questionnaire, the field teams used the following three pieces of equipment for taking anthropometric measurements of children aged less than five: i) weighing scale for infants; ii) weighing scale for children; and iii) measuring tape for height and length. Training was provided to field team members on questionnaire design, survey methodology (including identifying households) and use of anthropometric measurements. Field staff indigenous to the three districts (and tehsils, where possible) were selected to facilitate survey activities.

2 SURVEY METHODOLOGY

Semiotics Consultants modified the standard RIMS questionnaire form and processed the data in the associated simple custom software package provided by IFAD. It was required to maintain the RIMS component of the questionnaire in line with the standard form, with customization only where necessary; however, additional questions related to the poverty score card, women empowerment and loans was required. Thus, additional questions were added as well as additional responses to allow increased accuracy in the field. The report follows annotated table of contents provided in the IFAD manual: RIMS: Practical Guidance for Impact Surveys.

The study commenced with meetings with the PPAF MER team to develop a shared understanding of the tasks and to agree on the communication protocol. Semiotics' approach to the research was discussed and agreed upon.

2.1 Sample

The sample size for the impact survey has been standardized at 900 households: 30 clusters with 30 households per cluster (abbreviated as 30x30). This method is widely accepted by researchers and practitioners and is the standard used by many organizations. The aim is to be representative of the target population through the use of sampled communities (clusters) within the project area. Using a sampling frame, clusters were selected randomly based on a sampling interval approach. This method aims to represent the total target population. The proportion of clusters per UC was based on the total settlements in which SAFWCO is operating; hence proportional sampling took place as shown below. This is the same sampling strategy that was applied during the baseline survey.

Table 1 Sample

S. No	Area/ Village	District	Tehsil	Branch
1	KirirGopang MTR M-05	Matyari	Matyari	Matiari
2	Mian Pota MohAllah MTR M-06	Matyari	Matyari	Matiari
3	Sekhat MTR F-05	Matyari	Matyari	Matiari
4	PirzadaMohAllah MTR F-41	Matyari	Matyari	Matiari
5	BaqailPotaMohAllah MTR M-12	Matyari	Matyari	Matiari
6	ChoudryGhafoor NSP M-02	Matyari	Matyari	Nasarpur
7	Allah Dino Sand NSP F-04	Matyari	Matyari	Nasarpur
8	Allah Dino Sand NSP M-025	Matyari	Matyari	Nasarpur
9	Noor Khan Lashari NSP F-05	Matyari	Matyari	Nasarpur
10	Tajpur NSP M-027	Matyari	Matyari	Nasarpur
11	Tajpur NSP M-028	Matyari	Matyari	Nasarpur
12	Nasarpur NSP M-177	Matyari	Matyari	Nasarpur
13	Nasarpur NSP M-180	Matyari	Matyari	Nasarpur
14	Nasarpur NSP M-184	Matyari	Matyari	Nasarpur
15	Ali Gohar Shah NSP F-02	Matyari	Matyari	Nasarpur
16	Tajpur NSP F-146	Matyari	Matyari	Nasarpur
17	Taro LalBheel ODL M-05	Matyari	Matyari	Uderolal
18	BachalWaryah ODL M-16	Matyari	Matyari	Uderolal
19	KarimdadGhanghlo ODL M-04	Matyari	Matyari	Uderolal
20	Haji LoungKathiar ODL M-04	Matyari	Matyari	Uderolal

S. No	Area/ Village	District	Tehsil	Branch
21	Ghulam Muhammad Khaskheli ODL M-10	Matyari	Matyari	Uderolal
22	UderoLal Station ODL F-131	Matyari	Matyari	Uderolal
23	SoomarMashori SHPR F-08	Sanghar	Shahdadpur	ShahpurChakar
24	Raees Ismail Khan Brohi SHPR F-01	Sanghar	Shahdadpur	ShahpurChakar
25	Murad Ali Rind SHPR F-14	Sanghar	Shahdadpur	ShahpurChakar
26	Umaid Ali Dahri SHPR M-01	Sanghar	Shahdadpur	ShahpurChakar
27	Village BothroSinjhoro M-04	Sanghar	Sinjhoro	Sinjhoro
28	Ward No 4 Sinjhoro F-06	Sanghar	Sinjhoro	Sinjhoro
29	RamzanFaqeerChannaSinjhoro M-14	Sanghar	Sinjhoro	Sinjhoro
30	Pir Sahib BanglowSinjhoro M-04	Sanghar	Sinjhoro	Sinjhoro

Once villages were finalized, households within the selected clusters were randomly selected. The viable method implemented was the random walk, due to the lack of comprehensive household lists, fragmented lay out of villages, security and time. The random walk was based on selecting the starting point of the survey in a village and then visiting 30 households. Household heads were briefed of the purpose of the survey; upon consent, field team entered the households to

> **Random Walk Method for Selecting Households**
> - Locate some central location, such as a mosque, market, or a health facility
> - Randomly select a direction. Move in a straight line in this direction and count all the houses until the edge of the community is reached.
> - Pick one of the houses at random to mark the starting point of the survey. That will be the first household interviewed.
> - Walk to the closest household for the next interview.
> - Continue till 30 households have been visited
>
> Adapted from: UNICEF, Multiple Indicator Survey 3 Manual; IFAD, Results and Impact Management System

proceed data collection. Within the household, information was collected from the household head or adult above age 18. In addition, anthropometric information was obtained on household children aged 0 to 59 months, where available. Household members facilitated in handling children for this activity.

2.2 Training

For data collection, comprehensive training of the field staff took place prior to the start of the survey. Training Schedule for Results and Impact Management System as given in IFAD's Practical Guidance for Impact Surveys was consulted. Trainings were held in Hyderabad, close to Mityari where the teams were briefed on purpose of the survey, research methodology, selecting households within a settlement through random walk method, guidelines on conducting interview, purpose of each of the questions in the survey, tips on how to ask the questions, recording data, and guidelines on the location of settlements.

Further, a training manual with instructions including terms and definitions was prepared for the team. Instructions on taking anthropometric data, determining age of a child, measuring child standing height, measuring child length, weighing a child who was able to stand, weighing infants or young child was covered. Also, the enumerators were taught using calendar of local events to determine age of a child where households could not recall the exact age of the child. The calendar was prepared considering local events, such as wheat and rice planting, harvesting, religious festivals, local leader elections, etc. Later, the team was taken to the field to apply random walk method for

household selection, conduct interviews, and take anthropometric information following procedures of IFAD.

2.3   Data Collection

Once training was complete, field teams were deployed in the field to collecting data based on the instrument.   Generally, the households were asked to provide demographic information (name, sex, age, literacy status)   followed by housing characteristics, food security, households assets including household items, type of fuel used for cooking, cultivation practices and livestock.   Additional questions based on the poverty scorecard were also asked as well as loan-related questions, where applicable. At the end, children under 5 years were weighed and height/length measured in households which had children of the applicable age.

The collection process was backed by strong quality assurance and control procedures. Staff with desired qualifications, relevant background and experience was engaged. Training and orientation before the start of the work, daily reporting of progress, timely responding to problems in the field and providing solutions further ensured quality of work.   On-spot random checking was enforced throughout the data collection process. To eliminate data entry errors, height and weight data was cross-checked with the check sheet of anthropometric values which gave maximum and minimum expected values of weight and height of boys and girls against age.

In addition, the procedures for a) field edits and b) office edits was implemented to avoid non-sampling errors and increase consistency and quality of data.   At the first level, after interviewing and before taking leave from the respondents, enumerators went through the questionnaires to ascertain that all questions were answered; they also reviewed all the questionnaires filled on a particular day.   At the second level, spot monitoring of interviews was done by the Team Supervisors to make sure interviews were carried out according to the techniques taught in consonance with the objectives of the survey.   At the third level the team leader and analyst went through the questionnaires and followed-up, wherever required.

2.4   Data Entry and Analysis
The data collected from fields passed through three stages as follows:

1.	**First stage:** Data editing was carried out to check missing data and skipped questions. Any discrepancies observed were removed at this stage.
2.	**Second stage**: Data was entered into computer in RIMS Impact Data Entry and Analysis Application (Version: 7, latest available).
3.	**Third stage:** Once the data was entered, it was analyzed based on the RIMS reporting tools available in the software. Additional analysis was carried out in SPSS, a statistical software package where necessary. Output tables were produced and are incorporated in the report to demonstrate findings (see appendix 5)

The IFAD RIMS Data Entry and Analysis Application Version 7.1.0.6 (latest one available) was used to enter the data. Although this was a useful application for data entry and analysis, however, key limitations were faced. The software does not allow for multi-user entry. This meant that only one machine could be used to enter the data which considerably impacted the data entry time; multiple entries could not take place

as there was no option to merge data subsequently. A lot of data was collected from the field but limited analysis options were given in the software. Additional analysis options could be added to the Application (i.e. reports on average size of household; gender-wise distribution of household members etc.). Furthermore, the software can be network enabled to allow for multiple data entry operators to enter data simultaneously for a more efficient use of time.

3 SURVEY SAMPLE CHARACTERISTICS

Household characteristics and other findings are primarily drawn from the RIMS reporting software. Therefore, data for all 900 households has been treated from one sample set, not distinguishing between the three different districts and respective union councils. However, additional statistical analysis has taken place using SPSS wherever appropriate to determine key differences, if any.

3.1 Household Composition

Household surveys revealed that primarily, males are the household heads in all areas: Shahdadpur (UC Shahdadpur), Matyari (UC Matyari and UC Bhitshah), and Sanghar (UC Sinjhoro). This was the case in 95% of the households visited overall; in only 5% of the households, females were the heads. It is not surprising to observe this trend, given the rural context of Pakistan, and the Sindh province, marked by a male-dominant society. Moreover, this proportion is the same as found in the baseline survey.

Figure 1 Households by Gender of Household Head
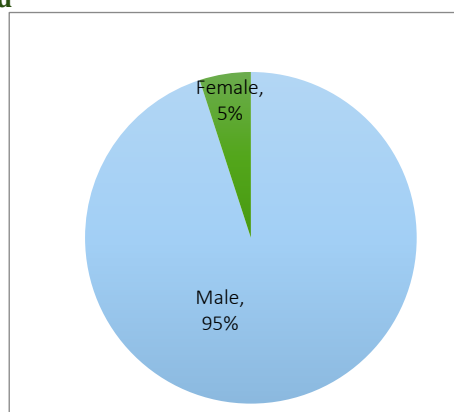
Figure 2 Households by Gender of Household Members
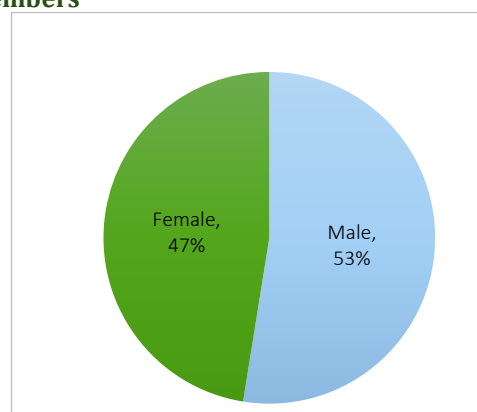
Within the 900 households visited, there were a total of 5,433 household members; gender distribution amongst these members was the following: 47% were females and 53% were male members. This translates to an average household size of approximately 6 (6.04 to be exact).
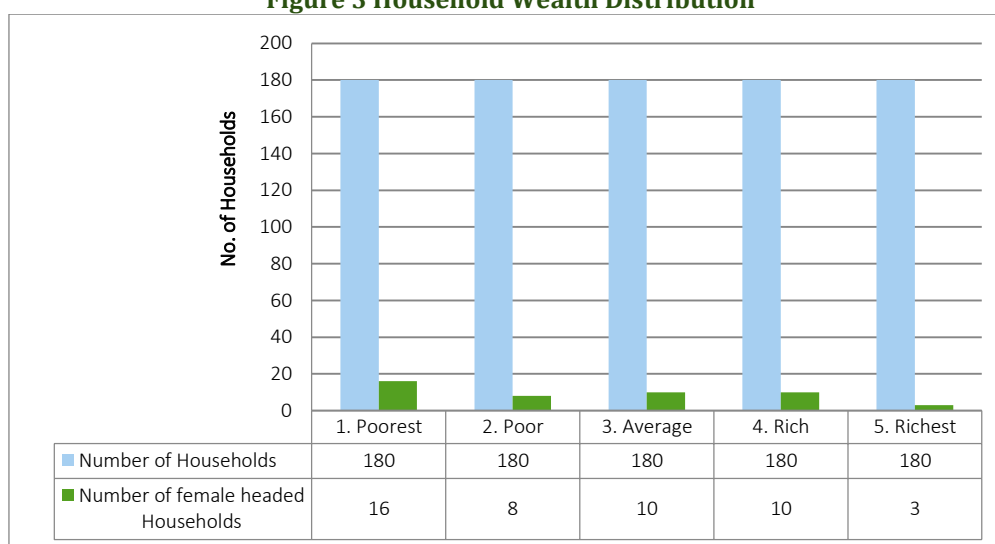
Moreover, within the surveyed households, there were 889 children aged 0-59 months; 48% were female and 52% male.

4 KEY FINDINGS

This section presents findings on poverty status, child nutrition, food security, and other socio-economic indicators such as literacy and education status and access to water and sanitation facilities. Recommendations have been devised based on these findings, discussed subsequently.

4.1 Asset Index (Relative Poverty/Wealth)

Figure 3 Household Wealth Distribution

	1. Poorest	2. Poor	3. Average	4. Rich	5. Richest
■ Number of Households	180	180	180	180	180
■ Number of female headed Households	16	8	10	10	3

Wealth quintiles are calculated by dividing the household data into five (5) equal portions, based on wealth. Data on parameters of type of housing (floor), number of sleeping rooms, access to drinking water and sanitation services, ownership of assets and type of cooking fuel are used to determine households' socio-economic position using Principle Components Analysis (PCA) method. As shown above, during the evaluation, there is no set pattern between the wealth distributions of female-headed households. This is in line with the RIMS Survey Manual, which states little or no variance amongst the quintiles can be observed during such analysis. A comparison cannot be drawn with the baseline, because the PCA analysis was not a feature of the RIMS Version 5 software.

Nevertheless, an assessment on change of poverty status can be made using the poverty score card results. This includes examining key variables such as the number of household members under the age of 13, highest educational level of the head of the household, children between 5 and 13 attending school, ownership of selected assets. In the baseline analysis, Standard weights prepared by the World Bank (Data Entry for the National Scorecard for Pakistan[1]) were assigned to variables thus converting them into a single dimension to form poverty score index. On the basis of poverty score, the households are then segmented in terms of poverty providing relative picture of household welfare by comparing characteristics of those households in the first quartile (extremely poor) and those in the fourth quartile (non-poor) and giving relative

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[1] World Bank (2005) A Simple Poverty Scorecard for Pakistan: Documentation for Data-Entry Software

measure of poverty. Households with weight 23 or less are considered poor and the rest are categorized as non-poor. Cut off points for households in different quartile are comparable with Government of Pakistan's poverty bands. The same method is applied to the results for this evaluation, as shown below and compared with the baseline figures.

Under the baseline, poverty scorecard analysis showed 40.9% sampled households are poor. Under 'poor' category 17.8% households are transitory poor, 14.7% chronically poor and 8.4% extremely poor. Of the 2.1% female headed households among the sampled households, 1.1% are poor and the remaining 1% are non-poor.

Table 2Household Poverty Distribution – baseline and evaluation results

| Category	Poverty Quartile	Score Ranges*	Baseline		Evaluation	
			Household %	Female Headed Household %	Household %	Female Headed Household %
Poor	Extremely poor	0-11	8.4%	0%	5.2%	0%
	Chronically poor	12-18	14.7%	.5%	15.8%	.2%
	Transitory poor	19-23	17.8%	.6%	15.9%	1.2%
Non-poor	Non-poor	24-100	59.1%	1%	63.1%	3.9%

In comparison to the evaluation, an improvement is witnessed in terms of decreased poverty levels amongst the households. The analysis shows 36.9% of the households as being poor – an improvement by 4 percentage points overall. Households marked extremely poor have also decreased from 8.4% to 5.2%. A decrease is also witnessed amongst transitory poor, while a marginal increase is shown amongst the chronically poor households. Moreover, a larger proportion of female-headed households are categorized as non-poor (3.9%) relative to the baseline (1%)

In particular, aspects crucial to determining wealth status are examined below. Comparisons are provided with baseline figures to demonstrate change over the period.

4.1.1   Details of Variables

Beginning with the ownership of assets, around 93% of the households had electricity, which is a high proportion. Forty percent (40%) owned a television and a 37% owned a cooking stove. Moreover, 14% of the households owned a radio and around 12% a refrigerator. Approximately16% of the households visited owned a motorcycle and 8% owned a bicycle.

The situation is better than the baseline in terms of households with electricity (87% amongst baseline households) and owning a refrigerator.   However, a similar proportion of households owned a television in both surveys. On the other hand, baseline ownership figures for motorcycles and bicycles were higher in comparison to the impact survey.

Figure 4 Household Assets

Household Assets
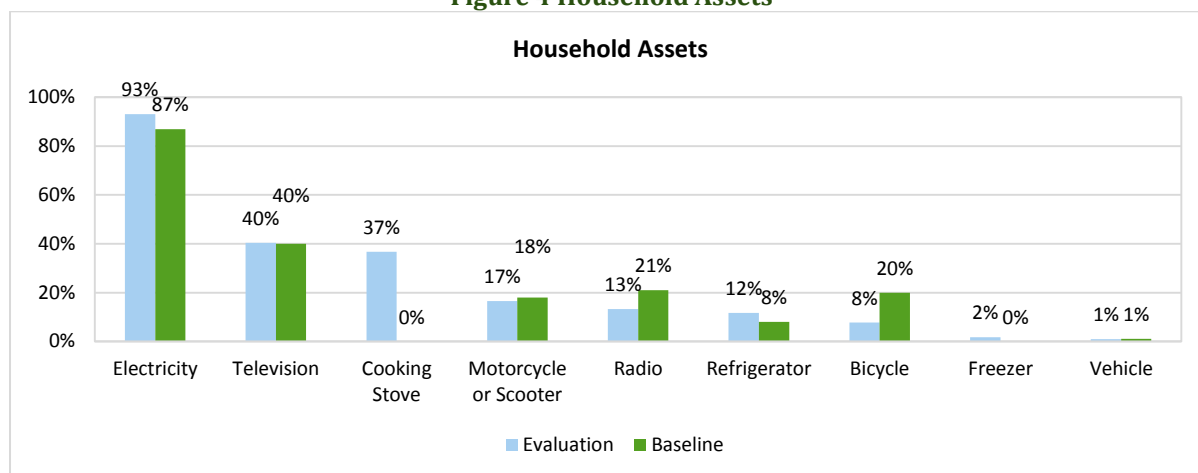
Further, around 57% of households used firewood / straw as their main fuel for cooking. This proportion is lower than the baseline, where 70% of the households reported using firewood. Liquefied Petroleum Gas (LPG)/ Natural Gas was prevalent amongst 27% of the households, higher than in the baseline at 15%. Dung was used amongst 12% of households in the baseline; the impact survey reported a lower percent (5%) of households using this form of fuel. This, this analysis demonstrates less reliance on firewood and dung as a means to obtain fuel, and an increase in LPG/Natural gas purchase by households.

Figure 5 Main Fuel Used for Cooking

Main Fuel Used for Cooking
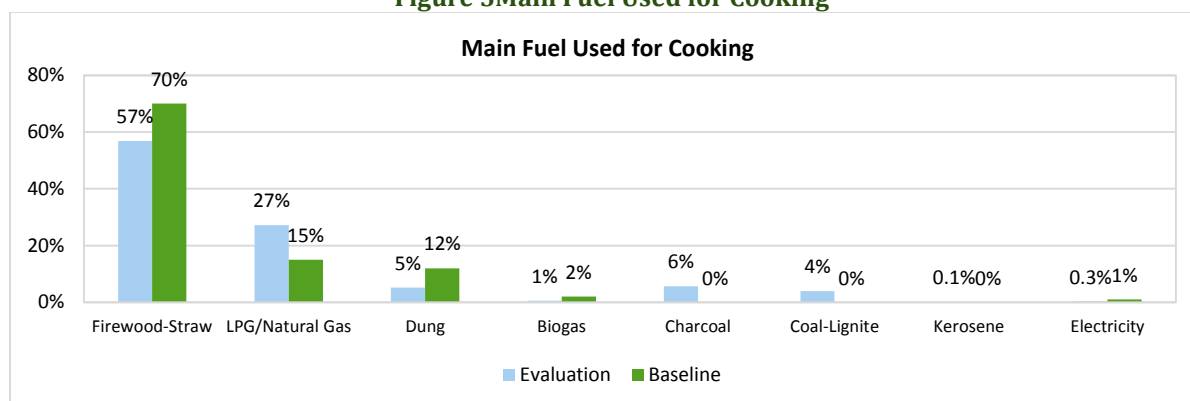
When asked upon household members being involved in cultivating farmland, approximately 431 (or 48%) responded positively, while 469 (52%) households stated that they were not involved in this practice. Of the households involved in cultivation, the most common farming methods included hand tools (72%) and tractor-drawn plow (16%).

Comparing this to baseline figures, a similar proportion (46%) were involved in farmland cultivation. Similar to this survey, the most common method used was a hand tool followed by plowing using a tractor or animal.

Figure 6Most Common Farming Methods
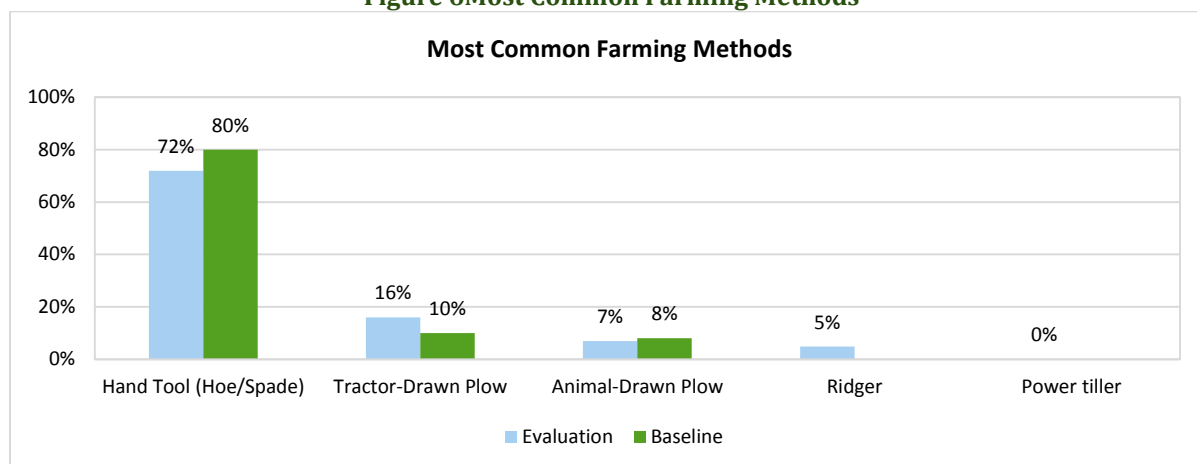
Further, the proportion of households owning livestock and/or poultry are also shown below. Around 36% of the households owned goats, followed by 24% owning cattle and 20% owning chicken. In comparison to the baseline, 42% if the households owned goats, 32% cattle and 31% poultry.

Figure 7Livestock and Poultry Owned by Households
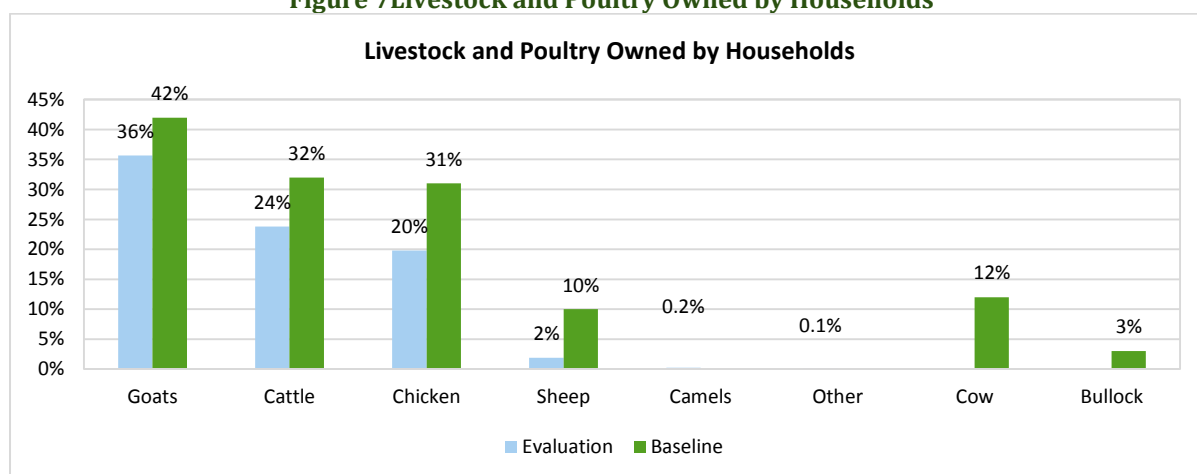
4.2   Child Malnutrition

Although food may be available to the household, it may not be available to all household members. Moreover, the extent of food available (quantity) and its quality may fall short of fulfilling nutritional requirements of individual household members. Thus, it is important to observe nutrition security reflected through acute and chronic malnutrition and underweight nutritional status.

The three indicators of nutritional status of children under five years of age are: wasting (acute malnutrition), stunting (chronic malnutrition), and underweight. To portray children's welfare in the sampled communities, data was collected for four variables: age, weight, height (or length of infants) and sex. Combining two of these variables, three indexes are formed: weight for height, height for age, and weight for age that assess nutritional status of children in terms of acute malnutrition, chronic malnutrition, and underweight respectively.

The data shows that of the 889 children aged 0-59 months, 18% children suffered from acute malnutrition (low weight for height), while 64% were chronically malnourished (low height for age) and 36% underweight – low weight for age. A marginally higher proportion of boys (39%) were underweight in comparison to girls (34%), but slightly fewer boys suffered from chronic malnutrition (boys 63%; girls 64%); on the other hand, around 18% of boys and 17% of girls suffered from acute malnutrition. It is also important to note that the acute malnutrition rate in the sampled districts is higher than the World Health Organization's (WHO) emergency threshold level of 15%.

Nevertheless, all three malnutrition indicators show that impact survey results were better in comparison to baseline results – children health status has thus improved. Baseline indicators showed 23% acute malnutrition, 66% chronically malnutrition and 50% underweight.

Figure 8Malnutrition among Children
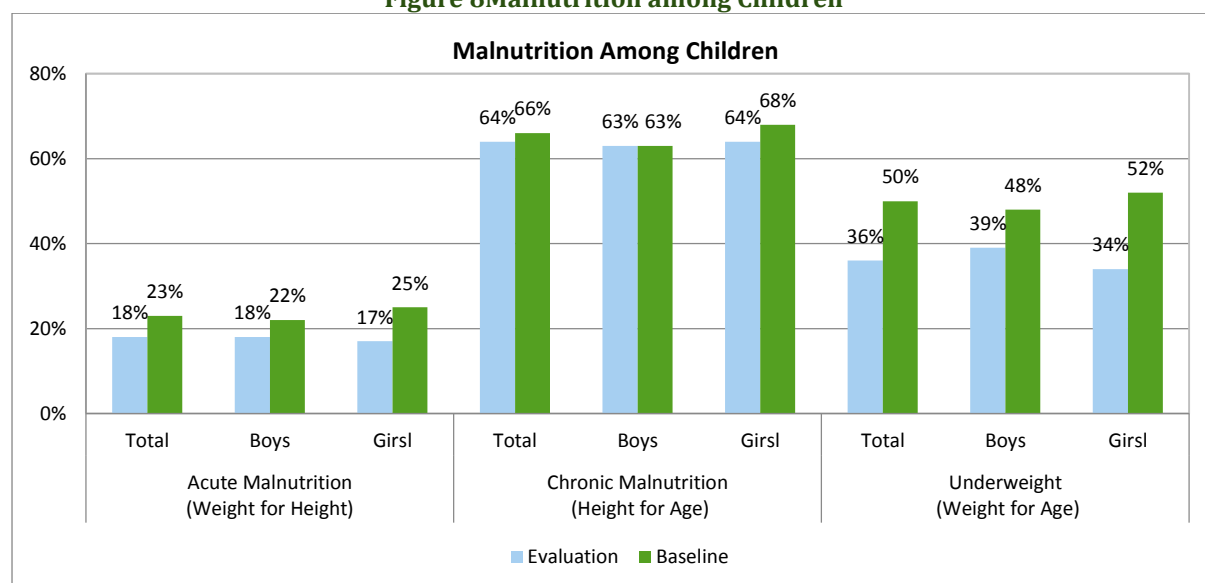
Multiple Indicator Cluster Survey (MICS) gives important information on child nutrition status in the country; a nation-wide MICS has been conducted for years 2007-11 (data below reflects the latest year)[2]. Moreover, a National Nutritional Survey[3] was conducted in 2011 measuring key nutritional indicators across the country. Comparable values are plotted in the chart below. As can be seen, the survey results (18%) for acute malnutrition is higher than the MICS (15%), as well as the 17% national average using NNS. Further, chronic malnutrition based on the survey (64%) is also higher than the MICS (44%) and NNS (43%). Moreover, survey results (36%) for underweight children is also higher than the MICS (32%) and NNS (31%) estimates. Thus, malnutrition in these selected Union Councils of Sindh is clearly a more pronounced issue in comparison to the country averages.

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[2] UNICEF
[3] By the Aga Khan University, Pakistan Medical Research Council (PMRC), Nutrition Wing, Cabinet Division, Government of Pakistan and supported by UNICEF Pakistan

Malnutrition Among Children, Comparison

	Acute Malnutrition (Weight for Height)	Chronic Malnutrition (Height for Age)	Underweight (Weight for Age)
Impact Survey	18%	64%	36%
Baseline Survey	23%	66%	50%
MICS 2007-11	15%	44%	32%
NNS 2011	17%	43%	31%
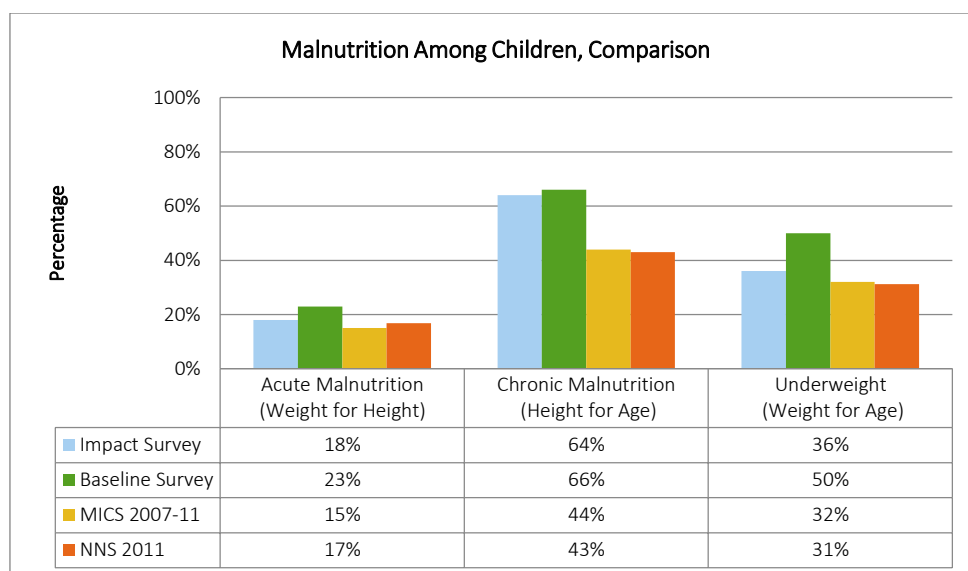
4.3 Food Security

Food security refers to the ability of the household, either from its own production or through purchases, to have adequate food to meet the dietary needs of its members. The survey examined if the households experienced food insecurity by determining when they did not have enough food in their own stores or stocks and did not have enough money to buy food.   As shown in the chart, of the surveyed households, only 90 households out of 900 (or 10%) experienced a hungry season in the past 12 months. The proportion of households which experienced a second hungry season was less – 18 out of 900 (or 2%). These figures are higher than the baseline survey, where only 21 out of 932 households (2.25%) experienced a hungry season, while just 2 households experienced a second hungry season.

Figure 9 Households Experiencing 1st Hungry Season
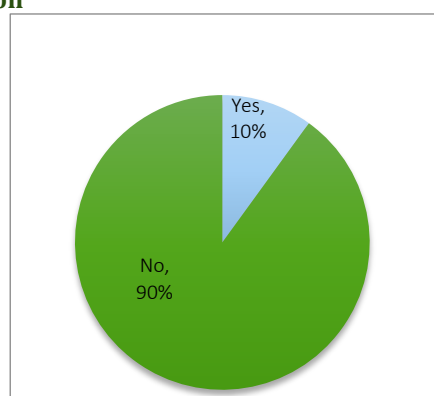
Figure 10 Households Experiencing 2nd Hungry Season
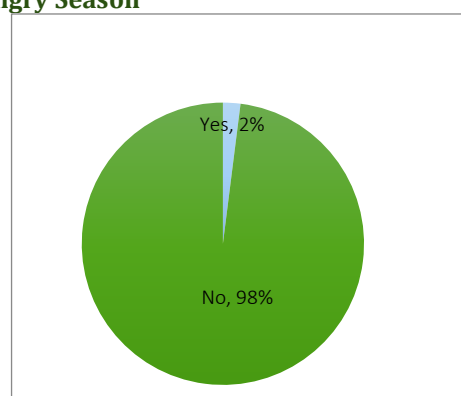
The first hungry season for 27 households (or 30% of households which experienced the first hungry season) began in June and ended in September/October.   Other household starting and ending months varied, as shown in the table below. There is no set pattern for start and end for the second hungry season; given the small number of households experiencing a second spell, it is difficult to draw an accurate assessment.

Figure 11 Hungry Season Start
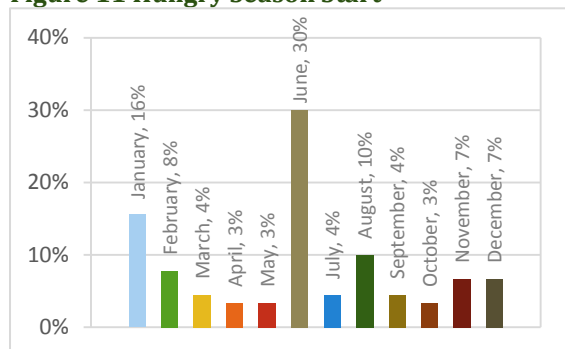
Figure 12 Hungry Season Ends
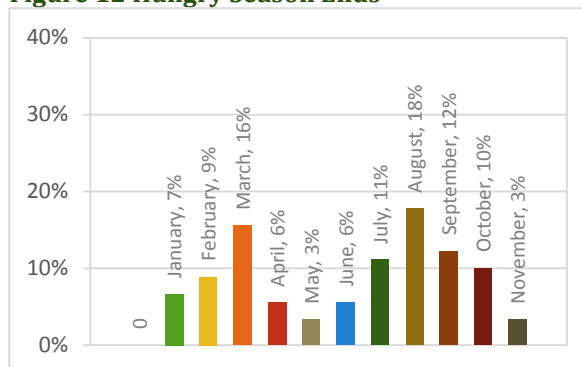
On average, households experienced 2.8 months of the first hungry season. As for the second hungry reason, a relatively similar average of 2.3 months was observed.

As noted in the RIMS baseline for this region, major agricultural products consist of cotton, wheat, rice are grown in the three target districts. Given the small proportion of households facing a hungry season, it remains difficult to identify a set pattern. Of those households which did experience a hungry season, this generally started when a crop was sown, such as rice and cotton in the months of May and June, respectively. Accordingly, during the period May through September, there was no income generation activity resulting in a hungry season for these households. Similarly, there is no income generation activity January through March after rice harvesting takes place in December. The hungry season ends when another crop is harvested, such as wheat harvesting in April. However, in July and February no crop harvesting takes place in the sampled districts.
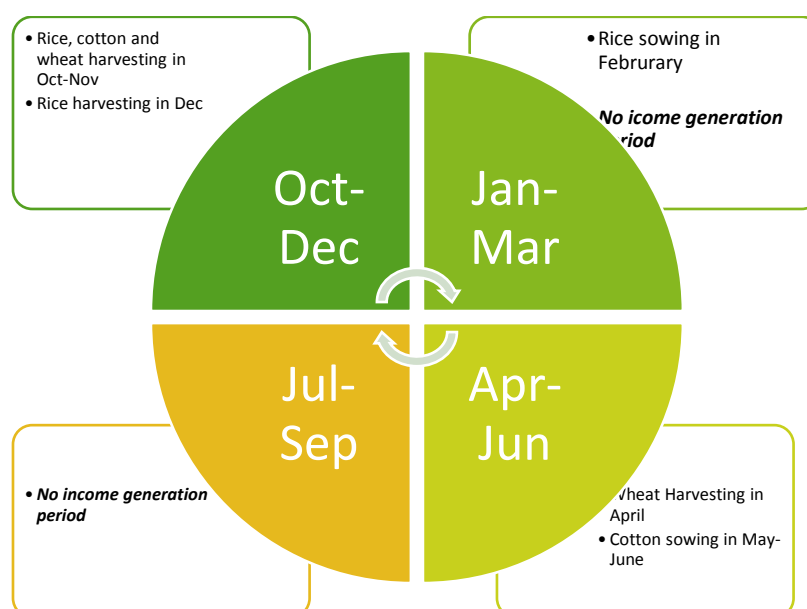
4.4   Other Socio-Economic Indicators

Flooring

As part of the impact survey, other information related to the social and economic status of the household was also obtained. Data on type of housing reveals that 48% households had earth/sand floor, followed by 28% households with cement floor and 22% households with dung floor. Cumulatively, these three floor dwellings were equivalent to 97% of the households.

Figure 13Households by material of dwelling floor
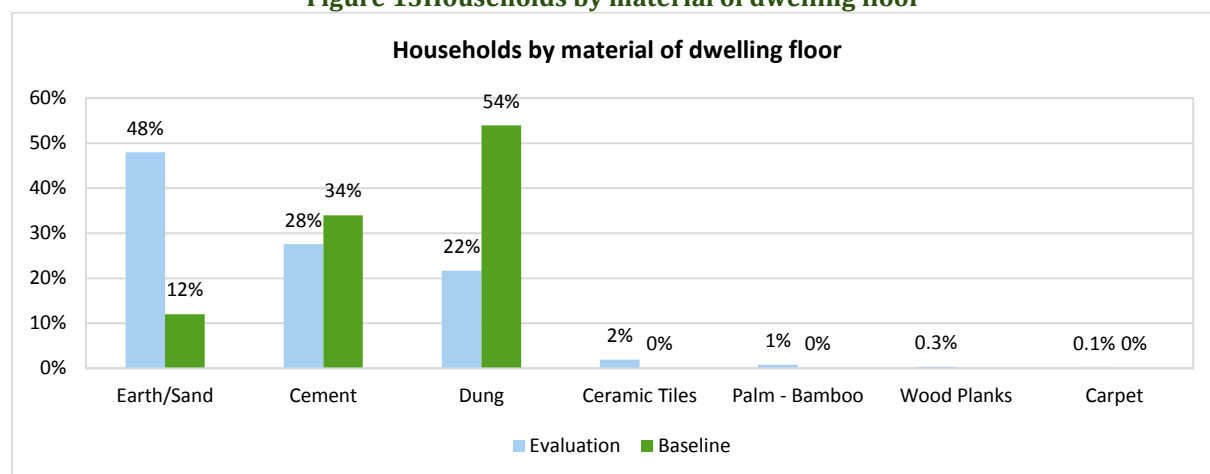
In comparison to the baseline survey results, it can be seen that dung was the leading floor type amongst households (54%). Earth/sand was less common, in around 12% of households.

Drinking Water

Modes of obtaining drinking water varied amongst the 900 households; based on UNICEF's criterion for safe water, households with access to safe source of water in the sampled communities were 90% (compared to 99% in the baseline). A large proportion of the households, approximately 63%, obtained drinking water through tube well/ bore hole with pump (75% in baseline); this was followed by 16% of the households, in which accessing drinking water was piped into the house (18% in baseline). Around 7% of the households accessed drinking water through a public tap (5% in baseline). Other modes – such as unprotected dug wells, springs and rain-water collection – were rarely observed. Thus, access to safe drinking water has decreased by 9 percentage points between the two survey periods.

Figure 14Main Source of Drinking Water
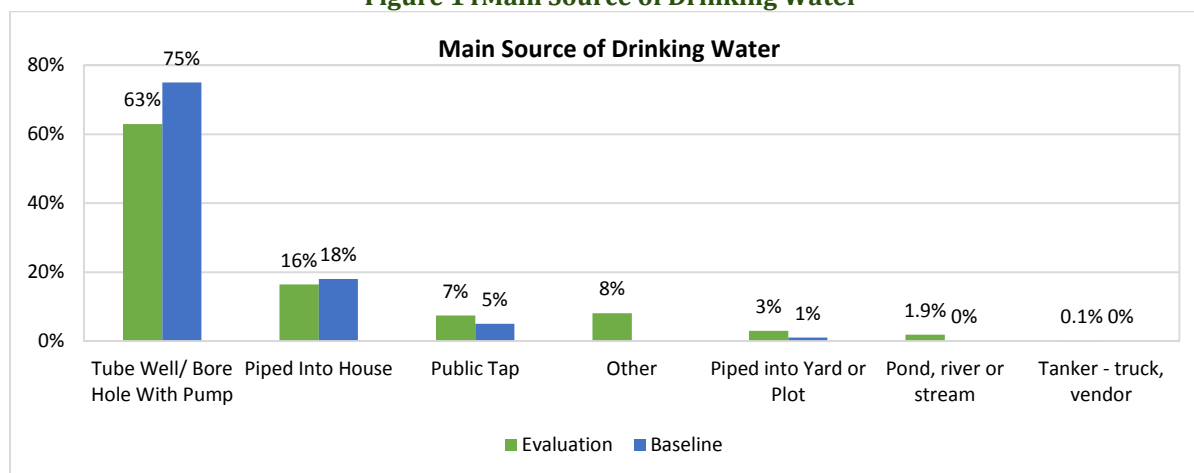
Sanitation

Turning to sanitation, based on the RIMS analysis, around 249 households of the 900 (or 28%) sampled were deemed to have safe sanitation. Around 39% of households had no facility and used bushes/field for sanitation purposes. The most common form of sanitation facility in these households was open pit/traditional latrine (35%). Improved put latrines were observed in 12% of the households while a similar proportion of households had flush toilets. In around 3% of the households, pour flush latrines existed.

Figure 15Household Sanitation Facilities
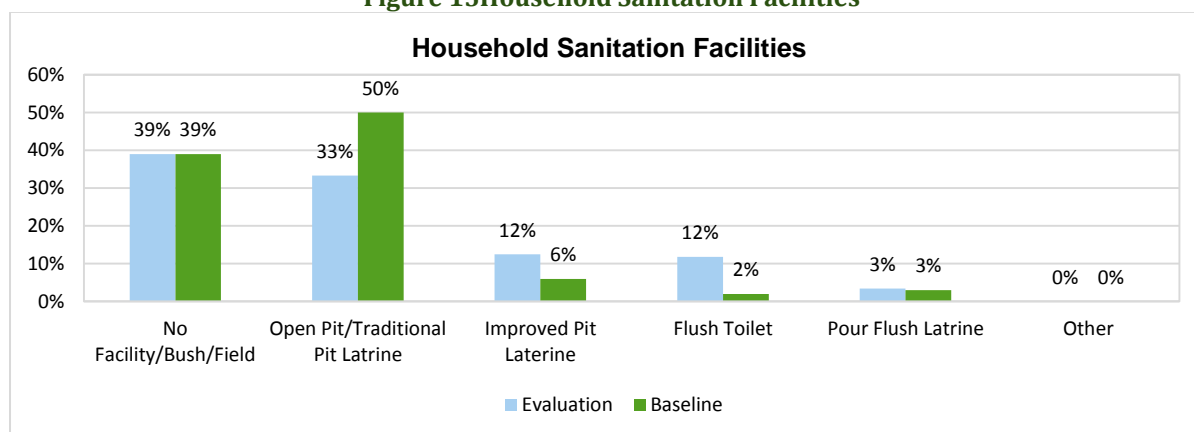
In comparison to baseline results, 50% of households had open pit /traditional latrines and 6% had improved pit latrine (with ventilation). Around 3% of households had pour flush latrines and 2% flush latrines. This meant that 61% had access to adequate sanitation facilities. A similar proportion to the impact survey – 39% - did not have access to any facility and used bushes/fields for defection purposes.

Literacy

Literacy levels are poor amongst the households surveyed. Of the total female members, only 24% were able to read while only 49% male members were able to do the same.

This is much lower in comparison to the national indicator on literacy based on the Pakistan Social and Living Standards Measurement Survey (PSLM), 2011 which estimates literacy rate of females at 46% and males at 69% overall (for ages 10+). Using PSLM, focusing specifically on Sindh reveals female literacy rate at 46% while the male literacy rate at 71%. The table below reveals district-wise literacy rates for ages 10+.

Figure 16 Literacy

Ability to Read
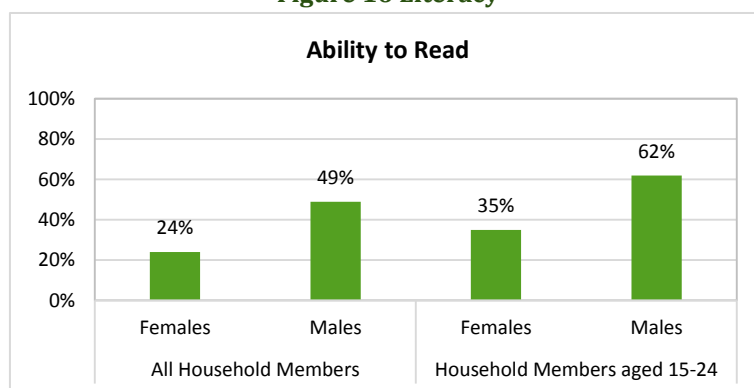
Table 3 Literacy rate (aged 10+) by gender (PSLM, 2011)

District	Female	Male
Matyari	31	63
Sanghar	30	69

It is worth noting that based on the survey, literacy rates for household members aged 15-24 is higher (35% for females and 62% for males), but still lower in comparison to national and provincial averages.

Agriculture Land Ownership

Around 68 of the 900 households (7.5%) owned agricultural land. This proportion was slightly lower than the baseline, where 9% of the households owned land. The breakdown below depicts that most of the land ownership was between 1-4acres; in other words, the average land size owned was 3.12 acres.

Figure 17Agriculture Land Owned

Agriculture Land Owned
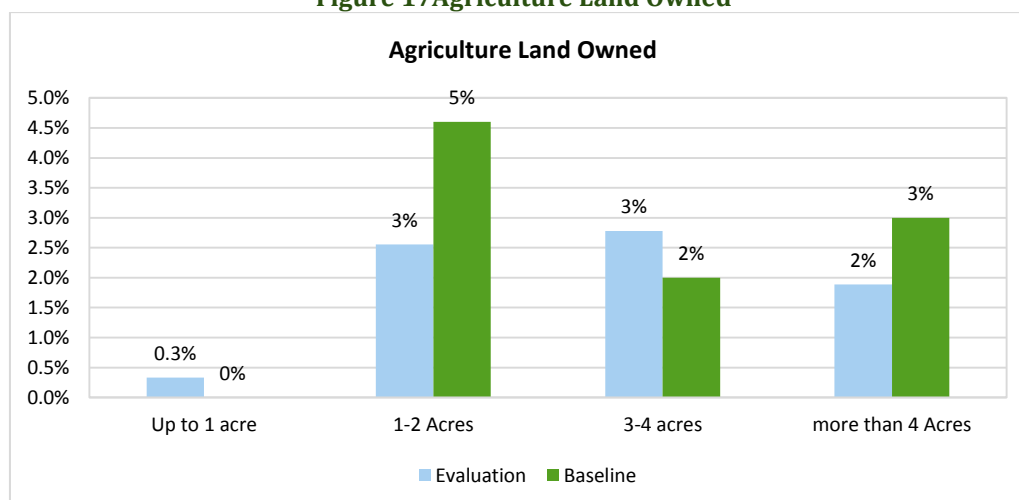
4.4.1 Employment Status

Around 71% of households members were not engaged in any economic activity because they were housekeeping, below 18, above 60, heading household, or disabled. This is similar to the baseline results, where 70% were not economically active. Around 15% of

household members were self-employed (compared to 20% in the baseline) while 10% are employed privately (7% in baseline).

Figure 18Employment Status
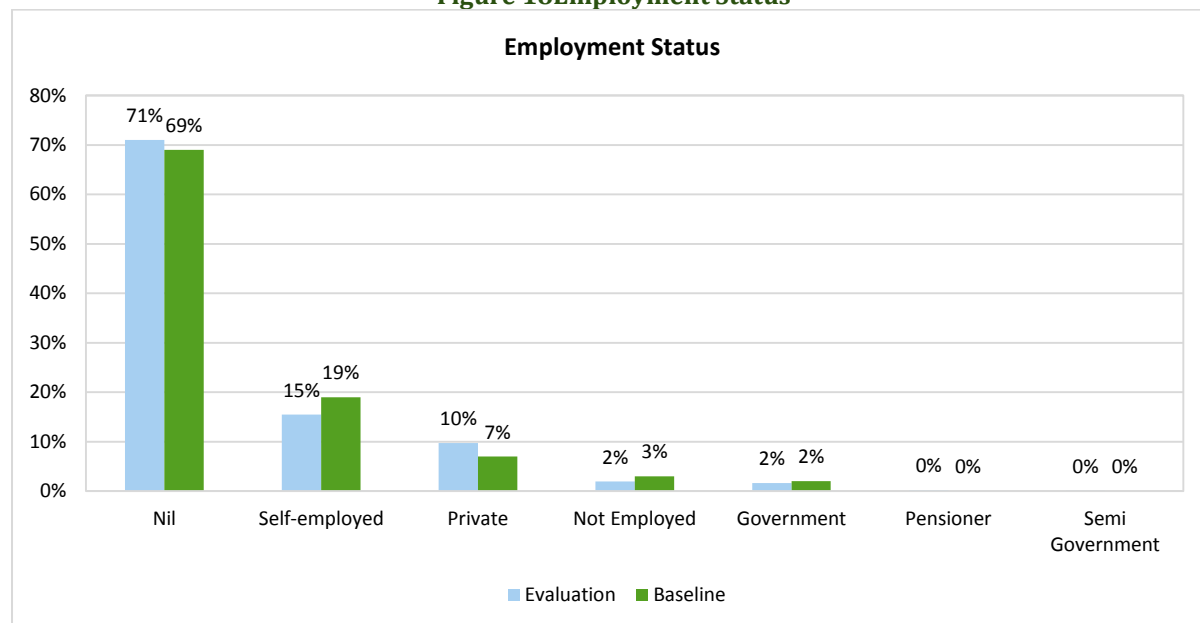
4.5 Women Empowerment

4.5.1 Decision-Making Power

Empowerment of women is gauged by asking households questions specific to females, such as their roles, authority and awareness levels. The first aspect focused on assessing the decision-making role or authority that women have in households. It becomes clear from the table below that decisions are either made directly by males or jointly. There are very few cases where females are the sole decision-makers; the only exception may be related to daily food, where 16% of the households had females vested with this decision-making authority. Nevertheless, it is still encouraging to notice that females are given consideration in decision-making to certain key areas, such as marriage of children or their education.

Figure 19 Women's Decision-Making Power
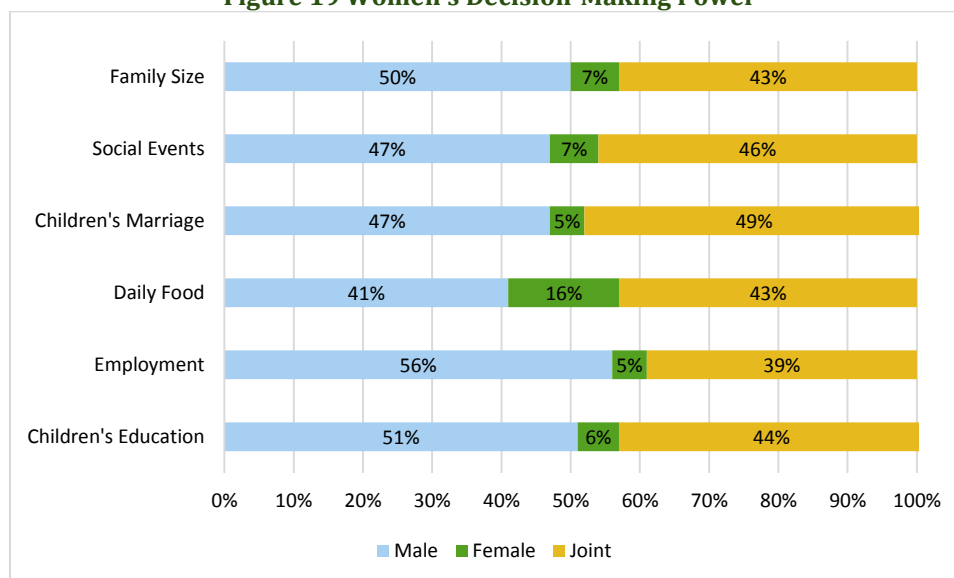
4.5.2 Control over household resources

Delving deeper, women do not always play a role in relation to household resources. Forty percent (40%) of the households reported that women have control over day-to-day cash, as this is often needed for purchase of household products, mainly food related. Around 36% had control over income which was generated from economic activity on a periodic basis, distinct from day-to-day cash. A lower proportion had control over assets while only 29% had control over budgeting.

4.5.3 Accessibility

Moreover, questions were asked to assess female accessibility. In only 30% of the households were women able to access social spaces, while a slightly lower proportion could access markets. Ownership of land was limited to women residing in 22% of the households, and only a quarter could seek/had sought employment.

Figure 20 Women's Control over Resources
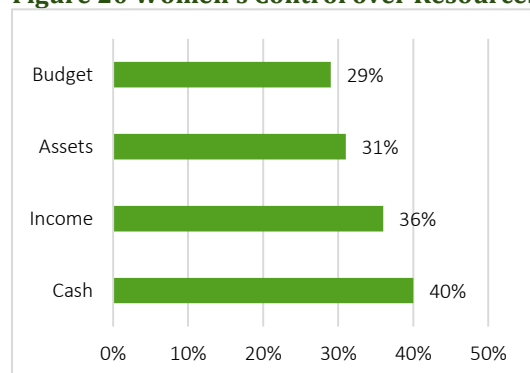
Figure 21 Accessibility for Women
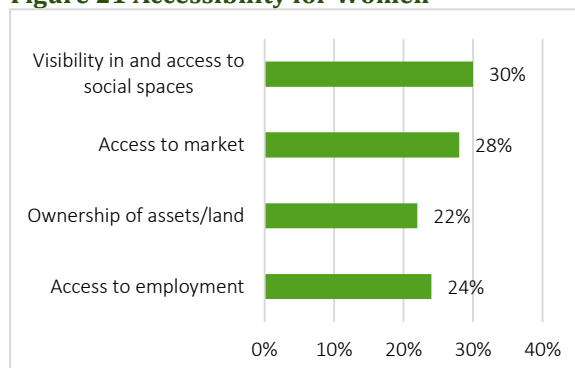
4.5.4 Awareness of rights

Finally, women's awareness levels were gauged relating to their rights, Nikkah Nama

Figure 22Awareness of rights
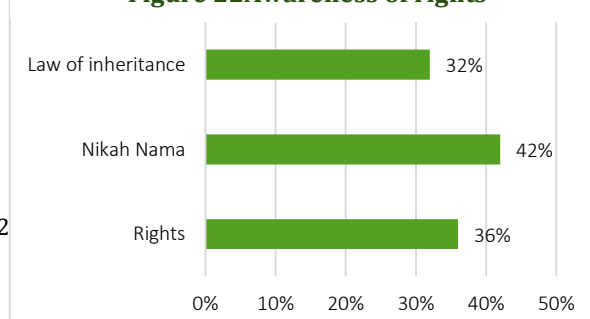
(Marriage Contract) and Laws of inheritance. Around 36% stated that they were aware of their rights in general. More specifically, 42% stated that they were aware of their *Nikkah Namah* and its contents, while 32% claimed to be aware of the inheritance law and what this means for them.

4.6   Loans

4.6.1   Households obtaining loans

Of the households randomly surveyed, the average amount of loan obtained was Rs. 22,254. This ranged from Rs. 7,000 to Rs. 50,000.

Figure 23 Loan Amount Received
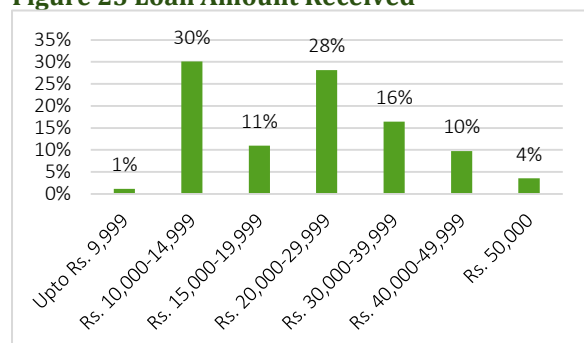
Figure 24 Social Status of Borrowers
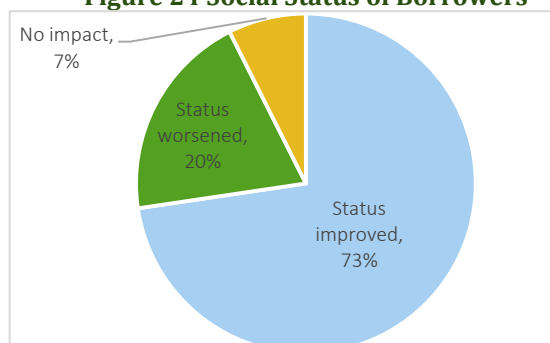
It is important to note that repayment period and proportions were not the same amongst the borrowers. There were instances where monthly repayment took place over a period of 12 months; there were also borrower which repaid the loan quarterly or bi-annually. Nevertheless, calculating the average duration of the loan demonstrates that loans were taken out for 12 months. This ranged from 6 month to 15 month loans.

Finally, borrowers were asked how obtaining a loan affected their social status, if at all. Around 73% of the borrowers stated that this helped improve their status; 20% stated that this worsened their status while 7% stated that taking the loan had no impact on social status.

4.7   Social Development Analysis

4.7.1   Relevance

The overall development goal of PRISM was to "to reduce poverty, promote economic growth and improve livelihoods of rural households" as noted in its Logic Framework. Findings based on this evaluation demonstrate that this was a relevant intervention, catering to the need of the area. Access to finance was at best limited for the targeted households prior to the intervention; individuals were unable to secure loans for a wide variety of purposes.   Specifically, beneficiaries noted that they were able to utilize these funds to start, sustain or grow their self-employment activities. Thus, the PRISM project directly addresses this challenge.

Further, PPAF's use of SAFWCO as an implementing partner was also relevant.   It exhibits a strong standing in the districts, and allows for access into many communities.

4.7.2   Effectiveness and value for money

In particular, the Settlement Branches concept under IFAD's Microfinance Innovation & Outreach Programme has been effectively providing funding to these target Settlement Branches under PRISM's Credit Enhancement Facility.   With the use of a commercial bank, the project is able to cater to a wider demand; importantly, this also indicates sustainability beyond project life.   Accordingly, the project has been performing in line with the indicators in its log frame: through the 5 components of the programme, it is performing in line with its identified development goal.

On the other hand, one of the concerns which was raised regarding the loan amount and the repayment period. This often limited the effectiveness and right repayment plans added pressure in regard to repayment.

4.7.3   Equity

It was observed that all groups of people residing in the target areas had equal access to funding. There was an effort to generate awareness regarding finance availability which led to community members knowing about funding opportunities. Funds can be accessed by both males and females, and there was a specific focus to engage females in this regard. Thus, efforts were made to disburse loans to females who required them, often for home-based businesses.   However, additional efforts need to be made to ensure access of funding to marginalized groups or the poorest of the poor; thus, there is additional awareness and engagement may need to take place in this regard.

4.7.4   Efficiency

The PRISM project was implemented and performed in an efficient manner. This was demonstrated through the use of Settlement Branches under PRISM's Credit Enhancement Facility, which enhanced access and reach of the programme. Moreover, re-collection of loans was timely – although this added pressure on the beneficiaries at times. Beneficiaries also noted that in order to secure a loan, the process was efficient and loan disbursement was quick.

4.7.5   Impact

The project impact reflects upon the overall development goal noted earlier. Based on the survey exercise carried out which included discussions with beneficiaries and project staff, there is evidence in poverty reduction and improve livelihoods. This is further drawn out based on the poverty score card analysis, whereby it is estimated that there is a 30 percentage point decrease from the baseline results (40.9% poor households) and evaluation results (10.6% poor households).

4.7.6   Sustainability

Measures have been taken to embed sustainability in the project such as the use of a commercial bank for settlement branches. So long as these branches take ownership of the funds, the fund can be revolved. However, in the absence of follow up of beneficiaries as well as the settlement branches, sustainability will be limited. Hence, additional efforts need to take place to facilitate sustainability of the intervention beyond project life.

4.7.7   Lessons learned

Some of the lessons learned during this project include the need for flexible repayment plans. This will help reduce pressure on the beneficiaries in making repayment and encourage others to obtain loans. Moreover, the amount should be revised in line with requirements. Although a cap should be maintained to facilitate as many beneficiaries as possible, an increase is required for additional economic / livelihood oriented activities to take place.

Further the use of SAFWCO was appropriate given their well-entrenched network of individuals and favorable position amongst the target districts.

4.7.8   Scalability and replicability

The project has been successful in regards to providing loans and facilitating livelihoods of the beneficiaries. This has taken place in an efficient manner through an appropriate partner and settlement branch concept. There is scope for scalability given to maximize reach; moreover, there is scope to replicate this project in other districts /targets areas through a similar model and use of an appropriate local implementing partner.

5 ISSUES AND RECOMMENDATIONS

5.1 Conclusion

PRISM has performed well to meet its development goal of "reducing poverty, promote economic growth and improve livelihoods of rural households." Findings based on this evaluation demonstrate that this was a relevant intervention, catering to the need of the area. Access to finance was at best limited for the targeted households prior to the project intervention; individuals were unable to secure loans for a wide variety of purposes, specifically livelihood oriented. Thus, the PRISM project directly addresses this challenge.

PPAF's use of SAFWCO as an implementing partner was relevant and effective. It exhibits a strong standing in the districts, and allows for access into many communities. In particular, the Settlement Branches concept under IFAD's Microfinance Innovation & Outreach Programme has been effective providing funding to these Settlement Branches under PRISM's Credit Enhancement Facility. With the use of a commercial bank, the project is able to cater to a wider demand; importantly, this also indicates sustainability beyond project life, but additional efforts need to take place to keep the fund revolving.. Accordingly, the project has been performing in line with the indicators in its log frame: through the 5 components of the programme, it is performing in line with its identified development goal.

In terms of child nutrition, 18% children suffered from acute malnutrition (low weight for height), while 64% were chronically malnourished (low height for age) and 36% underweight – low weight for age. Nevertheless, all three malnutrition indicators show that impact survey results were better in comparison to baseline results – children health status has thus improved.

However, literacy levels are poor amongst the households surveyed. Of the total female members, only 24% were able to read while only 49% male members were able to do the same. This is much lower in comparison to the national indicator on literacy.

Finally, there is indication of women empowerment through the loans provided to them. Food based decisions were primarily the domain of females. Accordingly, forty percent (40%) of the households reported that women have control over day-to-day cash, as this is often needed for purchase of household products, mainly food related. In addition, there was evidence of women accessing public space as well.

5.2   Issues and recommendations

Following the successful completion of the RIMS Impact survey in the interior districts of Sindh, there are some key points which came to the fore and are noted below. This includes issues which were encountered over the course of this study and highlighting measures to address such issues in future studies and project implementation.

1. The survey exercise (by collecting data on quantitative indicators) confirms the extent of poverty which is embedded in throughout the visited union councils. Further, qualitative findings based on field observations supplements this data. Collectively, the survey reaffirms the need for the SWAFCO to improve the socio economic circumstances of increase in incomes and enhance the livelihoods of the poor rural households in the target areas; improved performance on some indicators is noted, but additional efforts are still required

2. The success that the PRISM project has in lending to poor households and in particular, the use of settlement branches exhibit the potential to expand the geographic scope of the area. This can potentially reach a wider audience.

3. Periodic follow-up of beneficiaries can further strengthen the programme's implementation and impact. For instance, observing what the loan is being used for and how this varies amongst the households can help devise customized lending and repayment plans. This can considerably facilitate households.

4. Flexible repayment schedule are required to facilitate loan take up and effectiveness. Repayment schedules need to be finalized in consultation with the borrower to facilitate repayment. Thus, a customized approach needs to be adopted as opposed to standard and short repayment plans at the earliest. If microcredit continues to burden borrowers, this can potentially risk the up-take and effectiveness of this intervention for other mothers.

5. Improving the RIMS software for entry and analysis needs to be reiterated; specific issues have been highlighted above, but must be considered to improve efficiency of data entry and management; moreover, additional analysis can be added including cross tabulations and significance.

6. It is worth noting that involving indigenous personnel in studies considerably facilitates survey activities. This is because field staff local to the districts are more familiar with their respective geographies, and are better able to locate villages. Their participation in the activities also allows for ease of access to villages and households within them. Although security is generally not concern in these districts, there are some parts vulnerable to crime: local personnel are useful in identifying such areas (and routes), helping to mitigate risk.

Appendices

Appendix 1: Terms of References (ToRs)

1. Introduction

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

PPAF has strong outreach at the village level through its partnership with more than 115 Partner Organizations that have in turn organized over 381,000 Community Organizations (COs) and Groups in some 91,000 villages/rural and urban settlements in 121 districts of the country. This platform for participatory development has also generated social capital and enhanced the level and quality of interaction between poor communities and their local governments.

2. Background

The programme under review is implemented through five components under which PPAF provides funds to its PRISM partner organizations namely:

- ▪ Credit Enhancement Facility
- ▪ Equity Fund
- ▪ Technical Support/Institutional Strengthening Fund for MFIs
- ▪ Knowledge Management and Policy Dialogue
- ▪ Programme Management

PPAF's PRISM partner Sindh Agricultural and Forest Workers Coordinating Organization (SAFWCO) is operating in Sindh for the implementation of IFAD's microfinance programme. SAFWCO has initiated the Settlement Branches concept under IFAD's Microfinance Innovation & Outreach Programme (MIOP) and providing funding to these Settlement Branches under PRISM's Credit Enhancement Facility. SAFWCO has secured funding from Habib Bank Ltd. through PPAF guarantee. Under this funding, microfinance operations are on-going in rural areas of Shahdadpur, Matyari and Sanghar districts namely Union Council Shahdadpur, Bhitsha, Matyari and Sinjhoro.

In the third quarter of FY 2010-11, the PPAF conducted a baseline of the project attuned with IFAD's Results and Impact Management System (RIMS). As part of its commitment to the Millennium Development Goals (MDGs), IFAD requires mandatory impact indicators to be incorporated in all IFAD supported projects. These impact indicators

should be measured during benchmarking and completion of project. Since PRISM completion[4] is by June 2013, a project impact assessment is required to be carried out.

In conformity with IFAD's requirement, the consultant has to conduct a RIMS Impact Survey to assess the target group's impact. The consultant would use standard RIMS questionnaire form and data would be processed in simple custom software package to be provided by IFAD.

In view of above PPAF has decided to conduct a RIMS Impact Survey of SAFWCO's target communities, keeping in view the total number of beneficiaries selected in the initial baseline survey.

3. Objectives
The general objective of the project's immediate impact assessment is to:

   a. Present relevant information that would be useful for assessing the effectiveness and efficiency of project performance in achieving its intended outcomes and impact.

   b. Determine the project and component outcomes, immediate and intermediate impact based on: i) the project's logical framework (Annex 1); and ii) the project objectives contained in the core project document.

   c. Use OECD guidelines on conducting impact assessments and provide a rigorous social development analysis through the following list of criteria:
   - Project relevance; equity; efficiency; impact; sustainability; effectiveness and value for money; lessons learned, scalability and replicability.

In support of the general objective mentioned above, the following are the specific areas of assessment that need to be conducted:

   - Provide information on the socio-economic status of communities in the targeted areas, including an overview of the social fabric, culture/customs, and presence of minority/vulnerable/excluded groups within the area.

   - Assess the extent to which each project component has achieved its intended outcome as stated in the Objectively Verifiable Indicators (OVI) of the Project's log-frame both in the PRISM treatment and control areas as identified in baseline, and to what extent these component outcomes contributed to the overall project outcomes. Provide a detailed analysis of outcomes on women and men separately.

   - Determine the immediate impact of the project interventions, both intended and unintended, segregating interim impact in PRISM treatment and non-PRISM areas, and comparing changes in the targeted households in relation to the RIMS baseline conducted in 2011 on the following impact areas:

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[4] The completion date of the project is June 30, 2013 and the loan closing date is December 31, 2013.

- o poverty incidence reduction, (please specify poverty levels of the households surveyed, including who are ultra-poor/chronic poor/poor)
- o reduction in child malnutrition;
- o reduction in the incidence of mortality due to water borne diseases;
- o increase in attendance (boys and girls) in primary education;
- o improved/acquisition of household assets;
- o sustained food production from sources e.g. crop, livestock and fisheries production, and off-farm activities;
- o improvement in the management & utilization of natural resources in a sustained manner;
- o expansion of livelihood opportunities to achieve food security and increased incomes;
- o improved participation of women in the planning and implementation of development projects;
- o mainstreaming communities in the local and national economy;
- o women's empowerment and sustained engagement in economic activities
- o decision-making structures within the household (not only disaggregating on the basis of male and female decision-makers, but also looking at the role of mothers-in-law and other household members who may exercise authority and control over household resources)

- Present divergence in scale of or differences in outcomes and impact between treatment and control target groups and households, and explain why;
- Discuss how the outcomes and immediate impact are influenced by factors such as socio-economic-political conditions, policies, project inputs and processes;
- Assess sustainability of impact or outcomes;
- Document thematic experiences, lessons learned and good practices that could be adopted by the SAFWCO in order to facilitate implementation of the project's activities;
- Identify opportunities for scalability and/or replication of specific activities. Also identify specific activities/projects that did not achieved desired results and provide analysis as to why this happened; and
- Recommend improvement in project monitoring and evaluation for future impact assessments/studies.

4. Scope of Work and Process of Engagement
The consultants shall design and carry out a RIMS Impact Survey in selected villages where SAFWCO has implemented projects funded by IFAD. The baseline for this was already commissioned in 2011.

The consultant shall propose an appropriate methodology integrating the participatory impact assessment approaches as well as ensure a robust social development lens that shall be used during the analysis. We also require a minimum inclusion of financial, economic and environmental impact analysis in the range of analytical tools to be used in the study. For a rich analysis, we require a blend of social, economic, gender and environmental sustainability skills to be reflected in this study. The methodology identified should facilitate generation of relevant information for the study.

The services of the consultant are required to carry out the following tasks:

- Analysis of original baseline established with focus on identifying social, economic and environmental areas of weakness or gaps which can be rectified in post-project survey;
- designing of new sampling strategy,
- designing and pre-testing of new questionnaire, incorporating questions from Poverty Scorecard and social and environmental indicators (to be provided by PPAF)
- training of enumerators and/or PO field staff to carry out the survey,
- supervision and coordination of the entire baseline date collection process,
- coordination with PPAF during the course of the survey,
- drafting of report based on rigorous analysis & presentation of report to PPAF, and
- hard & soft copies of survey report
- final draft prepared after review and input by PPAF

5. Expected Deliverables

The consultant is expected to provide i) well-researched and robust analysis including findings, lessons learned and conclusions on the project's outcomes and impact on target households both in the treatment and control areas, ii) recommendations to guide future projects and interventions as well as potential for scalability and replicability of the different projects implemented under PRISM.

The consulting firm will submit a number of reports as specified in the section on reporting requirements. The final report will be approved by Monitoring, Evaluation and Research (MER) Unit and Group Head-CQA of PPAF.

6. Conduct of Work and Timeframe

The Consultant shall work closely with the PPAF MER team and shall review all deliverables and outputs and submit the Final Draft Report to Group Head-CQA for final review and approval. The Monitoring, Evaluation & Research (MER) and Microfinance Portfolio Management (MPM) Units shall make available all related documents for the study, such as the logical framework, baseline data & report, RIMS survey results, Action Plan, etc.

The consultancy would be spread over RIMS Impact Survey of SAFWCO operational area. The total consultancy period will be spread over 90 days. The consultancy period would start with effect from the date of signing of the contract.

7. Deliverables/ Work Schedule

Sr.	Deliverables / Description	Due Date	No. of Copies
1.	**Inception Report:** The report should indicate the plan of implementation and instruments to be reviewed by the PPAF. The report should not exceed 20 pages, excluding annexes.	2 weeks after receipt of Notice to Proceed	2 hard copies 1 electronic copy in MS-Word and/or MS-Excel Format
2.	**Interim or Preliminary Report:** The report should provide the study objectives, scope, and methodology of	4 weeks after submission of inception	5 hard copies / 1 electronic copy

Sr.	Deliverables / Description	Due Date	No. of Copies
	data gathering – survey, FGD and Field Work.	report	
3.	**Draft Report:** should contain the results of the study, findings on the initial/interim impact and recommendations.	4 weeks after submission of the Interim or Preliminary Report	5 hard copies and 1 electronic copy
4.	**Revised Final Report:** should include recommended changes if any.	2 weeks after receipt of clients comments	5 hard copies and 1 electronic copy

Appendix 2: Sample Villages

S. No	Area/ Village	District	Tehsil	Branch	Status
	KachiMohAllah MTR F-15	Matyari	Matyari	Matiari	Backup
1	KirirGopang MTR M-05	Matyari	Matyari	Matiari	Selected
	Main Stop Matiari MTR M-06	Matyari	Matyari	Matiari	Backup
2	Mian Pota MohAllah MTR M-06	Matyari	Matyari	Matiari	Selected
	Soomar Chand MTR F-13	Matyari	Matyari	Matiari	Backup
3	Sekhat MTR F-05	Matyari	Matyari	Matiari	Selected
	Rahim Chalgri MTR M-06	Matyari	Matyari	Matiari	Backup
4	PirzadaMohAllah MTR F-41	Matyari	Matyari	Matiari	Selected
	MisreeJakhreja MTR F-024	Matyari	Matyari	Matiari	Backup
5	BaqailPotaMohAllah MTR M-12	Matyari	Matyari	Matiari	Selected
	TandoSoomro NSP M-04	Matyari	Matyari	Nasarpur	Backup
6	ChoudryGhafoor NSP M-02	Matyari	Matyari	Nasarpur	Selected
	Tajpur NSP F-113	Matyari	Matyari	Nasarpur	Backup
7	Allah Dino Sand NSP F-04	Matyari	Matyari	Nasarpur	Selected
	Nasarpur NSP M-168	Matyari	Matyari	Nasarpur	Backup
8	Allah Dino Sand NSP M-025	Matyari	Matyari	Nasarpur	Selected
	Tajpur NSP F-116	Matyari	Matyari	Nasarpur	Backup
9	Noor Khan Lashari NSP F-05	Matyari	Matyari	Nasarpur	Selected
	Nasarpur NSP M-172	Matyari	Matyari	Nasarpur	Backup
10	Tajpur NSP M-027	Matyari	Matyari	Nasarpur	Selected
	MithoKhaskheli NSP M-03	Matyari	Matyari	Nasarpur	Backup
11	Tajpur NSP M-028	Matyari	Matyari	Nasarpur	Selected
	Tajpur NSP M-029	Matyari	Matyari	Nasarpur	Backup
12	Nasarpur NSP M-177	Matyari	Matyari	Nasarpur	Selected
	Tajpur NSP F-134	Matyari	Matyari	Nasarpur	Backup
13	Nasarpur NSP M-180	Matyari	Matyari	Nasarpur	Selected
	Tajpur NSP F-139	Matyari	Matyari	Nasarpur	Backup
14	Nasarpur NSP M-184	Matyari	Matyari	Nasarpur	Selected
	Allah Dino Sand NSP M-30	Matyari	Matyari	Nasarpur	Backup
15	Ali Gohar Shah NSP F-02	Matyari	Matyari	Nasarpur	Selected
	TandoSoomro NSP F-27	Matyari	Matyari	Nasarpur	Backup
16	Tajpur NSP F-146	Matyari	Matyari	Nasarpur	Selected
	MoledinoMirjatt ODL M-10	Matyari	Matyari	Uderolal	Backup
17	Taro LalBheel ODL M-05	Matyari	Matyari	Uderolal	Selected
	UderoLal Station ODL F-109	Matyari	Matyari	Uderolal	Backup
18	BachalWaryah ODL M-16	Matyari	Matyari	Uderolal	Selected
	UderoLal Station ODL F-117	Matyari	Matyari	Uderolal	Backup
19	KarimdadGhanghlo ODL M-04	Matyari	Matyari	Uderolal	Selected
	UderoLal Station ODL F-119	Matyari	Matyari	Uderolal	Backup
20	Haji LoungKathiar ODL M-04	Matyari	Matyari	Uderolal	Selected
	Ghulam Muhammad Khaskheli ODL M-09	Matyari	Matyari	Uderolal	Backup
21	Ghulam Muhammad Khaskheli ODL M-10	Matyari	Matyari	Uderolal	Selected
	Razik Dino Mangrio ODL M-01	Matyari	Matyari	Uderolal	Backup
22	UderoLal Station ODL F-131	Matyari	Matyari	Uderolal	Selected
	Mohammad YousifSiyal SHPR M-08	Sanghar	Shahdadpur	ShahpurChakar	Backup
23	SoomarMashori SHPR F-08	Sanghar	Shahdadpur	ShahpurChakar	Selected
	Soomar Khan Magsi SHPR M-01	Sanghar	Shahdadpur	ShahpurChakar	Backup
24	Raees Ismail Khan Brohi SHPR F-01	Sanghar	Shahdadpur	ShahpurChakar	Selected
	Gul Muhammad Sanjrani SHPR M-03	Sanghar	Shahdadpur	ShahpurChakar	Backup
25	Murad Ali Rind SHPR F-14	Sanghar	Shahdadpur	ShahpurChakar	Selected
	Barhoon SHPR M-10	Sanghar	Shahdadpur	ShahpurChakar	Backup

S. No	Area/ Village	District	Tehsil	Branch	Status
26	Umaid Ali Dahri SHPR M-01	Sanghar	Shahdadpur	ShahpurChakar	Selected
	Allah WarayoJunejoSinjhoro M-05	Sanghar	Sinjhoro	Sinjhoro	Backup
27	Village BothroSinjhoro M-04	Sanghar	Sinjhoro	Sinjhoro	Selected
	Ahmed Khan KhaskhaliSinjhoro F-06	Sanghar	Sinjhoro	Sinjhoro	Backup
28	Ward No 4 Sinjhoro F-06	Sanghar	Sinjhoro	Sinjhoro	Selected
	RamzanFaqeerChannaSinjhoro M-13	Sanghar	Sinjhoro	Sinjhoro	Backup
29	RamzanFaqeerChannaSinjhoro M-14	Sanghar	Sinjhoro	Sinjhoro	Selected
	Haji DilbarMangrioSinjhoro M-04	Sanghar	Sinjhoro	Sinjhoro	Backup
30	Pir Sahib BanglowSinjhoro M-04	Sanghar	Sinjhoro	Sinjhoro	Selected

Appendix 3: Survey Tool
RIMS Impact Survey
PPAF's Programme for Increasing Sustainable Microfinance

Questionnaire ID		Cluster:		HH No.	

SECTION-1: INTRODUCTION

Question	Response
Full Address	
Tehsil/Taluka/Town	
Union Council	(give codes)
Village	
District	(give codes)
Date of Interview	MM / DD / YYYY
Interviewer	
Supervisor	
Survey Manager	

SECTION-2: POVERTY SCORE CARD AND RIMS

ID	Question	Response
ID1	Full name of Respondent:	
ID2	CNIC of Respondent	
ID3	Name of Household Head	
ID4	Respondent's Father/Husband Name	
ID5	Contact Number of respondent:	

SECTION 3: HOUSEHOLD DEMOGRAPHICS

Household Roster

No	1	2	3	4. LITERACY Can he/she read a newspaper or letter				5	6	7	8
	Name	Gender Male= 1 Female = 2	AGE How old was HH member on his/her last birthday?	Easy	Difficult	Cant Read	Dont Know	Relationship with HH head	Marital status	Year of Schooling	Employment status over past 12 months? (only for members aged 18 and over)
01* (HH Head)				1	2	3	9	1			
02				1	2	3	9				
03				1	2	3	9				
04				1	2	3	9				
05				1	2	3	9				
06				1	2	3	9				
07				1	2	3	9				
08				1	2	3	9				
09				1	2	3	9				
10				1	2	3	9				
11				1	2	3	9				
12				1	2	3	9				
13				1	2	3	9				
14				1	2	3	9				
15				1	2	3	9				
16				1	2	3	9				
17				1	2	3	9				

Code Col 3: 100=less than one year of age; 99=Above 99 years of ager

Code Col 5: 1=Head; 2=Husband; 3=Wife; 4=Son/daughter/adopted); 5=Father/mother; 6=Brother/sister; 7=Grandchild; 8=Son/daughter-in-law; 9=Brother/sister-in-law; 10=Father/mother-in- law; 11=Uncle/aunt; 12=Grandfather/grandmother; 13=Nephew/niece; 14=Other

CodeCol 6: 1=Married; 2=Never married; 3=Divorced; 4=Widower/widow; 5=Separated

Code Col 8: 1=Government; 2=Semi government; 3=Private*; 4=Pensioner; 5=Self employed**; 6=Not employed***; 7=Nil (housekeeping, below 18, if above 60 not working, household headship, disabled);

*Working for a person or organization which is private and not in government sector, e.g., labourer.
**Doing your own business or work for living and profit and not as an employee, e.g., farming, sewing and stitching, carpentry, tailoring, etc)
***Includes those members who are between 18-60 years of age and do not work

			Response	To be filled by Supervisor
ID6	What is the total number of members in your household **who live and eat together?** (check with the HH roster)			
ID7	How many HH members are **less than 18 years** in age? (check with the HH roster)			
ID8	How many HH members are **more than 65 years** in age? (check with the HH roster)			
ID9	What is the **maximum education levelof the HH head**? Codes: 1. Never went to school; 2. Class I-V, 3. Class VI-X; 4. XI / College or more			
ID10	How many children in the HH **between age 5 and 16 years** are receiving education? Codes: 1. No one between 5-16 years goes to school ; 2. A few children between 5-16 years go to school; 3. All the children between 5-16 years go to school; 4. No children between 5-16 years in the HH			
ID11	What is the total number of rooms including **bedroom and living rooms** (excluding store, kitchen, latrine and washroom)?			

SECTION 4: SURVEY QUESTIONS

Q NO.	QUESTIONS AND FILTERS	CODING CATEGORIES		To be filled by Supervisor
1.a.	**Type of Housing** What is the main material of the dwelling <u>floor</u>? فرش کی نوعیت	EARTH /SAND................. DUNG(گوبر)......................... WOOD PLANKS.................... PALM/BAMBOO.................... POLISHED WOOD................. VINYL RASP HALT STRIPS.......... CERAMIC TILES.................... CEMENT.......................... CARPET.......................... OTHER _____ (SPECIFY)	1 2 3 4 5 6 7 8 9 96	
1.b.	What is the <u>number of</u> **Sleeping Rooms**in the dwelling?	NUMBER OF SLEEPING ROOMS		
2.	**Drinking Water**<u>Supply</u>. What is the **main source**of <u>drinking water</u>for members of your household?	PIPED INTO HOUSE.................... PIPED INTO YARD OR PLOT.......... PUBLIC TAP........................ TUBEWELL/BORE HOLE WITH PUMP... PROTECTED DUG WELL.............. PROTECTED SPRING................. RAIN WATER COLLECTION............ BOTTLED WATER.................... UNPROTECTED DUG WELL.......... UNPROTECTED SPRING............. POND, RIVER OR STREAM.......... TANKER-TRUCK, VENDOR.......... OTHER_____ (SPECIFY)	1 2 3 4 5 6 7 8 9 10 11 12 96	

Q NO.	QUESTIONS AND FILTERS	CODING CATEGORIES			To be filled by Supervisor
3.a.	Sanitation. What kind of toilet facility does your household use?	NO FACILITY/BUSH/FIELD.................. 1 OPEN PIT/TRADITIONAL PIT LATRINE 2 IMPROVED PIT LATRINE(VIP).............. 3 POUR FLUSH LATRINE......................... 4 FLUSH TOILET.................................... 5 OTHER 6			
3.b.	Is this toilet located within your dwelling, or yard or compound?	YES .... 1 NO 0			
4.a.	**Food Security.** In the past 12 months, did your household experience a **HUNGRY SEASON**?	YES .... 1 NO .... 0 (Skip to Q5)			
4.b.	During what month did the hungry season begin?	HUNGRY SEASON START (MONTH)			
4.c.	During what month did the hungry season end?	HUNGRY SEASON ENDED (MONTH)			
4.d.	In the past 12 months, did your household experience a second hungry season?	YES .... 1 NO .... 0 (Skip to Q5)			
4.e.	During what month did the second hungry season begin?	HUNGRY SEASON START (MONTH)			
4.f.	During what month did the second hungry end?	HUNGRY SEASON ENDED (MONTH)			
	Other Asset-Related Questions. Does your household OWN...?		YES	NO	
		ELECTRICITY	1	0	
		RADIO	1	0	
		TELEVISION	1	0	
		REFRIGERATOR	1	0	
		FREEZER	1	0	
		COOKING STOVE	1	0	
		COOKING RANGE	1	0	
		GEYSER	1	0	
		WASHING MACHINE	1	0	
		AIR CONDITIONER	1	0	
		MICROWAVE OVEN	1	0	
		HEATER	1	0	
		AIR COOLER	1	0	
6.	Doesanymemberof yourhousehold**own**...?		YES	NO	
		BICYCLE	1	0	
		MOTORCYCLE	1	0	

Q NO.	QUESTIONS AND FILTERS	CODING CATEGORIES			To be filled by Supervisor
		CARORTRUCK	1	0	
		RICKSHAW	1	0	
		SCOOTER	1	0	
		TRACTOR	1	0	
7.	Whattypeof fueldoesyourhouseholdmainly useforcooking?	ELECTRICITY.. 1 LPG/NATURAL GAS................................ 2 BIOGAS.. 3 KEROSENE.. 4 COAL/LIGNITE.. 5 CHARCOAL... 6 FIREWOOD/STRAW............................... 7 DUNG... 8 OTHER 96			
8.a.	Areyouoranymembersofyourho usehold involvedincultivatinganyfarml and?	YES.. 1 NO.. 0			
8.b.	Whatdoesyourhouseholdus etocultivate mostofyourfarmland?	HANDTOOL(HOE/SPADE)..................... 1 ANIMAL-DRAWNPLOW........................... 2 TRACTOR-DRAWNPLOW........................ 3 POWERTILLER... 4 RIDGER........ 5 OTHER 96			
9.	Doesanymemberof yourhouseholddown...?				

9. (cont.)			YES	NO	QTY
		CHICKEN OR OTHER POULTRY	1	0	
		SHEEP	1	0	
		GOAT	1	0	
		BUFFALO	1	0	
		CAMELS	1	0	
		BULL/OX	1	0	
		COW	1	0	

ID12	Does your household own cultivable agricultural land?	1=Yes	2=No

ID13	If yes then how much	Jureb	Vesa	Marla	Kanal	Acre	Murabba

1 vesa = 1089 sq. ft
1 Jureb = 20 vesa
1 Acre = 40 vesa or 8 kanal
1 Murabba = 25 acre
1 Kanal = 20 marla

Member ID	First Name of Child	Sex: M	F	Date of Birth: Day	Month	Year	Age in Months: (0-59)	Height: (Centimeters)	Weight: (Kilograms)
		1	2					.	.
		1	2					.	.
		1	2					.	.
		1	2					.	.
		1	2					.	.
		1	2					.	.
		1	2					.	.

SECTION 5 – ANTHROPOMETRY

SECTION 6: WOMEN EMPOWERMENT

ID14 Decision Making Vests in	Codes: 1=Male; 2=Female; 3=Joint	To be filled by Supervisor
Children Education		
Employment		
Daily Food		
Marriage of Children		
Social Events		
Family Size		
Other (Specify -------------------)		

ID15 Does the Women Member of HH have Control over HH Resources?

	Options	1=Yes	2=No	To be filled by Supervisor
a.	Access to control over cash	1	2	
b.	Income	1	2	
c.	Assets	1	2	
d.	Budget	1	2	

ID16 Does the female HH have?

	Options	1=Yes	2=No	To be filled by Supervisor
a.	Access to employment	1	2	
b.	Ownership of assets/land	1	2	
c.	Access to market	1	2	
d.	Visibility in and access to social spaces	1	2	

ID17 Does the women member of HH have adequate awareness on?

	Options	1=Yes	2=No	To be filled by Supervisor
a.	Rights	1	2	
b.	Nikah Nama	1	2	
c.	Law of inheritance	1	2	

SECTION 7: LOAN: (only to be asked from the loan borrower)

	Question	Response		To be filled by Supervisor
ID18	Did you or anyone in your household receive a loan?	1. Yes	2. No <SKIP to END>	
ID19	If YES, Name of person against whose name loan is obtained	1 - Same as respondent	2- If different, specify:	
ID20	CNIC No of person who has obtained the loan, if different from respondent	1 - Same as respondent	2- If different, specify:	
ID21	Loan amount received	Rs:		
ID22	Date of loan received	_____ / _____ / _____ Day month year		
ID23	Monthly Installment amount	Rupees:		
ID24	Duration of loan	Months:		
ID25	Number of Installments Paid			
ID26	Number of Installments remaining			
ID27	If Defaulter (unable to pay), please give reason			
ID28	How has your social status been affected after taking loan? **Codes:** 1. Status improved/ increased; 2. Status not-improved/ decreased; 3. No impact			

Appendix 4: Data Tables

DATA TABLES

Gender of HH member

	Mo.	Percent
Male	2843	52
Female	2584	48
Total	5427	100

Age of HH member

	Mo.	Percent
01-04 years	765	14
05-09 years	930	17
10-14 years	737	14
15-19 years	541	10
20-24 years	366	7
25-29 years	494	9
30-34 years	399	7
35-39 years	323	6
40-44 years	245	5
45-49 years	138	3
50-54 years	119	2
55-59 years	84	2
60 years & above	154	3
< 1 year	132	2
Total	5427	100

Relationship with HH Head

	Mo.	Percent
Head	890	16
Husband	42	1
Wife	809	15
Son/daughter/adopted)	3118	57
Father/mother	64	1
Brother/sister	167	3
Grandchild	164	3
Son/daughter-in-law	93	2
Brother/sister-in-law	29	1
Father/mother-in- law	7	0
Uncle/aunt	7	0
Grandfather/grandmother	1	0
Nephew/niece	36	1
Total	5427	100

Marital Status of HH member

	Mo.	Percent
Married	1957	36
Never married	3377	62
Divorced	7	0
Widower/widow	83	2
Separated	3	0
Total	5427	100

Year of schooling of HH member

	Mo.	Percent
Nil	3466	64
01-05 years	929	17
06-10 years	671	12
11-12 years	238	4
13-14 years	88	2
15-16 years	35	1
Total	5427	100

Employment status over past 12 months

	Mo.	Percent
Government	87	2
Semi government	5	0
Private	526	10
Pensioner	9	0
Self employed	840	15
Not employed	104	2
Nil	3856	71
Total	5427	100

Number of members in household who live and eat together

	No.	Percent
1-2	35	4
3-4	227	25
5-7	418	46
8-10	180	20
11-15	35	4
15+	5	1
Total	900	100

Number of HH members are less than 18 years in age

	No.	Percent
Nil	74	8
1-2	288	32
3-4	309	34
5-7	195	22
8-10	34	4
Total	900	100

Number of HH members are more than 65 years in age

	No.	Percent
Nil	824	92
1-2	76	8
Total	900	100

Education level of the HH head

	No.	Percent
Never went to school	426	47
Class I-V	215	24
Class VI-X	142	16
College or more	117	13
Total	900	100

No. of children in the HH between age 5 and 16 years are receiving education

	No.	Percent
No one between 5-16 years goes to school	294	33
A few children between 5-16 years go to school	203	23
All the children between 5-16 years go to school	179	20
No children between 5-16 years in the HH	224	25
Total	900	100

No. of rooms including bedroom and living rooms

	No.	Percent
1-2	819	91
3-4	73	8
5-6	8	1
Total	900	100

Toilet facilities

	No.	Percent
No facility/bush/field	351	39
Open pit/traditional pit latrine	300	33
Improve pit latrine (VIP)	112	12
Pour Flush Latrine	31	3
Flush toilet	106	12
Total	900	100

Assets of HH Own

	No.	Percent
Electricity	838	93
Radio	119	13
Television	363	40
Refrigerator	105	12
Freezer	15	2
Cooking Stove	331	37
Cooking Range	14	2
Geyser	8	1
Washing Machine	96	11
Air Conditioner	9	1
Microwave Oven	1	0
Heater	11	1
Air Cooler	1	0

HH own:

	No.	Percent
Bicycle	70	8
Motorcycle	145	16
Car or Truck	8	1
Rickshaw	23	3
Scooter	4	0
Tractor	6	1

Livestock & Poultry

	No.	Percent
Chicken or other Poultry	178	20
Sheep	17	2
Goat	321	36
Buffalo	214	24
Camel	16	2
Bull/Ox	17	2
Cow	107	12

No. of Chicken

	No.	Percent
Nil	722	80
1-2	101	11
3-4	42	5
5-7	32	4
8-10	3	0
Total	900	100

No. of Sheep

	No.	Percent
Nil	882	98
1-2	16	2
3-4	1	0
5-7	1	0
Total	900	100

No. of Goat

	No.	Percent
Nil	579	64
1-2	230	26
3-4	57	6
5-7	30	3
8-10	4	0
Total	900	100

No. of Buffalo

	No.	Percent
Nil	672	75
1-2	185	21
3-4	29	3
5-7	11	1
8-10	3	0
Total	900	100

No. of Camel

	No.	Percent
Nil	884	98
1-2	13	1
3-4	3	0
Total	900	100

No. of Bull

	No.	Percent
Nil	883	98
1-2	17	2
Total	900	100

No. of Cow

	No.	Percent
Nil	793	88
1-2	100	11
3-4	6	1
5-7	1	0
Total	900	100

HH own cultivable agricultural land

	No.	Percent
Yes	68	8
No	832	92
Total	900	100

If Yes, How much? (Acres)

	No.	Percent
< 1 Acre	3	0
1-2 Acres	23	3
3-4 Acres	25	3
5-6 Acres	9	1
7-8 Acres	4	0
10+ Acres	4	0
Nil	832	92
Total	900	100

Decision making - Children Education

	No.	Percent
Male	456	51
Female	50	6
Joint	394	44
Total	900	100

Decision making - Employment

	No.	Percent
Male	504	56
Female	44	5
Joint	352	39
Total	900	100

Decision making - Daily food

	No.	Percent
Male	369	41
Female	146	16
Joint	385	43
Total	900	100

Decision making - Marriage of children

	No.	Percent
Male	420	47
Female	43	5
Joint	437	49
Total	900	100

Decision making - Social events

	No.	Percent
Male	427	47
Female	61	7
Joint	412	46
Total	900	100

Decision making - Family size

	No.	Percent
Male	450	50
Female	64	7
Joint	386	43
Total	900	100

Women member of HH have control over HH resources

	No.	Percent
Access to control over cash	356	40
Income	325	36
Assets	277	31
Budget	261	29

Female HH have:

	No.	Percent
Access to employment	216	24
Ownership of assets/land	199	22
Access to market	252	28
Visibility in and access to social spaces	267	30

Women member of HH have adequate awareness on:

	No.	Percent
Rights	322	36
Nikah Nama	374	42
Law of inheritance	284	32

Did you or anyone in your household receive a loan?

	No.	Percent
Yes	256	28
No	644	72
Total	900	100

If YES, Name of person against whose name loan is obtained

	No.	Percent
Same as respondent	225	25
Different	31	3
N.A.	644	72
Total	900	100

Loan amount received

	No.	Percent
Upto Rs. 10,000	76	8
Rs. 10,001-15,000	29	3
Rs. 15,001-20,000	39	4
Rs. 20,001-30,000	63	7
Rs. 30,001-40,000	29	3
Rs. 40,001-50,000	20	2
N.A.	644	72
Total	900	100

Monthly Installment amount

	No.	Percent
Upto Rs. 1,000	81	9
Rs. 1,001-1,500	31	3
Rs. 1,501-2,000	40	4
Rs. 2,001-3,000	60	7
Rs. 3,001-4,000	25	3
Rs. 4,001-5,000	19	2
N.A.	644	72
Total	900	100

Duration of loan (Months)

	No.	Percent
6	6	1
12	249	28
15	1	0
No response	644	72
Total	900	100

Number of Installments Paid

	No.	Percent
0	12	1
1	3	0
2	12	1
3	11	1
4	28	3
5	9	1
6	17	2
7	13	1
8	16	2
9	9	1
10	20	2
11	15	2
12	90	10
15	1	0
No response	644	72
Total	900	100

Number of Installments Remaining

	No.	Percent
0	91	10
1	17	2
2	20	2
3	9	1

	No.	Percent
4	16	2
5	13	1
6	21	2
7	8	1
8	28	3
9	11	1
10	12	1
11	3	0
12	7	1
No response	644	72
Total	900	100

How has your social status been affected after taking loan?

	No.	Percent
Status improved/increased	186	21
Status not-improved/decreased	51	6
No impact	19	2
No response	644	72
Total	900	100