



Mid-Term Evaluation of Prime Minister Interest Free Loan (PMIFL) Scheme

Final Evaluation Report

May 2018

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List of Abbreviations

AGAHE	Association of Gender Awareness and Human Empowerment
AJK	Azad Jammu & Kashmir
AKRSP	Agha Khan Rural Support Program
AMRDO	Al-Mehran Rural Development Organization
BISP	Benazir Income Support Programme
BLCC	Bunyad Literacy Community Council
BRSP	Balochistan Rural Support Program
CIs	Community Institutions
CLCs	Community Loan Centers
CNIC	Computerized National Identity Card
CO	Community Organization
EPS	Environmental Protection Society
ESM	Environmental & Social Management
ESMF	Environment & Social Management Framework
F&A	Finance & Accounts
FFO	Farmers Friend Organization
FATA	Federally Administered Tribal Area
FGDs	Focus Group Discussions
GB	Gilgit Baltistan
GBTI	Ghazi Barotha Taraqiati Idara
GoP	Government of Pakistan
HANDS	Health and Nutrition Development Society
HDI	Human Development Index
HHRD	Helping Hand for Relief and Development
IDC	Italian Development Corporation
IDIs	In-Depth Interviews
IEA	Independent External Audit
IEC	Information Education Communication
IFAD	International Fund for Agricultural Development
IFL	Interest Free Loans
KP	Khyber Pakhtunkhwa
KRM	Karobar Rahnoma Markaz
LEED	Livelihoods, Employment & Enterprise Development
LSO	Local Support Organization
M&E	Monitoring & Evaluation
MER	Monitoring, Evaluation & Research

MFI	Micro Finance Institution
MIS	Management Information System
MoU	Memorandum of Understanding
MTE	Mid-Term Evaluation
NFC	National Finance Commission
NGOs	Non-Governmental Organizations
NIC	National Identity card
NOC	No Objection Certificates
NRDP	National Rural Development Program
NRSP	National Rural Support Program
NSER	National Socio Economic Registry
OM	Operations Manual
PMIFL	Prime Minister Interest Free Loan
PMO	Prime Minister's Office
PMT	Proxy Means Test
POs	Partner Organizations
PPAF	Pakistan Poverty Alleviation Fund
PSC	Poverty Scorecard
PRSP	Punjab Rural Support Program
PYMP	Prime Minister Youth Program
QCR	Quality Control Review
RFPs	Request for Proposals
SERVE	Sustainable Development, Education, Rural Infrastructure, Veterinary Care & Environment
SoPs	Standard Operating Procedures
SPSS	Statistical Package for the Social Sciences
SRSO	Sindh Rural Support Organization
SRSP	Sarhad Rural Support Program Safco Support Foundation
SSF	Safco Support Foundation
TL	Team Leader
ToRs	Terms of Reference
TRDP	Thardeep Rural Development Programme
UC	Union Council
WB	World Bank

Executive Summary

This report presents the findings of Mid-Term Evaluation (MTE) of Prime Minister's Interest Free Loans (PMIFL) Scheme. It is based on feedback provided by the beneficiaries of PMIFL; solicited through individual interviews conducted at the household level, focus groups with beneficiaries at village level, and key informant interviews with members of implementing partners and community based organizations. The MTE assignment was spread from 4th August, 2017 to 31st May, 2018.

Background

Poverty is widespread in Pakistan, particularly in the rural areas. To address the issue, the Government of Pakistan (GoP), in May, 2014, under the umbrella of Prime Minister Youth Program (PMYP), approved an amount of PKR 3.5 billion (for on lending)for the PMIFL Scheme for supporting productive microenterprise activities for the poor in rural and urban areas of the country. The Program aims to provide 1 million loans(Subject to availability of additional funds of Rs. 5 billion each year)) (up to a maximum of PKR 50,000 to households having a score range of 0-40 on Poverty Scorecard (PSC), with viable business ideas or opportunities, but little or no access to banks or microcredit institutions are eligible. It is managed by the Prime Minister's Secretariat, and supported by a Steering Committee, specially set up for this purpose.

PPAF being the lead apex institution for community-driven development in the country was selected by the GoP to design, mobilize, implement and monitor the PMIFL Scheme in partnership with the local Partner Organizations (POs). The organizations who had earlier implemented poverty alleviation Programs through microfinance, Interest Free Loans (IFL) or livelihoods interventions in Pakistan; are eligible are selected through a competitive process. The POs are responsible for setting up and managing loan centers; assessments, disbursements & recovery of loans; and documentation, monitoring and reporting on PMIFL processes.

To ensure 'Exit into Entry', the POs are encouraged to build, from the very beginning, the capacity of Community Institutions (CIs), so that within a period of one to four years, these institutions are able to take on the responsibilities of revolving of PMIFL funds. This is expected to lead to effective and efficient disbursement and collection of the PMIFL loans, as well as ensure its operational and financial sustainability.

It was agreed by GoP that the overall distribution of PMIFL funds will be based on the NFC award and the beneficiaries will be identified based on the selection criteria and terms & conditions outlined in the Standard Operating Procedures (SoPs). Therefore, disbursement of IFL is channeled to areas that qualify the following indicators: low on Human Development Index (HDI) and food security; low (below 12%) on conventional microfinance coverage; existing livelihoods and training investments, which can be leveraged; and mature community based institutions at UC level.

Using the above mentioned criteria, a total of 63 districts were initially prioritized as targeted areas to be covered under the PMIFL Program. Since its inception to end of September 2016, a total of 221,002 IFLs have been provided to eligible households through 26 POs in 44 districts across all provinces and regions of the country.

Scope of Mid Term Evaluation

PPAF engaged the services of MMP to assess and evaluate PMFIL Program's performance related to its objectives and outcomes as well as in terms of its contribution towards poverty alleviation, its relevance to the national context, and to identify best practices, lessons learnt, areas of improvement

and corrective action plan in the effective attainment of project objectives/outputs, key interventions as well as the implementation approach of PMFIL Scheme. The geographical reach of the MTE assignment was spread across all the provinces: Balochistan, Khyber Pakhtunkhwa (KP), Punjab and Sindh; and regions: Azad Jammu and Kashmir (AJK), Federally Administered Tribal Area (FATA), and Gilgit Baltistan (GB); of Pakistan.

The MTE services were intended to provide a detailed assessment and systematic analysis of performance and outcomes of the Program with sufficient information as per the following criteria: progress; relevance; efficiency; effectiveness; connectedness; impact; institutional capacity; process review; sustainability; and crosscutting themes. The methodology combined quantitative and qualitative research methods; beneficiary feedback and process review; for which beneficiary interviews, FGDs and IDIs were administered in all the provinces/regions of Pakistan.

The key component of the MTE assignment was conducting interviews with 4,120 PMIFL beneficiaries selected through multi-staged stratified random sampling. The survey examined beneficiary experiences and perceptions about the system of communication, payment schedules, efficiency of the payment mechanisms and loan appraisal, disbursements, recoveries and documentation. A total of 19 districts were selected as part of the sample from all the provinces and regions including Balochistan, KP, Punjab, Sindh; AJK, FATA and GB. The sample districts were selected based on the following considerations:

1. The number of beneficiaries to be covered in each province/region determined on the basis of the proportion of target population in that area;
2. Male/female grouping of the district samples calculated based on the proportion of their respective regional male/female distributions.
3. Representation of major POs of PPAF; and
4. Geographical representation of different regions within a province/region.

For qualitative feedback, 27 FGDs were conducted across the 19 selected districts with a total of 236 individuals, including mostly beneficiaries and some members of community institutions. FGDs with exclusive participation of female and male were conducted keeping in view the gender distribution of samples in the respective districts. In addition, IDIs were carried out with the two key implementing stakeholders of PMIFL; POs and CIs; in the sample districts. The purpose of the IDIs was to review and assess the implementing institutions' capacity in field level implementation, coordination, monitoring and evaluation, planning, reporting, learning and financial management, procurement, with particular attention to the evidence needed to show outcomes and impact of the scheme related to its objectives and the outcome indicators.

Key Findings

The intended outcomes of PMFIL Scheme outlined in the project documents and the progress assessed against these indicators through the MTE are highlighted below:

▪ **At least 60% of the targeted borrowers graduated to higher scores on the PSC.**

With respect to changes in the PSC analyzed before and after PMIFL, 74.6% of the interviewed beneficiaries had graduated to higher scores whereas 23% had degraded to lower scores and there was no change in the scores of 2.4%. On regional level, FATA was on top where 95% of the beneficiaries' data indicated improvement in their scores. It was followed by KP with 78.4% beneficiaries reporting improvement in their scores, GB with 77.9%, Punjab with 74.7%, Balochistan with 72.2%, Sindh with 71.5%, and AJK with 66.7%. The reasons that may be attributed with the respondents who had degraded to lower poverty bands are: selling of household asset(s) due to major events such as seeding new crops, marriage, death, a natural calamity, etc; and/or selling of old livestock for buying newer breed on seasonal basis. The quantities of household assets and livestock are key determinants of the PSC, therefore, any minor or temporary change in these indicators directly affects the scores of the borrowers.

- **At least 60% of target community members/borrowers report a minimum of 25% increase in household incomes and/or assets.**

To assess this indicator, the amounts of increase in the reported incomes of the PMIFL sponsored businesses were measured against the given threshold. Nevertheless, before doing so, such beneficiaries who did not earn any monthly income from their business before PMIFL and those who had utilized the PMIFL amount for personal use were separated. The subsequent analysis revealed that there were 77.8% beneficiaries whose monthly income had increased by 25% or more. For 16.2% beneficiaries, the increase in their monthly income was less than 25%; for 2.6% beneficiaries, there was no change in their monthly income; and for 3.5% beneficiaries, their monthly income had decreased. As per actual figures quoted by the overall respondents, the average monthly income generated by their business before PMIFL was PKR 7,209; whereas, it had increased by 79.3% to PKR 12,928 after receiving the PMIFL.

- **At least 50% of targeted third tier CIs of the poor report improved linkages with government line agencies, market and private sector**

Out of the interviewed CIs, 64% reported that they have established and improved linkage with the concerned institutions. The organizations mentioned by them included government line agencies such as NADRA, health departments, local NGOs, and relevant merchants / suppliers / retailers. For this purpose, they highlighted using the mediums of training sessions with the borrowers and frequent meetings and consultation.

- **At least 50% of those targeted are women.**

Overall, 60.3% of the PMIFL beneficiaries interviewed were female whereas 39.7% were male. The proportion of female beneficiaries varied on regional level with 70.9% in Punjab, 69.2% in Sindh, 64.9% in AJK, 42% in Balochistan, 30.1% in KP, 16.3% in GB, and 10% in FATA. The results are based on interviews conducted with 4,120 PMIFL beneficiaries selected through random sampling as discussed earlier. Therefore, the male/female proportions in the sample closely represent the national and regional population figures of male/female borrowers of PMIFL.

- **Environment friendly practices reflected during the development of business development plans, loan appraisal process and utilization of financial services.**

From the interviewed beneficiaries, 94% of them were not associated or involved with any of the items or activities included in the negative list under PMIFL-ESMF. Amongst the remaining, following items were mentioned: deforestation, 5.1%; fire / smoke, 0.6%; poaching / hunting, 0.4%; hazardous chemical / material, 0.4%; commercial construction, 0.3%; drain without disposal, 0.2%; and explosives / ammunition, 0.2%. For 34.6% of the beneficiaries, environmental review of their business had been carried out at least once. For mitigation of environmental risks, 12.2% of the beneficiaries had been provided with an orientation and/or training in this regard and of these 12.2% beneficiaries, more than one third had implemented some protective measure(s) for mitigation of the identified environmental risks associated with their business.

- **At least 90% of the IFL amounts are utilized for productive purposes, as set in business development plans, developed during appraisal stage.**

It was heartening to note that 94.8% beneficiaries had utilized full loan amounts for their businesses. The remaining 5.2% beneficiaries said that they have used the loan fully or partially related to health, construction, assets, wedding, other loan repayment, etc. On an overall basis, the proportional usage of total loan amount received under PMIFL included 51% on fixed assets, 46% on raw materials, about 1% on other business related expenses, and about 2% on non-business expenses. As per actual amounts quoted by the beneficiaries, on average, PKR 10,314 had been spent on procurement of fixed assets, PKR 9,222 had been used for purchasing raw materials and products, and PKR 186 had been spent on other miscellaneous expenses.

- **At least 95% of average repayment rate maintained from beneficiary households to the Branches/ Loan Centers.**

Across the country, 97.4% of the beneficiaries had completed the loan repayment. This figure varied amongst the regions with 100% beneficiaries each in AJK and FATA, 99.6% in Sindh, 98.3% in Punjab, 96.3% in KP, 89.5% in GB, and 81.7% beneficiaries in Balochistan reported complete debt servicing. Those who had not completed their loan repayment, most of them had time period left in their loan duration. In Balochistan, 54.4% and in GB, 44.2% respondents had received the loan during 2016. PO wise, all the beneficiaries of HHRD, SERVE, GBTI, EPS, PRSP, SRSO, and AMRDO had completed the loan repayment while most of those who had not completed the repayment belonged to Akhuwat and HANDS.

Key Issues and Recommendations

Key Issue 1 – Targeting methodology: The PSC, in its current form, suffers from high in-built design errors, errors (especially inclusion and exclusion) during implementation, and infrequent surveys, meaning that it cannot respond to the dynamic nature of household incomes.¹ The quantities of household assets and livestock are key determinants of the PSC, therefore, any minor or temporary change in these indicators directly affects the scores of the borrowers.

Key Recommendation 1 – Improved poverty measure: Though, the existing PSC used in Pakistan had limited indicators, however, it has been substantially improved by BISP in the recent times. The new version has already been tested in pilot phase by BISP and is now being used on a nation-wide for the on-going National Socio Economic Registry (NSER) update. Hopefully, it will have additional and comprehensive dimensions for poverty estimation which may fulfill the future needs of PMIFL.

Key Issue 2 – Partial compliance on NBFC: With respect to legal status, all the POs were registered with government bodies under various acts. However, the most important element was compliance of POs with NBFC regulations as they were providing financial services. In this regard, all the POs except six; ADO, BRSP, EPS, FDO, HANDS, and SERVE; were registered as NBFCs or in the process of getting registered. These six POs have also agreed with PPAF to get themselves registered under the NBFC regulation.

Key Recommendation 2 – Ensuring full compliance on NBFC: As per the legal agreements between POs and PPAF, compliance of NBFC is one the fundamental requirements for any organization to be considered as a partner in PMIFL. Therefore, the PPAF Board and PMIFL Management should take strict action on this matter and ensure that the existing POs get themselves registered with NBFC as soon as possible.

Key Issue 3 – Lack of clarity regarding eligibility criteria: Only 51% of beneficiaries had gained knowledge about the eligibility criteria from the loan centers. Due to this factor, there was a lack of understanding about the eligibility criteria which was evident during the FGDs. Some participants claimed that the loan center staff gave loans to people of their own choice. Some also said that only those people got loans who had recommendation or “sifarish” from someone.

Key Recommendation 3 – Clear messages about eligibility criterion: It is recommended that an orientation and training should be given to staff of all the POs on how to respond to questions about eligibility in a clear and unambiguous manner. They should be instructed to replicate this message further to the CI members. Secondly, in order to create awareness amongst the general masses, IEC material highlighting the eligibility criteria should be displayed by all means..

Key Issue 4 – Varied approaches for targeting: It was found that most of the POs were administering their own PSC data and some had even adopted their own approach for targeting of borrowers under the PMIFL. One such example is NRSP, working in two districts of Punjab; Bhakkar and Rajanpur; they were only considering BISP beneficiaries for applying loans under PMIFL. This approach had entirely altered the gender balance in these districts and caused un-conformity with the

¹ Stephen Kidd, Bjorn Gelders and Diloá Bailey-Athias; An assessment of the effectiveness of the proxy means test poverty targeting mechanism; ESS – Working Paper No. 56; Development Pathways

program design. Secondly, the PSC of BISP beneficiaries is up to 16.17, whereas the PMIFL band goes up to 40.00. Therefore, due to this convention, the targeted borrowers above 16.17 in these districts were left out resulting in a direct exclusion error.

Key Recommendation 4 – Standardization of targeting approach: PPAF should issue strict policy guidelines with respect to non-compliance of the targeting approach and should ensure that such incidences are controlled timely in future. The current case of NRSP should also be discussed with its management and all efforts should be made to make course corrections in the respective districts.

Key Issue 5 – Non-compliance of loan conditionality: Of the total 4,120 beneficiaries interviewed, 1.1% reported that they had applied the loan for personal use which is not permissible under the PMIFL policy and design. The surprising fact is that their applications were accepted irrespective of this non-compliance.

Key Recommendation 5 – Strict adherence of loan conditionality: The management of POs should take their staff on board and devise strategies to minimize such non-compliances. Once identified, such cases should be investigated and the loan approval committee must be held responsible for their negligence.

Key Issue 6 – Issues faced during loan processing: Overall, 16.7% beneficiaries had faced problem during the processing of their loan. The proportion of such beneficiaries was comparatively high in Balochistan with 51.5%, Sindh with 21.3% and Punjab with 16.3%. From the overall beneficiaries who had faced problem during the processing of their loan, 93.3% had encountered it while preparing the documentation. The average cost spent by the beneficiaries for preparing loan documentation, across the country, was estimated at PKR 120.3.

Key Recommendation 6 – Review of documentation requirements: The requirements set for documentation with the loan application may be revisited and the number forms may be rationalized. Alternatively, arrangements can be made to ensure that dedicated resource persons are available all the time for assisting the borrowers in completing their formalities.

Key Issue 7 – Multiple visits and resource implications: In terms of time taken by the beneficiaries for traveling to the loan centers (one way), the average travel time was calculated at 48.4 minutes for one way. Similarly, the average cost incurred by the beneficiaries for traveling to the loan centers was estimated to be PKR 94.2 for one way. As in total, the beneficiaries had to make 3.9 visits on average for the complete processing of their loans, this amounts to a lot of time and money spent on receiving a loan.

Key Recommendation 7 – Pre-visit awareness and social mobilization: Awareness campaigns should be planned in consultation with CIs to inform the targeted borrowers about all the pre-requisite formalities and documents prior to their visits at the loan centers. Secondly, the local CIs can be tasked to plan the visits of borrowers during times when they can be accommodated in a timely and efficiently manner. This will help in minimizing their visits to the loan centers by at least half.

Key Issue 8 – Lack of functionality of KRM: About 69% of the beneficiaries did not know about the concept of KRM or its presence and functionality at the loan centers. Amongst the beneficiaries who were familiar with the presence and functionality of KRM, 32% rated the services as helpful, 60.6% rated it as partially helpful, and 7.4% thought that the services were unhelpful. In some areas, especially in GB, the PO officials even denied existence of KRM at their centers.

Key Recommendation 8 – Assessment of KRM functionality: PPAF may consider conducting an institutional analysis of the loan centers as a whole but with a special emphasize on the dimension of KRM including its functionalities and the staff responsible for its operations.

Key Issue 9 – Limited availability of some resources: Though OM of PMIFL and other mandatory resources such as computers were mostly available at the PO offices, but their availability at the loan centers was not proven especially where the loan centers were in remote locations. This may be due to the fact observed during preliminary field visits when a few focal persons raised concerns regarding provision of insufficient operational costs which were born by the POs for implementing PMIFL scheme. In these incidences, the staff was not aware about the requirements laid down in OM as

many fundamental items and resources were missing at the center such as a dedicated accountant, sign boards, computer and digital communication facilities.

Key Recommendation 9 – Improved availability of some resources: PPAF may like to ask the managements of all the POs to verify the existing resources provided at their loan centers designated for PMIFL and ensure supply of the deficient items or human resource. A supply capacity assessment exercise can also be carried out in this regard by the PO managements.

Key Issue 10 – Absence of female Staff: Female beneficiaries especially in Balochistan and FATA, were restricted to go to the loan center due to tribal culture and veil, instead their husbands filed their applications and received the cheque. Correspondingly, availability of female staff at the loan centers was reported by 59% of the beneficiaries. From FATA to Punjab, unavailability of female staff was a big problem and women beneficiaries felt uncomfortable talking to male staff.

Key Recommendation 10 – Deployment of additional female staff:

As more than 60% of the targeted borrowers are female, therefore, special measures must be taken to ensure that all the loan centers, across the country, are deputed with sufficient number of female staff. This is a special requirement in provinces such as KP and Balochistan and parts of Sindh and Punjab where women face major cultural constraints and are not allowed to interact with males. Secondly, in case on temporary unavailability of female staff at a particular day or time, female members of a local CI can be assigned to act as an alternative.

Key Issue 11 – Undue payments: From the interviewed beneficiaries, 17 had to make some kind of undue payments for processing of their loans, other than the travelling and documentation costs. Out of these 17 beneficiaries, 6 were in Balochistan, 6 were in Punjab, and 5 were in Sindh. Of such beneficiaries in Balochistan, 1 had paid PKR 300, 3 had paid PKR 500 each, and 1 each had paid PKR 700 and PKR 1,000 respectively. In Punjab, all such beneficiaries had paid PKR 300 each. Amongst such beneficiaries in Sindh, 1 had paid PKR 50 and the remaining 4 had paid PKR 1,000 each. All of the 17 had paid these amounts to agents / middlemen.

Key Recommendation 11 – Awareness raising and strict monitoring regime: Awareness amongst beneficiaries should be increased through the CIs about reporting the cases of extortion and exploitation at the loan centers or to the CI members. Loan center manager should be held accountable from where such cases or embezzlement are reported. Mechanisms for strict monitoring should be evolved and instituted at the PO offices as well as at the loan centers. Notices should be displayed in the centers warning the people against exploitation of beneficiaries.

Key Issue 12 – Future of PMIFL: The PMIFL funds should not be left with POs as they cannot bear the operational costs. LSOs are a viable option as they are run by volunteers who can contribute both time and costs from their own to maintain the funds. At the present, due to lack of necessary skills and training, the LSOs are not in a position to manage the PMIFL operations independently. However, they can take over PMIFL in the long run, subject to strengthening of their existing resources and provision of adequate capacity building support.

Key Recommendation 12 – Two pronged approach: The best possible approach for the future of PMIFL will be to have two parallel strategies, one for the short-term and the other for long-term sustainability of the program. In short run, the Scheme should continue with the current model and POs should be given all the mandatory resources and support for efficient implementation. For the long run, the CIs should be gradually involved more in the implementation activities and they should be continuously provided with training, capacity development, and institutional strengthening support until they become self-sufficient to run the program independently. For this purpose, milestones can be determined by PPAF as by when CIs are fully trained and handed over the PMIFL funds.

1. Introduction

This Report is the final deliverable of the consultancy services for Mid-Term Evaluation (MTE) of Prime Minister's Interest Free Loans (PMIFL) Scheme. It is based on feedback provided by the beneficiaries of PMIFL; solicited through individual interviews conducted at the household level, focus groups with beneficiaries at village level, and key informant interviews with members of implementing partners and community based organizations.

The contract for MTE of PMIFL was made between Pakistan Poverty Alleviation Fund (PPAF) as the Client and MM Pakistan Private Limited (MMP) as the Consultants. The assignment commenced on 4th August, 2017 with a formal kick-off meeting held at the PPAF head office, Islamabad. The MTE contract was spread over a period of ten months and was completed by 31st May, 2018.

This report begins with a brief setting of the assignment followed by Consultant's understanding of the key dimensions of the PMIFL Scheme, the detailed approach and methodology adopted for the assignment, a literature review on micro-credits and Interest Free Loans (IFLs), and the analysis and synthesis of all the findings covering processes of implementation by PPAF and its POs. It also covers the level of satisfaction and understanding of beneficiaries regarding various aspects of the PMIFL program. The report provides useful insight into the progress related to each objective of the scheme including relevance, efficiency, effectiveness, connectedness, impact, institutional capacity, and sustainability and to what degree these processes are empowering for beneficiaries.

1.1. Background

Poverty is widespread in Pakistan, particularly in the rural areas. There is high unemployment and generally lack of income earning and generating opportunities, especially for women. To address the issue, the Government of Pakistan (GoP), in May, 2014, under the umbrella of Prime Minister Youth Program (PMYP), approved an amount of PKR 3.5 (for on lending) billion (for the PMIFL scheme to support productive microenterprise activities for the poor in rural and urban areas of the country. The households having a score range of 0-40 on Poverty Scorecard (PSC), with viable business ideas or opportunities, but little or no access to banks or microcredit institutions are eligible for the Program. As per the Program, the maximum loan size per beneficiary is up to PKR 50,000. Half of the target beneficiaries of PMIFL should be women. The Program is anticipated to provide one million interest free loans to the eligible households over a time period of four years.

PPAF is the lead apex institution for community-driven development in the country. Set up, by the GoP, as a fully autonomous not-for-profit private sector organization, PPAF enjoys facilitation and support from GoP, the World Bank (WB), the Italian Development Corporation (IDC), KfW Entwicklungsbank (Development Bank of Germany), International Fund for Agricultural Development (IFAD), and other statutory and corporate donors. PPAF aims to be the 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 at the grass root/community level through a network of more than 130 Partner Organizations (POs) across the country. These include social mobilization, livelihood support, access to credit, infrastructure and energy, health, education and disaster management. Externally commissioned independent studies have demonstrated positive outcomes and impact of PPAF interventions on the lives of benefiting communities related to their economic output, household incomes, assets, agricultural productivity skills and other quality of life indices.

Based on its previous experience as the lead apex institution for community-driven development in the country, PPAF was selected by the GoP to design, mobilize, implement and monitor the PMIFL Scheme in partnership with the local POs who had earlier implemented poverty alleviation Programs through microfinance, Interest Free Loans (IFL) or livelihoods interventions in Pakistan. Since its inception to end of December 2016, a total of 251,351 IFLs (about 62% of these loans were awarded to women) have been provided to eligible households through 26 POs in 44 districts.

1.2. Objectives and Intended Outcomes of the PMIFL Scheme

Key objectives of the PMIFL Scheme are as follows:

- Make IFLs available to men, women and youth from poor, vulnerable and marginalized households, not yet tapped by the microfinance sector, so that they may engage in productive economic activities that will improve their lives and allow them to positively contribute to the economy.
- Support female participation and inclusion in economic activities, by disbursing at least 50% of the loans to women and persons with different abilities.
- Encourage behavioral change by demanding loan beneficiaries to ensure specific health and education practices.
- Enhance the entrepreneurial competencies amongst loan beneficiaries by extending services as a PLUS dimension of the Program, e.g. enterprise training and counseling, market linkages, financial literacy and numeracy training.
- Establish and/or strengthen Urban and Rural Branches, and/ or Union Council (UC) based Loan Centers, capable of assessing, distributing and recovering IFLs to those households on a PSC of 0-40.

The intended outcomes of PMIFL Scheme are as follows:

- At least 60% of the targeted borrowers graduated to higher scores on the PSC.
- At least 60% of target community members/borrowers report a minimum of 25% increase in household incomes and/or assets.
- At least 50% of targeted third tier CIs of the poor report improved linkages with government line agencies, market and private sector
- At least 50% of those targeted are women
- Environment friendly practices reflected during the development of business development plans, loan appraisal process and utilization of financial services
- At least 90% of the IFL amount are utilized for productive purposes, as set in business development plans, developed during appraisal stage
- At least 95% of average repayment rate maintained from beneficiary households to the Branches/ Loan Centers.

1.3. Key Features of the PMIFL Scheme

Total Funds Available	PKR 3.5 Billion
Fund Available for Loans	PKR 3.10 Billion (Distribution as per NFC allocation)
Type of Loan	Interest Free Loan for Productive Products
Loan Purpose	Productive economic activity
Loan Size	Maximum up to PKR 50,000

Funds Distribution	Provincial allocation strictly as per National Finance Commission (NFC) award formula
Total Loans	1 million loans over a period of 4 years subject to availability of new funding
Beneficiary Eligibility	Resident of the UC, has valid CNIC, Up to 40 on the Poverty Score Card (PSC) who also clears social and technical appraisals, 50% of whom shall be women.
Targeted Geographic Areas	Districts with low Socio-economic indicators, high food insecurity, limited or no-existence of microfinance institutions and concurrent investments or activities in livelihoods, enterprise development.
PLUS Dimensions	Business Advisory Services that can provide enterprise advisory and technical support.
Number of Branches/Loan Centers	250 across the country

1.4. Scope of Mid-Term Evaluation

PPAF engaged the services of MMP to assess and evaluate PMFIL Program's performance related to its objectives and outcomes as well as in terms of its contribution towards poverty alleviation, its relevance to the national context, and to identify best practices, lessons learnt, areas of improvement and corrective action plan in the effective attainment of project objectives/outputs, key interventions as well as the implementation approach of PMFIL Scheme. The geographical reach of the MTE assignment was spread across all the provinces: Balochistan, Khyber Pakhtunkhwa (KP), Punjab and Sindh; and regions: Azad Jammu and Kashmir (AJK), Federally Administered Tribal Area (FATA), and Gilgit Baltistan (GB); of Pakistan.

The MTE services were intended to provide a detailed assessment and systematic analysis of performance and outcomes of the Program with sufficient information as per the following criteria:

- i. **Progress:** Assess and evaluate the progress related to each objective and outcome indicators of the Scheme.
- ii. **Relevance:** Assess whether the proposed implementation processes and interventions are in line with the needs of the target beneficiaries, with the proposed objectives and outcomes and donor guidelines as well as relevant to PPAF's overall mandate. Assess the relevance and effectiveness of interest free loans as a viable tool for poverty alleviation and inclusion of those who are un-bankable.
- iii. **Efficiency:** Assess and document whether the implementation strategy and approach of the Scheme is the most efficient. Have the interventions been carried out timely? How efficiently the allocated resources were utilized to achieve the stated objectives? Is there any alternative cost-efficient approach to achieve the desired objectives?
- iv. **Effectiveness:** Assess how effectively the allocated resources have been utilized to transform inputs into outcomes. Assess and report how effective each intervention is in the attainment of the project objectives and outcomes. Are the interventions undertaken cost effective?
- v. **Connectedness:** Assess whether the interventions and processes carried out were coherently linked to each other. Whether interventions implemented are linked and complementing to the interventions carried out by other agencies, especially the Govt. authorities.

- vi. **Impact:** Assess and document the project outcomes achieved so far and the interventions potentially leading towards the fulfillment of the project outcomes with anecdotal evidences. Assess performance of PMFIL Scheme in terms of increase in PSC and the actual impact of PMFIL Program at each poverty band level as defined in poverty graduation strategy of PPAF.
- vii. **Institutional Capacity:** Review the PPAF's and partners' capacity in field level implementation, coordination, monitoring and evaluation, planning, reporting, learning and financial management, procurement, documentation management for PMFIL Scheme, with particular attention to the evidence needed to show outcomes and impact of the Program related to its objectives and the outcome indicators. Assess how the CIs have been integrated into PMFIL Scheme and how far the communities have the institutional capacity to take it forward in their respective areas.
- viii. **Process Review:** Document key processes undertaken for each intervention and identify gaps and good practices in the process undertaken for the implementation of each intervention/result. Identify key lesson learnt and good practices and propose practical recommendations for follow-up actions for PPAF and its POs in order to bring improvement in the approach and modalities and results in the remaining period of the Scheme.
- ix. **Sustainability:** Assess institutional, social and economic sustainability of the interventions and benefits achieved so far and the potential level of sustainability to be achieved in the remaining project period. Assess the productive linkages of the target communities and beneficiaries developed so far (as well as potential for remaining period of the Scheme) with the primary/secondary and tertiary level markets as well as development partners including government, development projects, I/NGOs, etc. for the continuity and up-scaling of outcomes of the Scheme or any other purpose.
- x. **Cross-Cutting Themes:** Assess the level of participation of primary stakeholders in the different stages of the Program. Assess the impact of Scheme interventions so far and likely to occur on gender and youth, especially participation of women as well as their access to and control over resources. Assess impact of PMFIL Program on women's empowerment, their inclusion in economic activities, their access to and control over economic resources and improved social status. Assess as to how PMFIL Program resulted in increased participation of women in domestic and community level decision making, their increased mobility, and elimination of discrimination, etc. as result of Scheme interventions.

The detailed ToRs of the MTE assignment are provided in Annexure 1.

1.5. Guiding Principles for Undertaking Mid-Term Evaluation

MMP believed that the MTE was supposed to contribute in improving the project performance and efficiency in the short as well as in the long-term. In the short term, the timely course correction feedback of the MTE would allow in making adjustments in the project operations, systems and processes. In the long-term, the overall findings of the evaluation would lead in improving the outcomes of the PMIFL Program and revising the key policy decisions about its design, planning and implementation.

To meet with the demands of this assignment and to achieve sustainable outcomes, MMP's MTE Team adhered to the following guiding principles:

- 1. **Advocating participation:** It was crucial to have all concerned stakeholders involved in planning and decision making processes, and subsequently buying into the implementation and management of the MTE assignment. Throughout the implementation of the field activities, participation was linked to involvement and commitment from all the concerned stakeholders.
- 2. **Social inclusion:** Through different mechanisms, MTE Team strived to promote social inclusion. At the design stage, during the development of tools for the beneficiary survey and focus groups, which explicitly required the samples to include proper representations from

- all segments and groups, concerted efforts were made to select proportionally representative samples of male and female borrowers (including representation of marginalized segments such as persons with disabilities, women, social and ethnic minorities etc.).
3. **Obtaining reliable results:** The design of the research instruments and the sample sizes ensured that statistically significant results were obtained and tabulated in a properly manner for preparation of the evaluation report.
 4. **Fostering flexibility:** The MTE Team MMP believed that for an effective evaluation and for a client orientated approach, flexibility was an important means to achieve sustainable results. The implementation strategy, approach and schedules were adequately followed, however, where required, any changes or modifications were made in close consultation and approval from the PPAF Team.

1.6. Key Constraints and Challenges

There were a number of constraints and challenges associated with the implementation of the MTE assignment. The MMP Team adopted all possible measures to mitigate the challenges; however, it is essential to be cognizant of the fact that it was not always possible to deal with all of them effectively. Factors that influenced beneficiary Interviews and FGDs during the period of assignment emanating from scenarios beyond the control of the Consultant were difficult to address. The MTE Team faced following constraints and challenges while conducting this assignment:

1. The finalized questionnaire for beneficiary interviews was quite an exhaustive document consisting of approximately 1,000 variables. This resulted in more than anticipated time at each stage of the assignment; especially during data collection, data cleaning, and data analysis. However, the MTE Team tried its best by putting in extra resources and efforts to cope up with the situation.
2. The profile of the beneficiaries in itself posed a major challenge. Due to the incomplete addresses of the beneficiaries provided to the MTE Team, the field staff required more time to locate the beneficiaries and complete the individual interviews. For some districts, the address column was missing and at many places only the town name was specified as address of the beneficiaries. Therefore, the field teams had to request the respective POs for their help in identifying the selected beneficiaries/respondents in all such cases.
3. There were cases where POs were also not able to locate the beneficiaries as they were not aware of instances like relocation of beneficiaries to another vicinity or death of certain beneficiary etc. For mitigation of this issue, the approach of replacement sampling was adopted by the MTE Team.
4. The field teams were not always welcomed as they interviewed the women. In some instances in Balochistan, FATA, KP, and parts of Punjab and Sindh; the male member of the household insisted on being present during the interview as the female beneficiaries were reluctant to provide information without the consent of their spouse of family.
5. In some cases of women being the beneficiaries and male members who actually utilized the loan, the male members of the beneficiary household were not available at home during the day time. Such female beneficiaries did not know much detail about the utilization of loan amount and thus were unable to answer the questions.

2. Consultants' Understanding of the PMIFL Scheme

2.1. Review of PMIFL Documents

Comprehensive reviews of the PMIFL documents provided by the PPAF contributed in refining the conceptual framework and the research methodology of the assignment during the Inception Phase. The purpose of these reviews was to ascertain the key processes and activities which were important to the various aspects of the PMIFL Scheme and to categorize its various processes. The reviews provided guidance in designing survey instruments and identifying relevant indicators for all the processes. The reviews specifically assisted the MTE Team in developing thorough understanding of the PMIFL Program and its key features as described below.

2.2. Program Design

The PMIFL Program is one of the six initiatives taken under the PMYP. It is managed by the Prime Minister's Secretariat, and supported by a Steering Committee, specially set up for this purpose. PPAF is responsible for implementing the Program through POs who are selected through a competitive process.

To ensure 'Exit into Entry', the POs are encouraged to build, from the very beginning, the capacity of Community Institutions (CIs), so that within a period of one to four years, these institutions are able to take on the responsibilities of revolving of PMIFL funds. This is expected to lead to effective and efficient disbursement and collection of the PMIFL loans, as well as ensure its operational and financial sustainability

2.2.1. Geographical Focus

It was agreed by GoP that the overall distribution of PMIFL funds will be based on the NFC award and the beneficiaries will be identified based on the selection criteria and terms & conditions outlined in the Standard Operating Procedures (SoPs). Therefore, disbursement of IFL is channelled to areas that qualify the following indicators:

- Low on Human Development Index (HDI) and Food Security
- Low (below 12%) on conventional microfinance coverage
- Existing livelihoods and training investments, which can be leveraged
- Mature community based institutions at UC level (in case of Rural Branches)

Using the above mentioned criteria, a total of 63 districts were initially prioritized as targeted areas to be covered under the PMIFL Program. The complete list is attached as Annexure 2.

2.2.2. Overall Implementation Strategy

PPAF is implementing the PMIFL Scheme in different phases. Based on its Operations Manual for disbursing of loan facilities to POs, PPAF has to:

- Announce the Scheme
- Issue a Request for Proposal (RFP)
- Based on the agreed parameters, undertake desk and field appraisals of potential POs
- Write an appraisal report recommending IFL facility

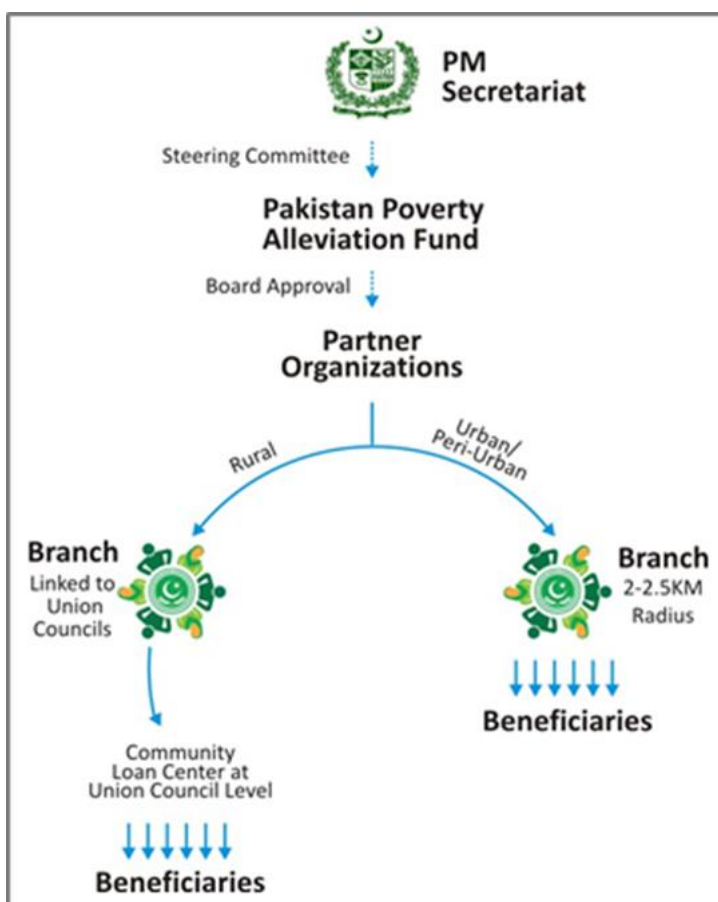
The recommended proposals are taken to PPAF Credit Committee / Board for approval. The selected POs then sign a legal financing agreement including agreed implementation plan for PMIFL Scheme.

The funds are disbursed to the POs which have to be kept in designated bank accounts for IFL facility only. Mixing of funds is not allowed under any circumstances.

Once the POs are brought on board, they are given the Operations Manual to guide their entire branch and field implementation staff; from orientation, to assessments, to disbursements & recoveries, to documentation, monitoring and communications.

The POs have to set up urban / peri-urban or rural branches / loan centres. These loan centres serve as platforms to assist the identification, selection and appraisal of borrowers, disbursement and recovery of loans. Figure 2.1 illustrate the implementation framework and strategy.

Figure 2.1: Implementation Strategy for PMIFL



2.2.3. Selection of Implementing Partners

For any organization to be selected as a PO of PPAF for the PMIFL Program, it must be registered under one of the existing registration laws of Pakistan. Each PO must have a sustained performance track record of at least two years (with audited financial statements), showing an expertise in engaging with communities at grass root level, particularly with people on a poverty score of 0-40 having experience of interest free lending or livelihoods and enterprise development. The selected POs are required to have a transparent operating system, including a proper accounting system supported by balance sheets and income statements, and supported by audits undertaken by Quality Control Review (QCR) Compliant Chartered Accountant Firm. A PO cannot be political, discriminatory, ethnic, sectarian or exclusionary in nature. For assessing the eligibility of POs, a standard eligibility assessment format was developed by PPAF, which can be referred in Annexure 3. As per this format, it is mandatory for the POs or the community based institutions to demonstrate the following key values:

- Good governance
- Inclusion
- Transparency & accountability
- Effective participation
- Environmental responsibility & sustainability

In addition to the above, a potential PO must be financially sustainable, or on the path to sustainability and it should have a realistic business plan for achieving self-sufficiency, and show steady progress towards that goal. An organization awarded with PMIFL funds is required to submit regular monitoring reports and should be willing to submit the same to the MER unit of PPAF or any external agency appointed by the PPAF for this task. The PO should be able to maintain all relevant records,

documents and information in respect of financing received from PPAF and to furnish these to the PPAF on demand.

2.2.4. PLUS Dimension – Karobar Rehnumai Markaz

To channelize the PMIFL Scheme to Union Council based rural communities, PPAF actively supports development of a business-eco system, termed as the PLUS dimension of this Scheme. Branches/ Loan Centers have business advisory services that guide and counsel end beneficiaries towards productive enterprises. Plus dimension focuses on linking the borrowers with providers of capacity building, and skills development trainings.

2.2.5. Environmental and Social Management

PPAF places a premium on conducting environmentally safe projects in all its endeavors. An Environment & Social Management Framework (ESMF) has been prepared to set out compliance within environmental assessment procedures required by PPAF and its POs, for assessing the environmental consequences of PPAF interventions, with a view to preventing execution of interventions with significant negative environmental and social impacts. It attempts to minimize potential negative impacts by incorporating mitigation strategies at design and implementation stage of the interventions.

2.3. Disbursement of Loans

2.3.1. Criteria for Beneficiaries

The basic criteria for borrowers / beneficiaries are listed below:

- Should be resident of the target area
- Poverty Score Card should be between 0 to 40
- Willing to use the loan for productive purpose for establishing a new business and/or expanding an existing one
- Having an economically viable business plan
- Having Computerized National Identity Card (CNIC)
- Having good reputation and character
- Not indulged into illegal/unethical activities
- Not to be a loan defaulter of any organization

In addition to the above, following qualities are also assessed:

- Having relevant skills for the business against which loan is being applied
- Past experience in business against which loan is being applied
- Should utilize the loan her/himself and not lend the money to someone else, in case of jointly run businesses where woman is taking the loan, at least 50% involvement of the respective woman in business is mandatory.

2.3.2. Application Process

In order to complete the application process for a loan, a borrower has to pass through a number of stages. The initial stage involves the following activities:

1. Request for loan (written or oral)
2. Verification of CNIC (applicant & household head)
3. Assessment and verification of PSC for each loan cycle (up to a maximum of three loans)
4. Registration as a potential borrower
5. Issuing of application form and Business plan form
6. Submission of complete documents by the applicant

Preparation of Business Plan:

1. Collecting basic information about the business which is being initiated
2. Reasons of the business
3. Targets of production and sale
4. Marketing strategy
5. Expenses
6. Cost estimation for the proposed business
7. Financial resources
8. Estimation of profit

Beneficiary Appraisal:

1. Social appraisal
2. Economic appraisal

Approval Process for Loan:

1. Review by branch in-charge
2. Recommendation by Credit Committee
3. Submission of recommended cases to competent authority

Disbursement to Beneficiary:

1. Approval of recommended cases by competent authority
2. Issuance of bearer cheques carrying name & CNIC of the borrowers
3. Disbursement of cheques/payment at branch or loan center
4. One borrower can get up to three loans

Recovery Plan of Loan Amount:

1. Preparation of recovery schedules at branch or loan center level
2. Submission of month wise recovery plans to PO head office
3. Sharing the list of borrowers for recovery with the concerned officials

2.4. Grievance Redress

PPAF recognizes the right of its stakeholders to complain and has put in place an elaborate grievance redress mechanism through which complaints are welcome as a valuable form of feedback to improve its services. Under this policy, stakeholder's complaints and grievances are reviewed and timely responded especially in the context of PMIFL Scheme.

PPAF defines a complaint as a communication received by itself or its partners through any means (verbal/written/mail/e-mail) which expresses dissatisfaction about any aspect of PPAF & PO's services, employee behavior/attitude, Processes, Systems, etc. Following are the types of complaints or feedback accepted by PPAF:

- Recommendations, suggestions and queries from public representatives
- PO staff poor services, attitude/dealing / culture/environment.
- Delay in responding customer inquiries.
- Non availability of staff in the PO office (time management).
- Recovery (receipts are not issued to the client)
- Cumbersome/malfunction/noncompliance of processes procedures and benchmarks:
 - Application processing delays
 - Un-usual delay in disbursement of loan
 - Fraudulent activities

- Non-availability of required documentation/printed stationery
- Incorrect accounts record due to errors & emissions; weak internal controls.
- Any other

2.5. Results Monitoring

2.5.1. Internal Monitoring and Evaluation

The PMIFL Program has a robust and multi-layered Monitoring & Evaluation (M&E) System in place to allow the three tiers of management, POs to PPAF and Prime Minister's Office (PMO) to monitor key features of this scheme on regular basis, without interfering with the operations. The primary and most important monitoring layer concerns the M&E guidelines provided to the POs, for record keeping and data collection through the web based MIS, which are to be routinely verified at field locations physically and electronically, respectively. The next layer comprising of field coordinators and monitoring teams from the PPAF carry out the M&E function in its field and supervisory roles, as per the PPAF policy and laid down procedures for all implementation projects. The third and equally important stage of M&E function, being the Governance role involves sharing of the field data and M&E reports with the PMIFL Steering Committee on regular basis.

To ensure the smooth & effective implementation of the Scheme, following four units of PPAF are responsible for monitoring the activities at POs, loan centers and field level processes in an integrated and coordinated manner.

1. Monitoring, Evaluation & Research (MER)
2. Livelihoods, Employment & Enterprise Development (LEED)
3. Finance & Accounts (F&A)
4. Environmental & Social Management (ESM)

MER unit of PPAF is tasked to monitor and ensure the following aspects:

- Transparency and beneficiary targeting mechanisms set at PO and community levels
- Verification of outcome/output level achievements at beneficiary and community levels
- Compliance of PPAF's ESMF
- Sustainability of the interventions/social mobilization at community level

A Results and Monitoring Framework developed for the purpose of outcome and process monitoring by MER unit is placed as Annexure 4.

2.5.2. Third Party Evaluations

Since the beginning of the PMIFL Program, PPAF envisioned to carry out third party outcome assessment at intermediate level after two years. The impact evaluation of the Scheme to gauge the intended and unintended results/overall impact of the Program was planned to be conducted after four years period or as determined by the PMIFL Steering Committee. The evaluations were envisaged to be carried out by reputed third party firms/organizations through transparent procurement process.

2.6. Flow of Funds and Audit

The PMIFL financial transactions follow a three-tier arrangement:

- Grant Agreement T1 – between GoP and PPAF
- Subsidiary Loan Awards T2 - between PPAF and Approved Financial Intermediaries known as POs
- Loan Agreements T3 – between POs and IFL recipients / borrowers

The GoP is directly responsible for the audit of Grant Agreement T1. For ensuring financial discipline at the Subsidiary Loan level T2, External Audit firm is to augment internal audit of PPAF pre-audit function, with primary responsibility resting with F&A. Similarly ensuring financial discipline at the T3 Loan Agreements level is the job of independent evaluator (from PPAF) / external auditor in addition to internal audit function of POs with MIS reporting to PPAF, through its M&E system. The POs have an Internal Audit function for pre-audit of tier three (T3) to carry out following:

- All processes are duly followed & documented for certification by the competent authority at respective PO, as per SoPs.
- The Competent authority has signed off /certified, as per SoPs.

Designated audit firm is to review audit parameters of POs, pre-audit functions and carryout Independent External Audit (IEA) for financial and management discipline for T3 arrangements.

2.7. PMIFL Status as of September 2016

The period of study earmarked for the MTE was spread from the initiation of the PMIFL Scheme till 30th of September 2016 that was considered as the mid-point. The progress of the Program in terms of the number of loans and the total amount disbursed during the effective period, based on the data provided by PPAF, is given below in Table 2.1

Table 2.1: Province and region wise distribution of loans and disbursements²

Province	Districts	UCs	No. of Loans			Amount (Rs)
			To Males	To Females	Total	
Punjab	12	134	29,488	75,604	105,092	2,365,234,199
Sindh	10	70	20,188	38,920	59,109	1,250,785,132
Balochistan	10	28	6,713	6,280	12,993	261,413,396
KP	7	43	23,046	12,773	35,820	777,416,450
GB	2	3	2,663	966	3,630	79,852,297
AJK	2	6	1,682	1,850	3,533	63,896,000
FATA	1	3	743	83	826	17,477,000
Total	44	287	84,525	136,477	221,002	4,816,074,475

² Monthly Progress Report of PMIFL, September 2016

3. Approach and Methodology

3.1. Conceptual Framework and Research Design

The proposed methodology for MTE of PMIFL combined qualitative and quantitative research methods for process review and beneficiary feedback. Judicious combination of qualitative and quantitative research tools and instruments leads to an effective research design. Quantitative methods provide statistical rigor, thus, the ability to draw representative conclusions. Whereas, qualitative methods contribute to an understanding of the processes, which in turn facilitates in interpreting the results of quantitative analysis.

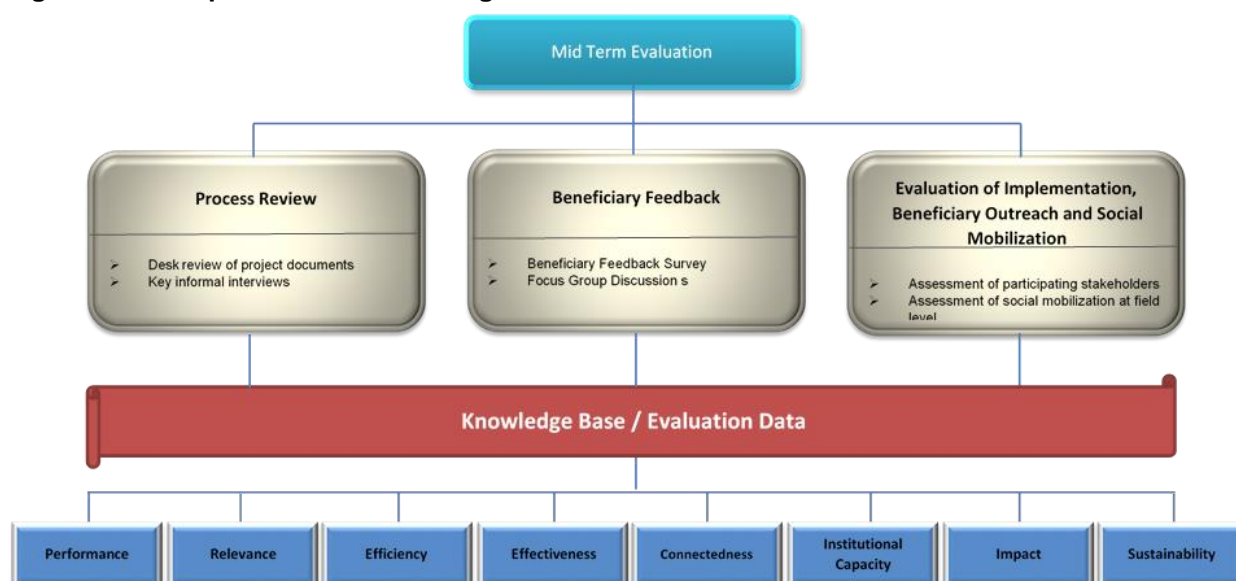
In the context of the MTE, the approach was to use both the qualitative and quantitative synergistically supplementing and complimenting each other. The quantitative tools provided detailed information about the indicators on income, expenditure (if data available), poverty level, entrepreneurial advancement amongst the PMIFL beneficiaries, market linkages and financial literacy. In addition, social and behavioral changes amongst PMIFL beneficiaries with respect to their health and education practices were also assessed.

The qualitative research (process review) was used to: understand the 'processes' of selection of existing and new POs and issues in processing of loan and disbursement of funds. These findings helped in identification of bottlenecks and provide feedback for policy changes and strategic reviews. The qualitative process review allowed capturing of all processes in the delivery spectrum.

The beneficiary feedback survey and FGDs allowed to understand variability in targeting, inclusion and exclusion errors, and the way PMIFL initiatives are working for different population segments: men and women; socially marginalized including persons with disabilities; people in irregular settlements; and residents of different regions.

A systematic representation of the research design used for MTE of PMIFL is provided in Figure 3.1.

Figure 3.1: Proposed Research Design for MTE of PMIFL



3.2. Detailed Methodology

3.2.1. Process Review

According to the Terms of Reference (TORs), MMP undertook review of different processes of the PMIFL Program including:

- public advertisements;
- desk and field appraisals for selection of POs;
- in-depth orientation of POs to the PMIFL OM;
- setting up and managing the loan centers;
- assessments of loan applications;
- disbursements;
- recoveries;
- documentation; and
- monitoring and reporting mechanisms.

MMP also reviewed the processes of:

- identification and verification of beneficiaries;
- assessment of the proposal submitted by a beneficiary; and
- comparison of capacities and role of CIs in PMIFL.

The key objective of the process review was to assess different processes and provide feedback for the course correction related to disbursement of loan to a beneficiary. The OM and other guidelines of the program documents served as the basis for assessment of different processes being followed for the disbursement of loan under the PMIFL Program.

A combination of structured / semi-structured interviews was conducted with the members of PMIFL Steering Committee, PMIFL operations unit, management of POs and other stakeholders. For this purpose, In-Depth Interviews (IDIs) were held with key informants such as staff of selected POs and members of selected CIs at the field levels regarding the overall operations and the processes of PMIFL scheme.

3.2.2. Beneficiary Feedback

The approach towards capturing beneficiary feedback was two pronged i.e. beneficiary feedback survey and FGDs. These are defined in the following two sections.

3.2.2.1 Beneficiary Feedback Survey

The beneficiary feedback survey examined experiences of PMIFL beneficiaries in detail and was the major instrument for providing a quantifiable assessment of the program performance and outcomes. The survey helped to determine the level of satisfaction of beneficiaries with the PMIFL initiatives. The survey examined beneficiary experiences and perceptions about the system of communication, payment schedules, efficiency of the payment mechanisms and loan appraisal, disbursements, recoveries and documentation. The survey also provided quantified results on the extent to which implementation incorporated the SoPs laid down in the OM. The questionnaire for beneficiary feedback survey covered the following key aspects.

- Demographic profile of respondents and their families
- Socio Economic Characteristics of the households
- Scores on PSC before and after PMIFL
- Understanding of PMIFL Scheme and its key aspects
- Registration and processing of loans under PMIFL
- Payment of PMIFL loans

- Utilization of loans received under PMIFL and their repayment status
- Details of loans taken from sources other than PMIFL
- Role of KRM with respect to technical assistance and business development services
- Support by CIs in implementing the program
- Economy and transaction costs
- Communication and information dissemination
- Environment and Social Safeguard Management:
- Empowerment indicators and gender issues
- Satisfaction with different aspects of PMIFL

3.2.2.2 FGDs

For qualitative feedback of the target groups, FGDs were separately conducted with male and female at the village level with 8 to 12 participants on average. The scope of the focus groups was to address those issues which were more qualitative in nature and could be answered best by community members rather than individual beneficiaries. The FGDs included questions on how the process of the enrolment of the beneficiaries was undertaken, the capacity building of loan beneficiary, interventions of PMIFL scheme at the community level, perceptions of the project's benefits, beneficiary views of communication and information flows between project stakeholders (PPAF and POs) and beneficiaries, and their recommendations on how these could be strengthened to enhance accountability and transparency.

3.2.3. Evaluation of Implementation, Outreach and Social Mobilization

Meaningful engagement with participating beneficiaries of the project plays a key role to get them involved during the pre and post enrolment processes. Successful implementation of communications, beneficiaries outreach and mobilization with the community in general and with the identified beneficiaries in particular can not only keep the beneficiaries on board but also continue to sensitize them.

3.2.3.1 Assessment of participating stakeholders

The following key dimensions were covered during interviews with the participating stakeholders of the PMIFL Scheme

- Targeting strategy adopted to identify participating beneficiaries
- Approach used to keep beneficiaries educated and informed about different processes of i.e. assessment, disbursement, recoveries etc.
- Level of effectiveness achieved in implementing the planned activities
- Response of the target audience
- Recommendations to abridge the possible gaps left in the program
- Actual role of PO / loan center staff in their area

3.2.3.2 Assessment of Social Mobilization at field levels

In order to determine the information received by the beneficiaries about the Program, a set of questions to communication was included in the beneficiary interviews. In addition to this, a separate section was included to assess the effectiveness of the role and capacities of CIs.

3.3. Sampling Design

3.3.1. Survey Tools and Sample Sizes

The different research/survey methodologies employed in this assignment, tools and instruments, type of analysis, and sample sizes are provided in Table 3.1. In determining these, MMP has adhered to the ToRs and considered the statistical rigor for using these instruments.

Table 3.1: Survey tools and sample sizes

Methodology	Tool/Instrument	Focus Area	Analysis	Sample Size
Process Review	Review of documents	Operational Manual, agency agreements and PMIFL processes	Qualitative	All documents
	IDIs	POs and CIs		22 with each group
Beneficiary Feedback	Beneficiary feedback interviews	Individual beneficiaries	Quantitative	4,120 beneficiaries across the country
	FGDs	Beneficiaries including members of CIs	Qualitative	27 FGDs in total

3.3.2. Sampling Methodology

The beneficiary interviews, FGDs and IDIs were administered in all the provinces/regions of Pakistan. For the quantitative survey a multi-staged stratified sampling technique was used for selection of beneficiaries.

In the first stage, all the provinces and regions including Balochistan, KP, Punjab, Sindh; AJK, FATA and GB were considered as strata and proportionate number of beneficiaries provided in the Monthly Progress Report as of September 2016 were considered for each of the stratum.

In the second stage, at least two to four districts (where law and order situation is favorable) were selected from each province / region, depending upon the concentration of beneficiaries falling in that area. During the selection of these districts, geographical spread and representation of all prominent POs was taken into account.

In the third stage, up to five larger UCs were selected from each sample district based on the number of PMIFL beneficiaries falling in the respective district.

Finally, in the last stage, a proportionally representative sample of male and female borrowers of PMIFL (including some representation of marginalized segments such as persons with disabilities, social and ethnic minorities etc.) was worked out. Selection of respondents was made based on the principle of systematic random sampling from UC wise lists of all the PMIFL borrowers categorized on the basis of gender.

3.3.3. Sample Distribution and Selected Districts

For calculating regional distributions, the overall sample of 4,093 beneficiaries laid down in the ToRs was distributed proportionally across all provinces and regions of the country based on the data provided by PPAF during the Inception Phase. Male/female grouping of the regional samples was worked out on the basis of the proportions of male and female borrowers in the respective regional populations.

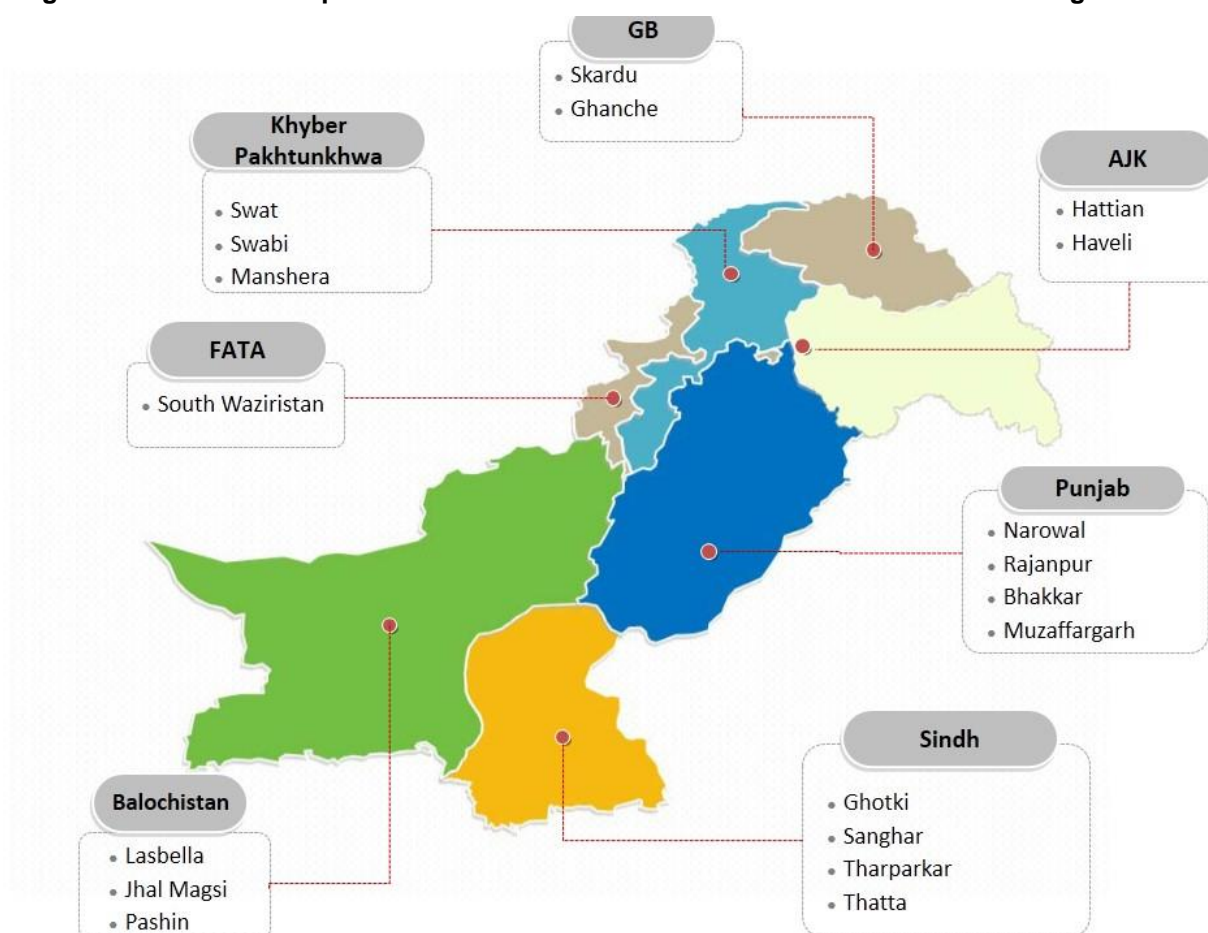
All the regional samples turned out to be statistically representative except FATA with a sample size of 15 beneficiaries calculated on proportional basis. To make it statistically representative, the sample size for FATA was increased to 40 beneficiaries without disturbing the proportional representation of other regional samples. Due to this factor, the overall sample was increased to a total of 4,120 respondents.

Similar to the regional distributions, the number of respondents in a selected district within a province/region was ascertained based on the proportion of the beneficiary population in that district. However, to ensure consistency, the male/female grouping of the district samples was calculated based on the proportion of their respective regional male/female distributions.

A total of 19 districts were selected as part of the sample from all over country which are reflected in the map provided in Figure 3.2. The sample districts were selected keeping in view the following considerations:

1. The number of beneficiaries to be covered in each province/region determined on the basis of the proportion of target population in that area;
2. Representation of major POs of PPAF; and
3. Geographical representation of different regions within a province/region.

Figure 3.2: Pictorial Representation of Selected Districts across Provinces and Regions



The regional and district level sampling framework was discussed with PPAF and finalized after incorporation of all the comments and suggestions from PPAF. For qualitative feedback, a total of 27 FGDs were considered on the recommendation of PPAF. FGDs with exclusive participation of male and female were conducted keeping in view the gender distribution of samples in the respective districts.

The regional sample distributions of all the survey tools are provided below in Table 3.2 while the detailed sampling framework with respect to districts, selected UCs, and concerned POs is provided in Annexure 5.

Table 3.2: Province/region wise Sample Sizes for MTE

Region	PMIFL Borrowers						Regional Proportion	Beneficiary Interview Sample			FGD Sample	IDIs with POs	IDIs with CIs
	Male		Female		Total			Male	Female	Total			
	No.	%	No.	%	No.	%		No.	No.	No,			
AJK	1,047	35.9	1,869	64.1	2,916	100.0	1.4	20	37	57	1 FGD-F 1 FGD-M	2	2
Balochistan	5,039	57.8	3,679	42.2	8,718	100.0	4.1	98	71	169	2 FGD-F 1 FGD-M	2	2
FATA	743	90.0	83	10.0	826	100.0	0.4	36	4	40	1 FGD-F 1 FGD-M	1	1
GB	3,772	84.8	676	15.2	4,448	100.0	2.1	72	14	86	1 FGD-F 1 FGD-M	2	2
KP	26,232	69.9	11,318	30.1	37,550	100.0	17.7	508	219	727	1 FGD-F 3 FGD-M	3	3
Punjab	31,229	29.1	76,003	70.9	107,232	100.0	50.7	605	1,471	2,076	4 FGD-F 3 FGD-M	8	8
Sindh	15,356	30.8	34,517	69.2	49,873	100.0	23.6	297	668	965	4 FGD-F 3 FGD-M	4	4
Overall	82,418	39.4	128,145	60.6	211,563	100.0	100.0	1,636	2,484	4,120	27 FGDs	22	22

3.4. Deployment of MTE Team

An exceptionally strong team was assembled for this assignment based on the ToRs of the assignment and the proposed approach. The team combined recognized national expertise and local insights with extensive exposure to international best practices. Critically, almost all key team members had been extensively associated with assessment and evaluation of cash transfer programs. The in-depth understanding of the team on cash transfer programs provided a strong foundation for conducting the evaluation and ensured alignment with and responsiveness to PMIFL MTE needs. Secondly, almost all the team members had previously worked together and were familiar with each other in a professional as well as personal context, which allowed for a smooth and dynamic team atmosphere from the outset of the assignment.

The detailed structure of the MTE Team including an indication of their responsibilities is presented in Figure 3.3. The overall team was divided into a core delivery team, which was supplemented by provincial/regional teams. During the Inception Phase, the configuration and composition of the overall team was assessed and necessary adjustments were made to ensure high quality execution of the assignment. Initially, in the Inception Report, seven Field Supervisors / Researchers and twenty four Enumerators were approved by PPAF for conducting the field surveys in the seven regions/provinces. However, considering practical limitations such as time constraint, harsh weather conditions, and geographical spread of the selected UCs; the number of Enumerators was increased from twenty four to forty four. Special care was taken to hire Enumerators from the area/region where the survey was to be conducted. Their ability to converse in the local language and familiarity with the local culture and practice ensured greater access to the beneficiaries.

The Field Supervisors were the liaison between the core delivery team at Islamabad and the field teams for coordination, supervision, security and backstopping. A Field Deployment Plan for conducting the beneficiary survey, FGDs and IDIs was prepared to synchronize mobilization of the field teams and ensure efficient field activities.

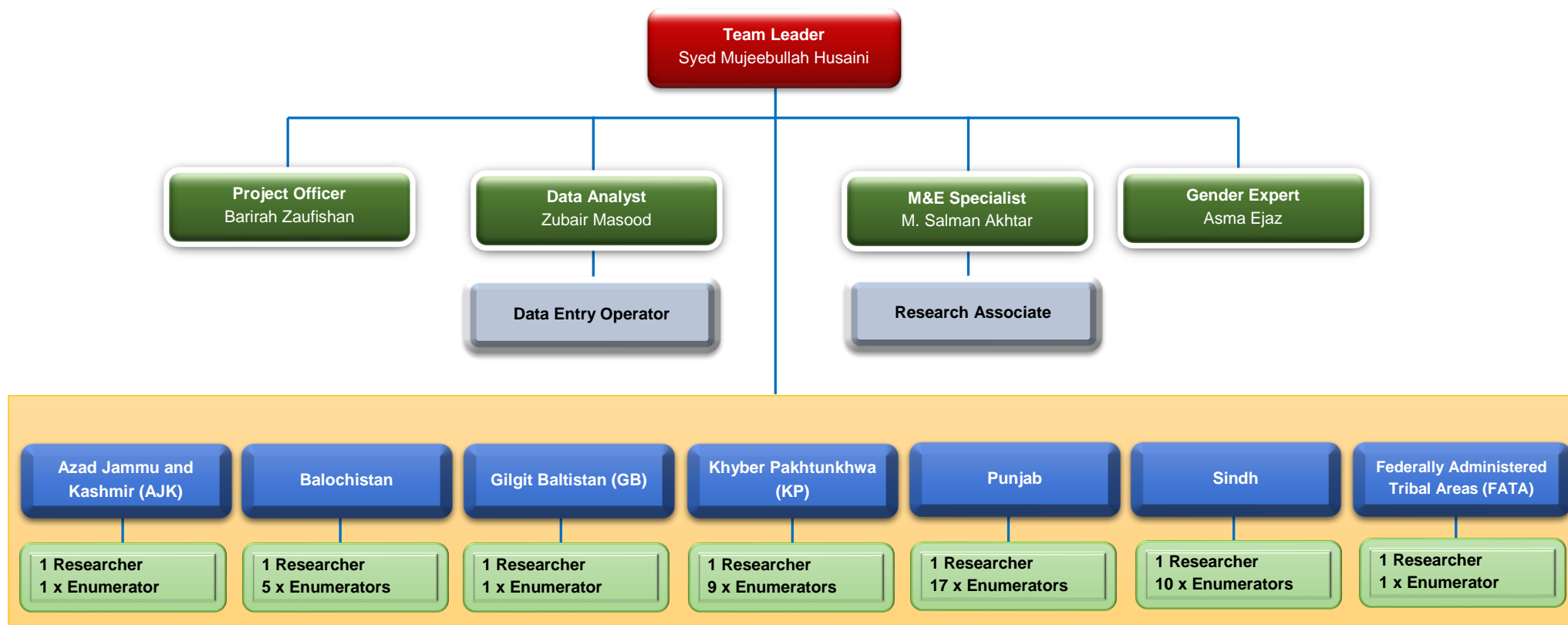
3.5. Development of Survey Instruments

The instruments for the MTE of PMIFL included guidelines for FGDs and IDIs and the questionnaire for beneficiary interviews. They were developed by the core delivery team after gaining full understanding of the PMIFL Scheme and objectives of the MTE assignment. Draft versions of these tools were shared with the MER unit of PPAF and the PMIFL Operations Team for their feedback and comments. The tools were finalized after intensive brainstorming within PPAF units and following several rounds of consultations and meetings between the MTE Team and PPAF. Subsequently, the tools were field-tested jointly by the MTE Team and members of PPAF's MER unit in real situation (at Swabi). Based on the results of the pre-testing, further adjustments were made in these tools and shared with the PPAF. Upon approval from the PPAF, the tools were translated into Urdu language for use in the field. The final versions of all the MTE instruments including beneficiary interview, FGD and IDIs can be referred in Annexure 6.

3.6. Capacity Building of Field Teams

Without appropriate and effective capacity development of the selected field staff, it would not have been possible to achieve the core objective of this assignment. Therefore, prior to launch of the field work, training of field staff was undertaken by the key experts of MTE Team in close collaboration with MER unit of PPAF. In this regard, a two day training workshop was organized centrally at Islamabad for the all the field teams. The capacity building sessions included briefing on the PMIFL Scheme and its background, quantitative skills to conduct beneficiary interviews using a structured questionnaire, and qualitative skills to conduct FGDs and IDIs using guides and subsequent preparation of reports/transcripts. The training methodology was interactive and participatory. Field visits to conduct trail with the instruments were also arranged after the formal training. This approach helped the Enumerators in gaining experience of using the instruments in real life situations.

Figure 3.3: Team Structure



3.7. Data Management and Analysis

3.7.1. Quantitative Analysis

The questionnaires were filled in manually by the field teams in the field. Hard copies of the filled questionnaires were dispatched to the core delivery team at Islamabad. The Data Analyst developed a data entry template in MS Excel for the entry of data and information received from the field. A dedicated team of six data entry operators was assigned the task of data entry from the hard copies into digital formats.

The Data Analyst was responsible for supervising the data entry process to ensure quality of the data and information. At data cleaning stage, data was cleaned by sequentially going through each and every variable of every record that was entered. Any discrepancies noticed in the responses were reviewed by the Data Analyst and re-verified through follow-up phone calls with the field teams. After validation of data, it was codified according to the requirements of the tabulation plan. The data was then exported to Statistical Package for the Social Sciences (SPSS) for tabulation and analysis. SPSS was used to generate tabulated reports, charts, and plot distributions, trends and descriptive statistics. All information compiled after the analysis stage was used in preparation of the evaluation report.

3.7.2. Qualitative Analysis

For FGDs and IDIs, a facilitator conducted the dialogue/discussion and a rapporteur took notes of the key issues and illustrative questions in Urdu. After each FGD, the facilitator and rapporteur prepared a transcript based on the detailed responses against the questions asked. Each transcript was referenced with a unique ID and the respective Field Supervisor / Researcher reviewed the transcript for quality assurance. As soon as the FGDs and IDIs were conducted, transcripts and response sheets were sent to the core delivery team at Islamabad to enable them to seek any clarification if required.

As a first step towards data analysis, transcripts were carefully reviewed. Major themes and patterns that emerge from the review of all transcripts were identified and coding of the transcripts was undertaken. Data collation sheets were prepared based on information and issues collated from the transcripts. The frequency of the themes was determined and findings were submitted with key phrases and quotes. All information compiled after the analysis stage was used in preparation of the evaluation report.

3.8. Quality Assurance

The methodologies being followed in this assignment included IDIs, focus groups, and interviews of beneficiaries. Training and orientation of field teams was undertaken by the core delivery team, in close collaboration with the MER unit of PPAF. The training was organized after the tools had been developed and finalized in consultation with PPAF.

The overall responsibility for quality assurance lied with the technical experts team lead by the Team Leader of MM Pakistan. The first level of quality assurance was undertaken by the Enumerators in the field. They were responsible for ensuring the quality of work done as per the laid down standards and instructions. The second layer of quality assurance was undertaken at the regional level. The Researchers / Field Supervisors reviewed all the filled questionnaires and transcripts for the quality assurance before dispatching them to the head office at Islamabad. They were responsible for rectifying any gaps or missing information highlighted in the questionnaires and transcripts. The third level of quality assurance was rendered by the Data Analyst and collation team based at Islamabad. The Data Analyst was responsible for the quality assurance of quantitative data through periodic reviews and was in touch with the Researchers and Enumerators for any gaps or issues within the data and information sent by them. Similarly, the collation team was responsible for the quality assurance and collation of the qualitative data and information collected from the field.

Periodic meetings and field visits were conducted by the key experts to counter check the performance of the field activities. The core delivery team also maintained regular contact through

telephone and email with the field teams. These frequent engagements ensured timely resolution of field issues and provided opportunities to adjust the approach as required. It also allowed for more detailed feedback from the field.

An external layer of quality assurance, in addition to those mentioned above, was the continuous spot checking of MTE data collection activities in the field by PPAF. Members of the MER unit of PPAF conducted visits in almost all the regions and directly observed the administration of beneficiary interviews and FGDs. This exercise proved to be quite useful as valuable guidance and support was rendered by the MER team of PPAF.

4. Literature Review

4.1. Financial Inclusion and Microfinance

Throughout the world, poor people generally do not have opportunities to be included in financial systems. Lack of formal financial services for poverty stricken factions of the society led non-government, government and private organizations to devise strategies to extend the services and meet the financial needs of poor and alleviate poverty. Thus, the concept of microfinance as one of the approaches found its place in the financial markets.

Gert Van Maanen defined microfinance as Banking the unbankables, bringing credit, savings and other essential financial services within the reach of Millions of people who are too poor to be served by regular banks, in most cases because they are unable to offer sufficient collateral. In general, banks are for people with money, not for people without³.

World Bank in "Sustainable Banking with the poor - Microfinance Handbook" elucidated it as an economic development approach intended to benefit low income women and men. The term refers to provision of financial services to low income clients, including self-employed.

The Consultant Grouping to Assist the Poor (CGAP) established microfinance as the provision of small loans (microcredit) to poor families, to engage them in productive economic activities and assist them in establishing their small business ventures⁴.

In an international seminar on "Attacking Poverty with Microcredit", Muhammad Yunus (pioneer of the concepts of microfinance and microcredit) in his speech on expanding microcredit outreach to reach the Millennium Development Goals (MDGs) explains that "Microcredit is based on the premise that the poor have skills which remain unutilized or underutilized. It is definitely not the lack of skills which make poor people poor....charity is not the answer to poverty. It only helps poverty to continue. It creates dependency and takes away the individual's initiative to break through the wall of poverty. Unleashing of energy and creativity in each human being is the answer to poverty."

Therefore, microcredit/microfinance has been defined in different ways by scholars and researchers, based on different target groups, involving the provision of financial services such as savings, loans and insurance to poor people living in both rural and urban settings who are unable to obtain such services from financial sector with the stringent conditions they follow. It fits best to those with entrepreneurial capabilities and possibilities in hope to undertake activities that generate stable income.

4.2. Brief History of Microcredits

"I believe that if you show people the problems and you show them the solutions they will be moved to act." — Bill Gates, business magnate and philanthropist

Poverty has been a major challenge since the time civilization came into existence. According to World Bank's global poverty estimates for 2013, 10.7 percent (767 million) of the world's population lived on less than US \$1.90 a day⁵. The fundamental socio-economic problems stems from high rates of poverty across the world. Benefits of economic growth do not automatically trickle down to the

³ Gert van Maanen, Microcredit: Sound Business or Development Instrument, Oikocredit, 2004

⁴ <http://www.cgap.org/>

⁵ Poverty and Shared Prosperity 2016: Taking on Inequality – World Bank

poorest and most vulnerable sections of the population. And so, microcredit schemes emerged as an anti-poverty instrument in many low income countries⁶.

The notion and traces of microfinance/microcredit are found since 1700s in diverse shapes and forms. It is named '*Susus*' in Ghana, '*Chit funds*' in India, '*Taandas*' in Mexico, '*Cheetu*' in Tontine, '*Pasanaku*' in Bolivia and '*Arsian*' in Indonesia⁷.

One of the earliest and long lived microcredit system was formed in Ireland during early 1700s. At that time Ireland was an impoverished country plagued by recurrent famines. During the famine of 1800s, microcredit organizations provided small loans to rural poor population with no collateral. About 300 independent loan funds were made all over Ireland through Irish Loan Fund established by Jonathan Swift in early 1700s; making it one of the most successful microfinance institution of its time with a principal purpose of making small loans for short periods to poor segments of the society⁸.

To further support rural population to break out of their over dependence on informal money lending and getting them out of the clutches individual lenders, various types of institutions began to emerge in Europe. These institutions were called as People's Banks, Credit Unions, and Savings and Credit Co-operatives. Likewise, Indonesia established its microfinance industry during mid-1890s. The Bank Parkreditan Rakyat (BPR) was established for running microfinance system. This practice evolved rapidly and made its way in German states, Latin America, North America in early 1900s and eventually spread to developing countries with the support of developed world. (Ibid.)

Early 1900s saw various adaptations of these models with a goal of such rural financial interventions that would facilitate the agriculture sector. These efforts were made in expectations of raising productivity and incomes by giving concessional loans at low charges to financially weak farmers through governmental organizations or farmer's cooperatives. However, these schemes failed because of inability of recovering principal amounts, subsidized lending rates and poor repayment habits of the borrowers. As a result, funds rarely reached the deserving and often circulated among fewer well-off farmers⁹.

In recent years, it was 1970s when the contemporary idea of microcredit was born in rural Bangladesh. Muhammad Yunus, a US based Bangladeshi economist developed the concept of a 'bank for the poor'. He promptly became the face of microcredit industry and his intervention developed into the iconic Grameen Bank; an institution for poverty reduction. Experimental programs of lending small loans to groups of poor women were started to help them establish micro businesses. These types of small loans were characterized by group lending and so a member of the group was liable for repayment of loans by all members. Grameen Bank of Muhammad Yunus is one of the pioneers of such programs. ACCION International in Latin America, United States and Africa, SEWA Bank in India, Bank Rakyat Indonesia (BRI) and PRODEM in Bolivia were some of the most successful microfinance innovations of its times with enthusiasm for promoting microfinance as strategy for poverty alleviation¹⁰.

Hence, Microcredit comes out as an economic development device in an intent to meet the financial requirements of the neglected segments of the society. Today, it has become an essential element in any country's financial system as World Bank estimates that more than 16 million people are being served by some 7000 microfinance institutions all over the world¹¹.

⁶ Khandker, S. R. (1998), Micro-Credit Programme Evaluation: A Critical Review. IDS Bulletin, 29: 11–20. doi: 10.1111/j.1759-5436.1998.mp29004002.x

⁷ Joanna, L. (1999). Microfinance handbook: an institutional and financial perspective. World Bank, Washington DC.

⁸ Hollis, A., Sweetman, A. (2004) Microfinance and Famine: The Irish Loan Funds during the Great Famine. World Development. Volume 32, Issue 9, September 2004, Pages 1509-1523

⁹ Robinson, M., The Microfinance Revolution: Sustainable finance for the poor. The World Bank, 2001.

¹⁰ Brau, James C.; Woller, Gary M. (2004): Microfinance: A comprehensive review of the existing literature, Journal of Entrepreneurial Finance, JEF, ISSN 1551-9570, Vol.9, Iss. 1, pp. 1-27

¹¹ Microfinance Information eXchange (MIX).

4.3. Impacts of Microcredits

According to Asian Development Bank (ADB), countries attach great importance to financial sector development. It is seen as playing a vital role in facilitating economic growth and contributing to poverty reduction. ADB proclaims that through economic growth the poor segment of society is directly benefiting from accessing financial services, thus poverty reduction is attained¹². A DFID's¹³ systematic review conducted in 2010¹⁴ asserts that in past 30 years, pioneering innovations of microcredit provisions in Bangladesh, Bolivia and Indonesia have made microfinance and microfinance institutions important in the fight against poverty. The report states that despite popularity of microcredit there is evidence that these programmes do not have uniform and universal positive impact. While there are studies that suggest positive social and economic impacts of microcredits, others report that it is not always beneficial and thus, there is no well-known study that robustly shows any strong impacts.

Bhuiyan et al. (2012)¹⁵ revealed in the study of Malaysia, that there is much contribution of microcredit towards the sustainable livelihood of the poor borrowers. The study also concluded that microfinance is providing the poor the accessibility for the credit to increase their total family wellbeing through different livelihood strategies of Income Generating Activities (IGAs) and thus, sufficient income provides a hope to the poor to ensure achievement of sustainable livelihood by improving good health, access of children's education, achieving skill, acquiring assets, taking part in social activities. A study named '*Can microcredit improve the livelihoods of the poor and disadvantaged?*'¹⁶ Conducted in Bangladesh, revealed that despite some criticism, microfinance is making significant contributions to improving livelihood of disadvantaged communities. Nevertheless, other literature sources showed a mixed response on contribution of microfinance as having a major or minor impact on livelihood.

Usually the social impact of microcredit on borrowers was seen in terms of change in income but lately a general consensus has been developed between scholars and researchers of the subject that a comprehensive analysis is necessary that takes more than economic conditions into consideration. According to Naila Kabeer¹⁷, social impact relates to human capital such as nutrition, health, education and empowerment etc. therefore, these components needs to be assessed in order to get a true picture of the social impacts of microcredits. Robinson (2001)¹⁸ in a study of 16 different MFIs from all over the world shows that having access to microfinance services has led to an enhancement in the quality of life of clients, an increase in their self-confidence, and has helped them to diversify their livelihood security strategies and thereby increase their income.

Littlefield, Murdudh and Hashemi (2003) quoted, "The Women's Empowerment Program in Nepal found that 68 percent of its members were making decisions on buying and selling property, sending their daughters to school, negotiating their children's marriages, and planning their family. These decisions traditionally were made by husbands. Dessy and Ewoudou (2006)¹⁹ also asserts that women's earned income from entrepreneurship was a determining factor of their empowerment, therefore, microfinance interventions for women have shown to automatically empower them.

¹² Zhuang, J., Gunatilake, H., Niimi, Y., Khan, M.E., Jiang, Y., Hasan, R., Khor, N., Lagman-Martin, A.S., Bracey, P., and Huang, B., (2009). Financial Sector Development, Economic Growth, and Poverty Reduction: A Literature Review. ADB Economics Working Paper Series No. 173

¹³ Department for International Development

¹⁴ Copestake, J., Duvendack, M., Hooper, L., Loke, Y., Palmer-Jones, R., & Rao, N. (2010). What is the Evidence of the Impact of Micro-credit on the Incomes of Poor People? School of International Development, University of East Anglia.

¹⁵ Bhuiyan, Abul Bashar., Siwar, Chamhuri., Ismail Abdul Ghafar and Aminul Islam Ismail. (2012). Microfinance and Sustainable Livelihood: A Conceptual Linkage of Microfinancing Approaches towards Sustainable Livelihood. American Journal of Environmental Sciences, 8 (3): 328-333

¹⁶ Hossain, F., & Knight, T. (2008). Can micro-credit improve the livelihoods of the poor and disadvantaged?: Empirical observations from Bangladesh. International Development Planning Review, 30(2), 155-175.

¹⁷ Kabeer, N. (2003). Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals: A handbook for policy-makers and other stakeholders. Commonwealth Secretariat.

¹⁸ Robinson, M. (2001). The microfinance revolution: Sustainable finance for the poor. World Bank Publications.

¹⁹ Dessy, S., & Ewoudou, J. (2006). Microfinance and female empowerment.

4.4. Microcredits and the Case of Pakistan

Pakistan is a low income country with a population of 207.774 million.²⁰ With 29.5% of population living below poverty line, microcredits are viewed as one of the effective solutions to reduce poverty. The country keeps enduring challenges like water shortage, floods, droughts, agricultural catastrophes, vector borne diseases and many others; there is an instantaneous need for cultivating the idea of microfinance and microcredits in individuals of Pakistan to reduce their dependence on state machinery and empowering them.

Primarily, microfinance started in Pakistan by agriculture banks who used to provide loans to poor farmers to get fertilizers, yielding seeds and machinery etc. early 1980s saw the start of credit operations by Aga Khan Rural Support Program (AKRSP) to the poor people by providing financial and social services with objective of improving their income and living standards. AKRSP was considered as one of the effective tool of poverty alleviation and helping the poor to stand on their own. Establishment of PPAF was considered as a significant milestone in the history of microfinance in Pakistan. Some other micro finance institutions are banks such as Khushhali Bank and Bank of Khyber, nonprofit organization such as Islamic relief micro project and Rural Support Programmes etc. are also important microfinance provider institution (ibid.).

4.5. History of PPAF and its Interventions

Set up by the GoP about 18 years ago, PPAF has an exceptionally strong footprint across the Country spanning 130 districts, more than 1020 Union Councils, and approximately 90,000 rural and urban settlements of Pakistan. PPAF's outreach to the rural areas is through 130 civil society POs; some as large as the National Rural Support Program (NRSP), Sarhad Rural Support Program (SRSP), Balochistan Rural Support Program (BRSP), AKRSP and Akhuwat; and others that are small but in strategic locations, for example FATA, and in remote areas of Sindh and Balochistan. Through these POs, PPAF builds the capacity of the institutions of the poor, extends resources and links them with public & private institutions/ markets so that the 'Writ of the State' may be reinforced.

PPAF has to its credit, some of the largest microcredit and enterprise development programs in Pakistan such as PPAF - I, PPAF - II, and PPAF - III; as well as a number of economic and social development interventions including Programme for Poverty Reduction (PPR) and Livelihood Support and Promotion of Small Community Infrastructure (LACIP).

In their study, Naseem shahrazi and Amanullah discussed role of PPAF's microcredit interventions for poverty alleviation in Pakistan. Their results revealed that the PPAF microcredit programs have reduced the overall poverty level by 3.07 percentage points (from 6.61 to 3.54 percent) and the borrowers have shifted to higher income groups during the reported period. However, no obvious effect of microcredit was seen on extremely poor households.²¹

4.6. Limitations of Conventional Microcredit

The potential of microcredits in Pakistan is immense and there are so many programs and organizations working in this sector. However, a microcredit does not guarantee poverty alleviation unless it is intelligently designed keeping in view the local culture, norms, values and socio-economic conditions. Thus, there are two key aspects that need to be revisited in this context.

First, conventional microcredit programs do not consider the ultra-poor segments of the society. If a conventional microcredit program is targeted at the poorest, that are already income strapped, they might not even be able to pay the principal amount and rather the interest. This creates a void with respect to targeting of the poorest segments in the population. Though alternatively, there are cash transfer programs or particularly conditional cash transfer programs which are becoming increasingly popular in developing countries. But again, the success of cash transfer programs at reducing current poverty depends on whether, and the extent to which, cash transfers affect adult work incentives.

²⁰ 6th population and housing census 2017.

²¹ Shirazi, N. S., & Khan, A. U. (2009). Role of Pakistan poverty alleviation fund's micro credit in poverty alleviation: a case of Pakistan. Pakistan Economic and Social Review, 215-228.

Once a household is selected as eligible for the program, usually through geographic targeting or household level means-testing, or both, the level of benefits is not affected by the work decisions of the household members or the income level of the household.²²

Second, the origin of Pakistan is based on the fundamental principles of Islam. According to the Islamic philosophy, any type of excess charged over the principal in case of a loan is considered unjust and is known as 'riba'. Prohibition of riba or interest is part of Islamic guidance designed to play a key role in ensuring a just and equitable financial system.²³ Despite some confusions and alterations in the interpretation, the core idea had been held unanimously throughout Islamic history. The people in many regions of Pakistan; such as AJK, FATA, KP, and parts of Balochistan and Punjab; carry these religious values quite strictly. Most of the people in these regions, especially the lower middle class and the poor, try to avoid this confusion by refraining from the conventional microfinance.

4.7. The Concept of IFL and the Role of PPAF

The idea of organized interest free lending in Pakistan was conceived during 2001 in the form of Akhuwat, a microfinance institution offering loans on the basis of Qard-al-hassan (benevolent loan). Derived from Islamic history, Akhuwat has successfully demonstrated the utility and sustainability of IFL as a poverty alleviation tool. The model of Akhuwat, while establishing the viability of Islamic microfinance highlights the significance of community based organizations. This model signifies that every community needs a customized version of interventions for poverty reduction that are consistent with the prevailing culture and norms.

Following the unique example of Akhuwat, PMIFL was launched to target the ultra-poor segments, which were not catered for through the regular microfinance sector. There was a significant connect between the Prime Minister's vision of bringing productive IFL at the doorsteps of the poor and the destitute and the PPAF. Based on its previous experiences, PPAF was selected by the Government to design, implement and monitor the PMIFL Scheme. The core strengths that PPAF brings to the Program include: community outreach; community based lending, i.e. setting up community based branches / loan centres; microenterprise development at grass roots level; quality assurance, monitoring, and reporting systems; and dedicated microfinance, livelihood, employment and enterprise development teams.

4.8. Conclusion

In the light of above, there was definite need for an initiative that borrowed shades of both; the conventional microcredits and the pro-poor cash transfer programs. This is where PMIFL steps in and bridges the gap by providing a financial support without putting any extra pressure on the borrowers, and encouraging them to improve their work decisions. The PMIFL does this comfortably through the following in-built design features:

1. Targeting of population with scores up to 40 on the PSC, including those who belong to the ultra-poor segment and fall in the outreach of cash transfer programs such as BISP.
2. Targeting of areas with low human development indicators and food security, low or no access to microfinance, investments or activities in livelihoods, employment or enterprise development, and CIs that are socially mobilized and active in managing their own development.
3. Targeting of borrowers' work decisions by providing business advisory services to ensure that they chose viable businesses and are guided and mentored effectively through technical skills, entrepreneurial competence and market linkages.

²² Emmanuel Skoufias and Vincenzo di Maro; Conditional Cash Transfers, Adult Work Incentives, and Poverty; WPS3973-IE, Impact Evaluation Series No: 5

²³ Mohammad Nejatullah Siddiqi, "Riba, Bank Interest and the Rationale of its Prohibition", Visiting Scholars' Research Series No. II, Islamic Research and Training Institute, IDB

5. Analysis of Beneficiary Feedback

5.1. Overview

This chapter is focused on providing detailed analyses of quantitative and qualitative information captured through the beneficiary feedback survey. The quantitative results are based on interviews conducted with a total of 4,120 PMIFL beneficiaries selected through random sampling as discussed earlier in Section 3.3 of this Report. For qualitative findings, a total of 27 FGDs were conducted in 19 selected districts across all the provinces and regions of Pakistan.

5.2. Profile of Beneficiary Interviews

The regional distribution and district wise proportions of the total 4,120 sampled beneficiaries are provided below in Table 5.1 while a PO wise analysis of the sampled beneficiaries is given in Annexure 7, Table 1.1. The complete details of the interviewed beneficiaries, also referred as the respondents, along with their CNIC numbers are given in Volume II of the Report.

Overall, 60.3% of the PMIFL beneficiaries interviewed were female whereas 39.7% were male. The proportion of female respondents varied on regional level with 70.9% in Punjab, 69.2% in Sindh, 64.9% in AJK, 42% in Balochistan, 30.1% in KP, 16.3% in GB, and 10% in FATA. The male/female proportions in the sample closely resembled the national and regional population figures of male/female (Annexure 7, Tables 1 and 2).

Table 5.1: District wise distribution of sample

District/Province	Male		Female		Overall	
	No.	%	No.	%	No.	%
Hattian	16	35.6	29	64.4	45	100
Havaili	4	33.3	8	66.7	12	100
AJK	20	35.1	37	64.9	57	100
Jhal Magsi	6	24.0	19	76.0	25	100
Lasbela	72	66.1	37	33.9	109	100
Pishin	20	57.1	15	42.9	35	100
Baluchistan	98	58.0	71	42.0	169	100
SWA	36	90.0	4	10.0	40	100
FATA	36	90.0	4	10.0	40	100
Ghanche	19	82.6	4	17.4	23	100
Skardu	53	84.1	10	15.9	63	100
GB	72	83.7	14	16.3	86	100
Mansehra	337	69.8	146	30.2	483	100
Swabi	0	-	37	100.0	37	100
Swat	171	82.6	36	17.4	207	100
KP	508	69.9	219	30.1	727	100
Bhakkar	0	-	246	100.0	246	100
Muzaffargarh	296	38.4	475	61.6	771	100
Narowal	92	29.2	223	70.8	315	100

District/Province	Male		Female		Overall	
	No.	%	No.	%	No.	%
Rajanpur	217	29.2	527	70.8	744	100
Punjab	605	29.1	1471	70.9	2076	100
Ghotki	0	-	89	100.0	89	100
Sanghar	95	43.4	124	56.6	219	100
Tharparkar	83	30.7	187	69.3	270	100
Thatta	119	30.7	268	69.3	387	100
Sindh	297	30.8	668	69.2	965	100
Overall	1636	39.7	2484	60.3	4120	100

5.2.1. Beneficiary Particulars

From the total beneficiaries interviewed, a meager 0.7% of them reported some sort of disability. Gender wise, the prevalence of disability was higher in male beneficiaries at 1% as compared to female beneficiaries at 0.5%. Regionally, no disabled beneficiaries were reported in AJK and FATA, only one disabled beneficiary was reported in Balochistan, three were reported in Sindh, four in KP, six in GB, and fourteen disabled beneficiary were reported in Punjab (Annexure 7, Tables 17 and 17.1).

On an overall basis, the average age of the PMIFL beneficiaries was found to be 38 years. There was not much variation in the average age across the regions as it ranged from 36.6 years in AJK to 38.7 years in Sindh. Regarding distribution of the age brackets, 5.4% of the overall respondents reported their ages between eighteen to twenty four years, 21% reported between twenty five to thirty years, 39.7% reported between thirty one to forty years, 24.2% reported between forty one to fifty years, and 8.1% reported between fifty one to sixty years. However, only 1.6% of the respondents informed that they were above sixty years of age, none of them being in AJK or GB, Table 5.2 (Annexure 7, Tables 11 and 12).

Table 5.2: Age distribution of beneficiaries

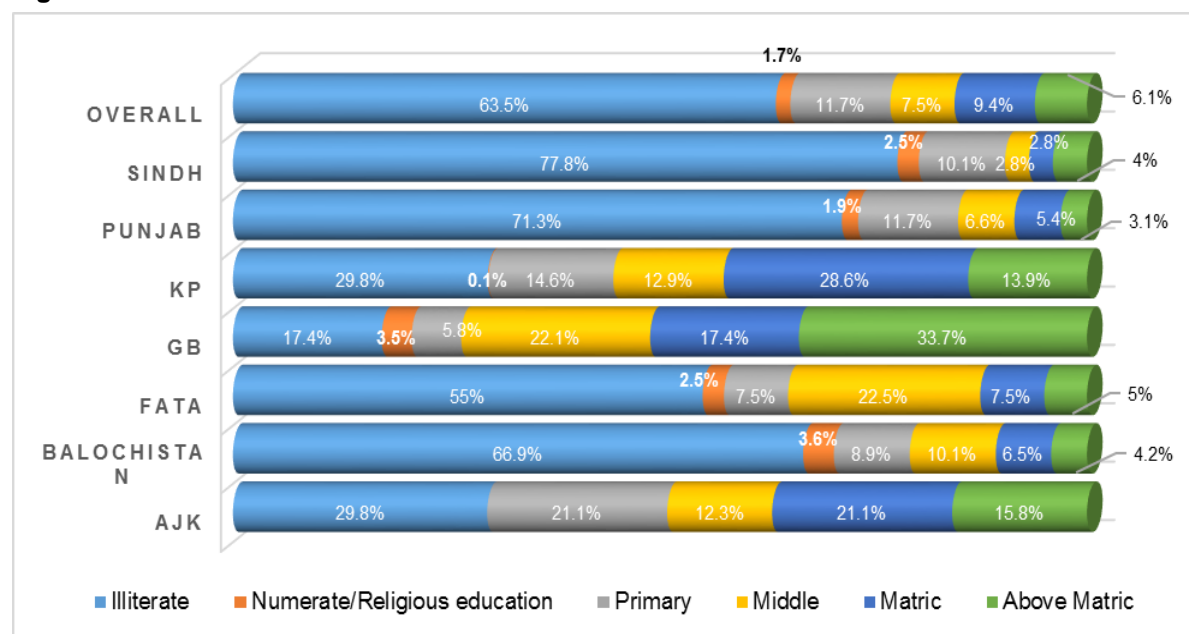
Years	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	%	%	%	%	%	%	%	%
18 - 24	8.8	6.5	12.5	8.1	8.4	4.5	3.9	5.4
25 - 30	24.6	18.9	30.0	18.6	23.9	20.0	21.0	21.0
31 - 40	40.4	38.5	30.0	39.5	37.3	40.0	41.3	39.7
41 - 50	21.1	24.3	10.0	24.4	22.6	26.0	22.3	24.2
51 - 60	5.3	8.3	10.0	9.3	6.5	8.2	9.1	8.1
Above 60	-	3.6	7.5	-	1.4	1.3	2.3	1.6
Overall	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Amongst the respondents, 95.6% were Muslim and 4.4% belonged to minorities which is quite close to the distribution of population, religion wise, at the national level. The minorities included Hindus, 4.2%, who were mostly located in Sindh, a few Christians belonging to Punjab, and one Sikh who was from Sindh (Annexure 7, Table 3).

A majority of the PMIFL beneficiaries, 63.5% informed that they were illiterate. However, 11.7% respondents had done primary schooling, 7.5% had cleared till eighth grade, 9.4% had completed secondary school, 3% had finished higher secondary school, and 3.1% had attained graduation. There were 1.7% respondents who perceived themselves to be literate though they had not completed any formal education. Within regions, the proportion of illiteracy varied substantially, the highest being in Sindh at 77.8% followed by Punjab at 71.3%, Balochistan at 66.9%, FATA at 55%,

AJK and KP at 29.8% each, and the lowest in GB at 17.4%, Figure 5.1. Gender wise, a significantly large proportion of 78.8% female respondents considered themselves to be illiterate whereas 40.3% of male respondents thought so (Annexure 7, Tables 14 and 14.1).

Figure 5.1: Education level of beneficiaries



A comparison was made in terms of occupation of the beneficiaries before and after receiving the PMIFLs. A minor but interesting trend was identified in this regard which highlighted that the proportion of female beneficiaries who were housewives before receiving the loans, decreased from 51.3% to 42.4% after receiving the loans. There were also slight decreases in the overall proportions of beneficiaries reporting permanent labor and daily wage labor, after receiving the loan, from 5.5% to 4.4% and from 4.6% to 3% respectively. These decreases corresponded with noticeable increases in the proportion of self-employed occupations that were especially suitable for females such as farming/livestock which increased from 31.7% to 35.8%, business/shop increasing from 18.3% to 22.4%, and embroidery/stitching increasing from 3.3% to 4.2%, Table 5.3 (Annexure 7, Tables 15, 15.1, 16 and 16.1).

Table 5.3: Comparison of beneficiaries' occupations before and after PMIFL

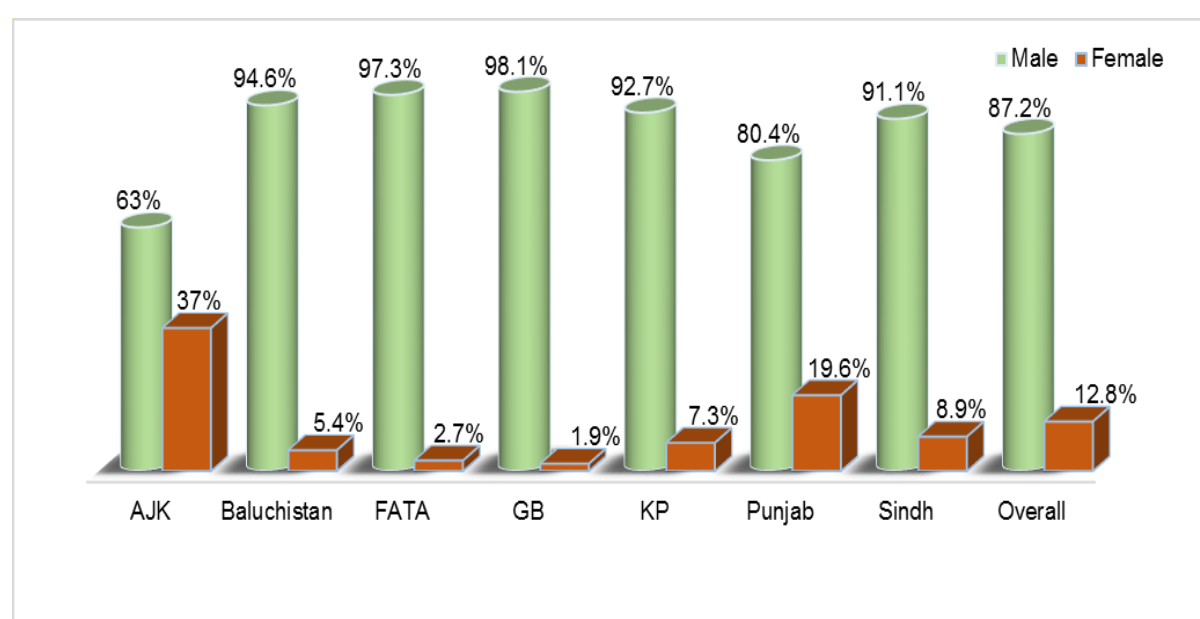
Occupations	Male		Female		Overall	
	Before	After	Before	After	Before	After
	%	%	%	%	%	%
Farming/livestock	37.9	39.3	27.7	33.5	31.7	35.8
Housewife	-	-	51.3	42.4	30.9	25.6
Business/shop	35.9	40.9	6.6	10.3	18.3	22.4
Permanent labour	11.1	9	1.9	1.4	5.5	4.4
Daily wage	5.1	2.4	4.2	3.5	4.6	3
Govt./private job	6.8	6.5	1.2	1	3.5	3.2
Embroidery/Stitching	0.4	0.5	5.2	6.6	3.3	4.2
*Others	2.7	1.4	1.8	1.3	2.2	1.4
Overall	100	100	100	100	100	100

*Others:- Not earning, student, Old age, unpaid family worker, driver, disabled, Imam Masjid, services

With respect to marital status of the respondents, 7.1% were single, 90.6% were married, 1.8% respondents were widows/widowers, and the remaining 0.5% were either divorced or separated. On regional level, in FATA, all the respondents were married while in GB, 89.5% were married and 12.5% were single in KP (Annexure 7, Table 13).

Just over one third of the beneficiaries, 36%, reported that they were head of their household. Regionally, there was substantial variation in the proportion of beneficiaries who were head of their household with 92.5% in FATA, 60.5% in GB, 54.4% in Balochistan, 52.7% in KP, 47.4% in AJK, 29.5% in Punjab, and 29% in Sindh. Amongst the overall beneficiaries who were head of their household, 87.2% were male and 12.8% were female. In all the regions except AJK and Punjab, above 90% of the beneficiaries, who reported themselves as head of their household, were male, Figure 5.2. (Annexure 7, Tables 5, 5.1 and 6).

Figure 5.2: Beneficiaries as head of households



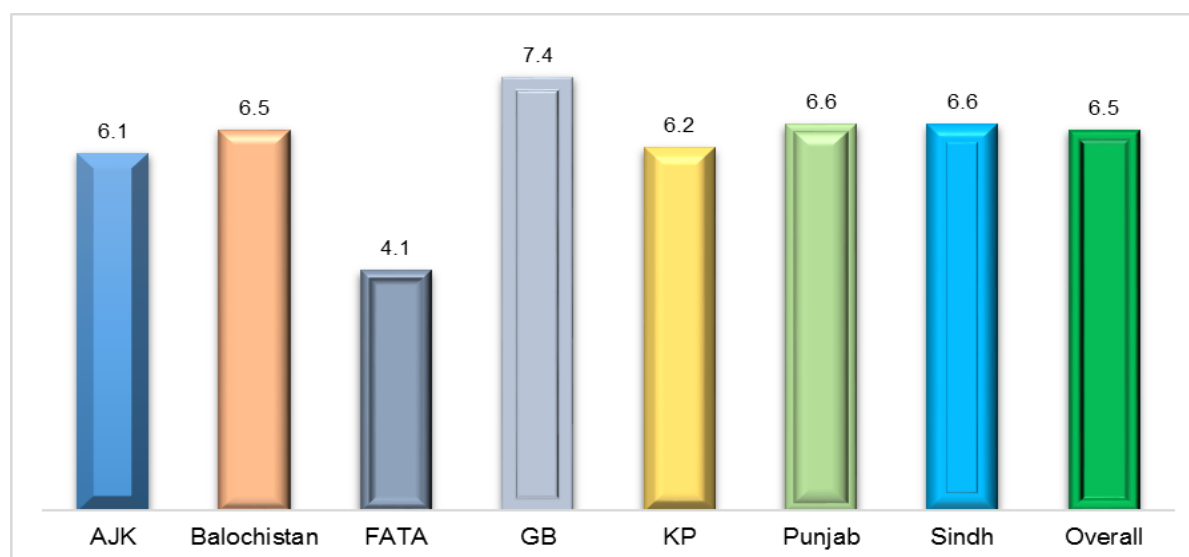
5.2.2. Family Composition

On an overall basis, 40% of the beneficiaries were living in joint family structures as compared to 60% who were living separately. The precedence of joint family system as reported by the respondents was highest in GB with 58.1% followed by Sindh with 47.9%, AJK with 47.4%, KP with 36.9%, and Punjab with 36.5%. However, it was interesting to note that the respondents belonging to FATA were predominantly living in separate families with 95% reporting so (Annexure 7, Table 7).

The average family size of PMIFL beneficiaries, across the country, was calculated at 6.5 persons. On regional level, the average family sizes were found to be quite different: 7.4 for GB; 6.6 each for Punjab and Sindh; 6.5 for Balochistan; 6.2 for KP; and 6.1 for AJK. The family size was found to be lowest in FATA²⁴ with 4.1 family members on average Figure 5.3. Regarding distribution of family sizes, 36.2% of the overall beneficiaries reported between one to five family members, 57.9% reported between six to ten family members, and 5.7% reported between eleven to twenty family members. There were 7 respondents; 5 in Sindh and 1 each in KP and Punjab; who informed that their family included more than twenty members (Annexure 7, Tables 8 and 9).

²⁴ It is based on beneficiaries interviewed from Sararogha Tehsil of South Waziristan Agency only.

Figure 5.3: Average family sizes



With respect to number of earning members in the families of PMIFL beneficiaries, on average, there were 2 earning members in a family. The figure was reported to be highest in Punjab with 2.1 earning members in a family on average followed by Sindh with 2 earning members, Balochistan with 1.9, AJK with 1.8, KP with 1.7, GB with 1.6, and FATA with 1.2 earning members in a family on average. Vice versa, there were 1.5 non-earning adult members in a PMIFL beneficiary's family on average. This figure was reported to be highest in KP with 1.8 non-earning adults in a family on average followed by GB and Sindh with 1.6 non-earning in each, Balochistan with 1.4, Punjab with 1.3, FATA with 1.2, and AJK with 1.1 non-earning adults in a family on average (Annexure 7, Tables 18, 19, 20 and 21).

The number of school going children in the family of a PMIFL beneficiary was 1.7 kids on average. There was regional variation in the average number of school going children: 3.1 in GB; 2.2 in AJK; 2 in Balochistan; 1.9 in Punjab and KP each; and 1.1 in FATA. Similarly, there were 1.4 family members in old age or infancy or with disability in a PMIFL beneficiary's family on average. On regional level, the prevalence of such family members was reported to be 2 in Sindh, 1.3 in Punjab, 1.3 in Balochistan, 1.2 in GB, 1 in AJK, 0.9 in KP, and 0.6 in FATA, Table 5.4. (Annexure 7, Tables 22, 23, 24 and 25).

Table 5.4: Number of earning, non-earning, school going, and old age/infant members

Members	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
Earning members	1.8	1.9	1.2	1.6	1.7	2.1	2.0	2.0
Non-earning adult members	1.1	1.4	1.2	1.6	1.8	1.3	1.6	1.5
School going children	2.2	2.0	1.1	3.1	1.9	1.9	1.0	1.7
Old age / infant / disabled	1.0	1.3	0.6	1.2	0.9	1.3	2.0	1.4

5.3. Profile of FGD participants

A total of 236 individuals, including mostly beneficiaries and some CI members, participated in the FGDs. The proportion of participants was higher in Punjab, KP, and Sindh due to a greater number of FGDs conducted there. An analysis of the participants indicated a balanced representation of both genders; 122 females and 114 males. The geographical and gender wise distribution of the FGD participants is delineated in Table 5.5 (Annexure 8: Tables 1 and 2).

Table 5.5: Distribution of participants in FGDs

Province/Region	FGD participants		
	Male	Female	Total
AJK	12	12	24
Balochistan	18	13	31
FATA	6	6	12
GB	7	7	14
KP	27	25	52
Punjab	24	33	57
Sindh	20	26	46
Total	114	122	236

The ages of the FGD participants ranged from twenty to sixty seven years, with 61 in the eighteen to thirty years bracket, 146 in the thirty one to fifty years bracket, and 29 were over 50 years old. The FGD participants covered an extremely wide range of occupations belonging to maximum possible sectors (Annexure 8: Table 3).

In terms of education and literacy, 33 participants had attended some schooling up to primary level, 23 had attended up to middle level, 38 had passed metric or tenth grade, 20 had attended college, 11 were graduates, 2 had completed sixteen years of education, and 2 had done post-graduation. However, 107 participants were illiterate (Annexure 8: Table 4).

5.4. Socio-Economic Characteristics of Households

Overall, 96.9% of the interviewed beneficiaries were living in their own houses while the remaining 3.1% were living in rented houses. Region wise, in AJK and FATA, all the respondents reported having their own houses. Regarding nature of construction of the houses that the beneficiaries were living in, 32.9% of the overall respondents had cemented houses known as “pakka”, 29.9% had houses made of mud/clay known as “kacha”, and 34.9% had houses of mixed nature of construction including both “kacha” and “pakka”. There was a small proportion of respondents, 2.3% overall, who were living in slums and majority of such cases were in Sindh, Figure 5.4 and 5.5 (Annexure 7, Tables 26 and 27).

Figure 5.4: Status of house ownership

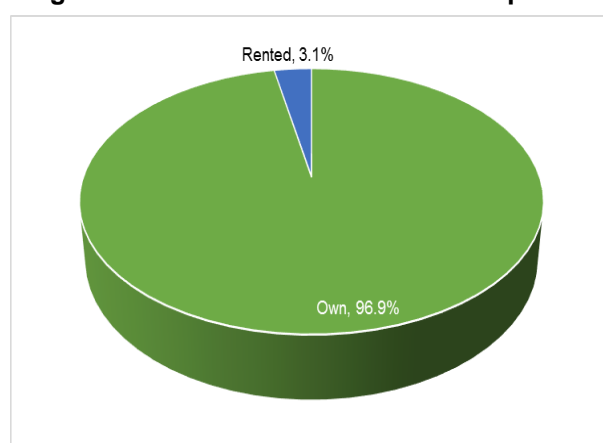
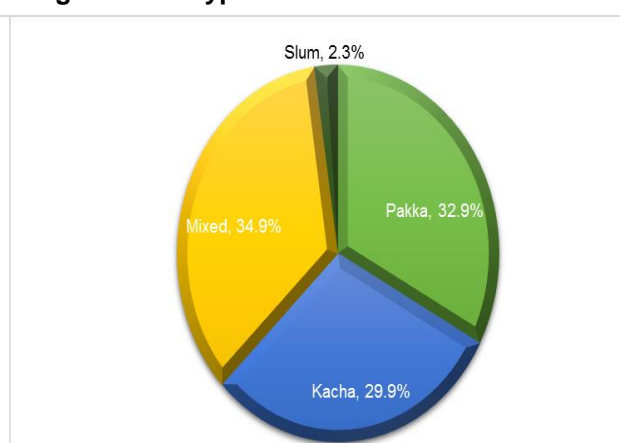


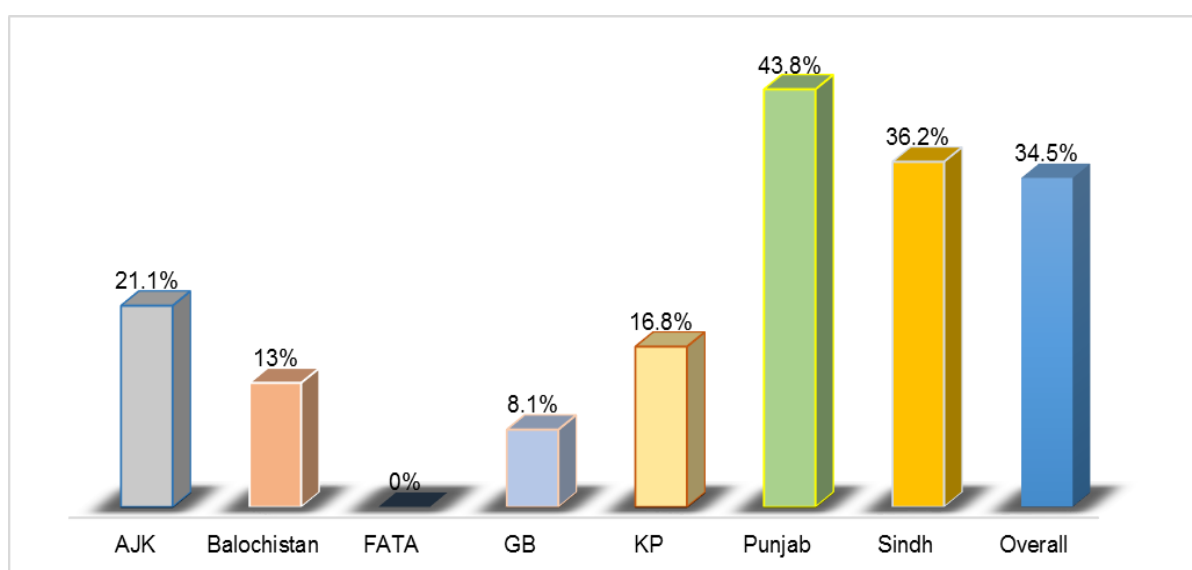
Figure 5.5: Type of house construction



The beneficiaries interviewed as part of the MTE survey were asked if any of their household members was getting compensation from BISP, in response to which, 34.5% of them replied in affirmative. Within the regions, the receipt of BISP compensation amongst PMIFL beneficiary households was highest in Punjab with 43.8% respondents reporting so, followed by Sindh with 36.2%, AJK with 21.1%, KP with 16.8%, Balochistan with 13%, and GB with 8.1% respondents. In FATA, however, none of the respondents reported receipt of any type of BISP compensation within their households, Figure 5.6 (Annexure 7, Table 28).

Amongst the BISP beneficiary households, more than four fifths of the respondents had been receiving BISP compensations starting from 2011 onwards whereas about 15% did not remember the year from which their households started receiving BISP compensation. With respect to the type of compensations or benefits received from BISP, all the respondents whose households were BISP beneficiaries; they reported receipt of un-conditional cash transfers / grants for consumption smoothing. Apart from this, 10.6% of them were benefited under the Waseela-e-Haq initiative of BISP and 4.2% informed that they were getting conditional cash transfers under the Waseela-e-Taleem program of BISP (Annexure 7, Tables 29 and 30).

Figure 5.6: Households receiving BISP compensation



The PMIFL beneficiaries were also questioned about receiving benefits from any other program of PPAF or its partner organizations, other than the PMIFL Scheme. Only 2.4% of the overall respondents answered in positive; none of them being in AJK, FATA, and GB. The key initiatives mentioned by such respondents were “Program for Poverty Reduction” in Balochistan and NRSP programs in Punjab (Annexure 7, Tables 31 and 32).

There was a widespread disparity in the monthly household incomes reported by the respondents: 12.8% of the households had incomes of up to PKR 10,000 per month; for 38.3% households, the monthly incomes were between PKR 10,001 to PKR 20,000; for 25.7%, the incomes were between PKR 20,001 to PKR 30,000; for 13%, they were between PKR 30,001 to PKR 40,000; for 5.4%, they were between PKR 40,001 to PKR 50,000; and the remaining 4.9% had incomes of above PKR 50,000 per month. The average monthly income of the households of PMIFL beneficiaries, across the country, was calculated at PKR 23,350. On regional level, the average monthly income was found to be PKR 38,835 in GB; PKR 25,669 in AJK; PKR 24,643 in Punjab; PKR 24,185 in KP; PKR 22,918 in Balochistan; PKR 19,201 in FATA; and PKR 18,668 in Sindh, Table 5.6 (Annexure 7, Tables 33, 33.1 and 33.2).

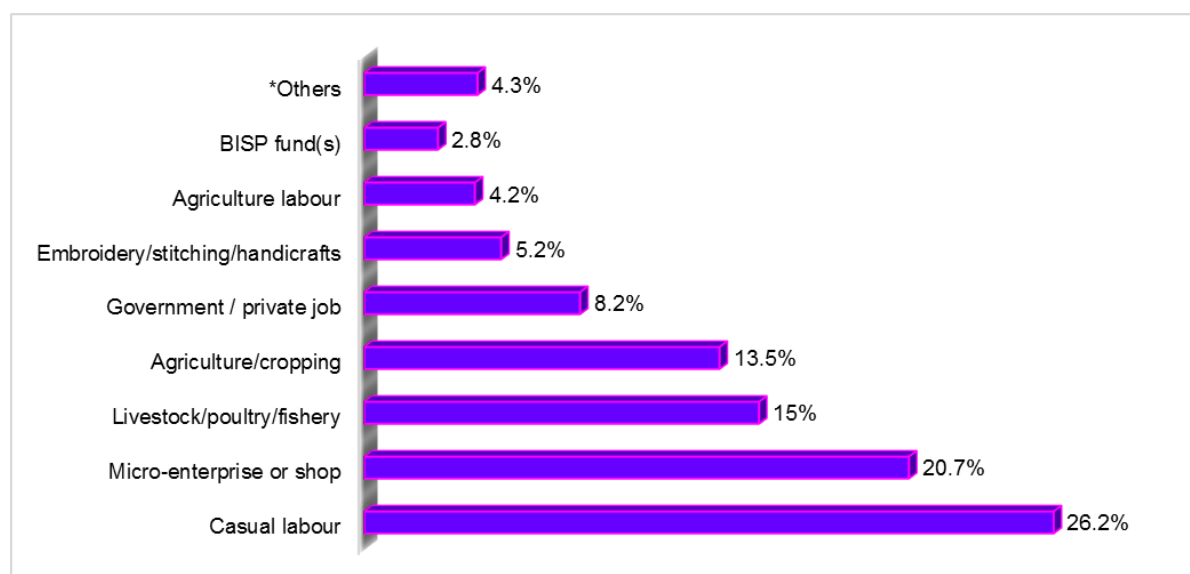
Table 5.6: Monthly income of beneficiary households

Income (Rupees)	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	%	%	%	%	%	%	%	%
No income	-	-	-	-	-	-	-	-
Up to 10000	3.5	10.1	5.0	1.2	8.0	12.9	18.7	12.8
10,001 - 20,000	38.6	40.2	67.5	12.8	43.7	31.5	49.4	38.3
20,001 - 30,000	28.1	27.8	20.0	23.3	24.2	29.0	19.7	25.7
30,001 - 40,000	15.8	12.4	7.5	27.9	13.5	15.0	6.9	13.0
40,001 - 50,000	8.8	6.5	-	12.8	6.2	6.1	2.4	5.4
Above 50,000	5.3	3.0	-	22.1	4.4	5.5	2.9	4.9
Overall	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Upon getting the average monthly income of the PMIFL beneficiary households, an effort was made to analyze per capita incomes across the country. On national level, the per capita income of the PMIFL beneficiary households turned out to be PKR 129.9. Regionally, the per capita income of the respondents' households appeared to be highest in GB with PKR 187.3, followed by FATA with PKR 175, AJK with PKR 161.4, KP with 142.1, Punjab with PKR 133.4, Balochistan with PKR 130.1, and it was lowest in Sindh with PKR 104.2 (Annexure 7, Table 33.3).

Based on multiple responses, the major sources of income reported by the respondents were: livestock/poultry/fishery, 48.3%; casual labor, 48%; agriculture/cropping, 43.1%; BISP funds/grants, 34.4%; micro-enterprises/shops, 34.2%; embroidery/stitching/handicrafts, 20.1%; agriculture labor, 16.8%; government/private job, 14%; and services (including cobbler, beautician, barber, carpenter, etc.), 3.6%. In terms of percentage share of different sectors in the total income of PMIFL beneficiary households, the maximum portion came from casual labor with 26.2%, followed by micro-enterprises/shops with 20.7%, livestock/poultry/fishery with 15%, agriculture/cropping with 13.5%, government/private job with 8.2%, embroidery/stitching/ handicrafts with 5.2%, agriculture labor with 4.2%, BISP funds with 2.8%, and services with 1.8%. There were some other sources of income such as remittances, manufacturing/light engineering/workshop, pension, rent, and charity/zakat but they had negligible share in the total income of PMIFL beneficiary households, Figure 5.7 (Annexure 7, Tables 33, 34 and 35).

Figure 5.7: Major sources of income of beneficiary households

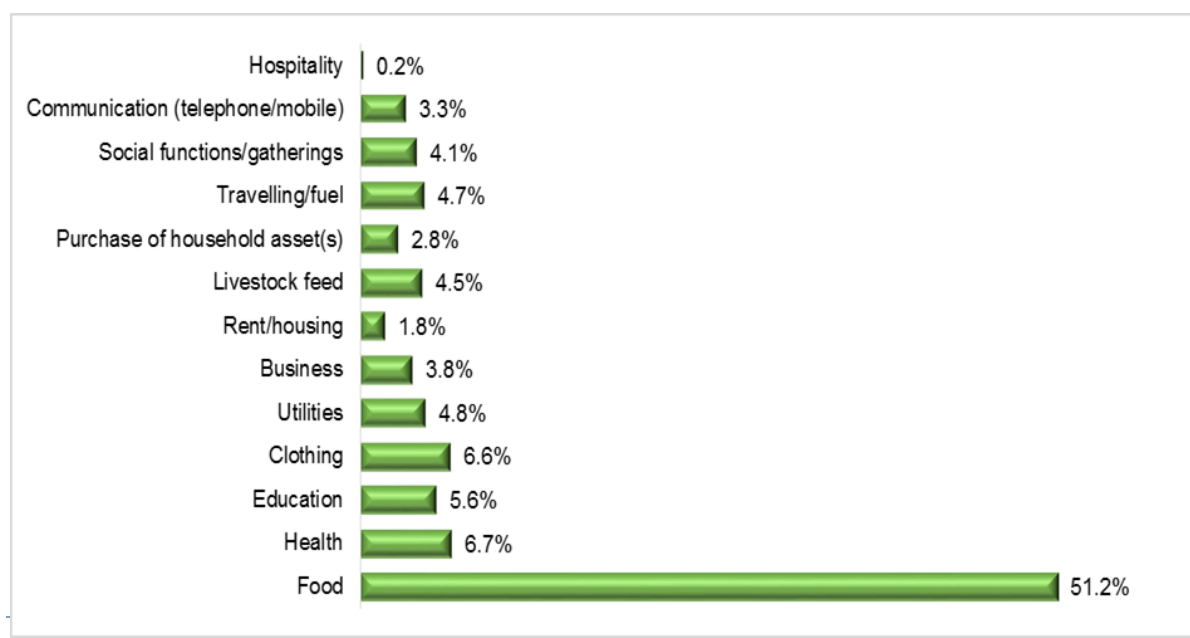


*Others: - Services (cobbler, beautician, barber, carpenter, etc.), remittances, manufacturing/light engineering/workshop, pension, rent, charity/zakat/social benefits

As observed above in the case of monthly incomes, there was also a wide gap in the monthly household expenditures reported by the respondents: 20.2% of the households incurred monthly expenditures of up to PKR 10,000 per month; for 51.9% households, the monthly expenditures were between PKR 10,001 to PKR 20,000; for 18.9%, the expenditures were between PKR 20,001 to PKR 30,000; for 5.8%, they were between PKR 30,001 to PKR 40,000; for 1.9%, they were between PKR 40,001 to PKR 50,000; and the remaining 1.1% had incurred expenditures of above PKR 50,000 per month. Correspondingly, the average monthly expenditure/expenses of the households of PMIFL beneficiaries, across the country, were calculated at PKR 17,236 (Annexure 7, Tables 36, 36.1 and 36.2).

In terms of distribution of the total expenditure/expenses of PMIFL beneficiary households, the maximum portion was spent on food having a share of 51.2%. It was followed by health with a share of 6.7%, clothing with a share of 6.6%, education with a share of 5.6%, utilities with a share of 4.8%, travelling/fuel with a share of 4.7%, livestock feed with a share of 4.5%, social functions/gatherings with a share of 4.1%, business with a share of 3.8%, communication/telephone with a share of 3.3%, purchase of household assets with a share of 2.8%, and rent/housing which had a share of 1.8%, Figure 5.8 (Annexure 7, Table 37).

Figure 5.8: Major expenses of beneficiary households



Based on the average monthly income and the average monthly expenditure of PMIFL beneficiary households, an interesting analysis was drawn reflecting the percentage of monthly savings. On an overall basis, the rate of monthly savings was found to be 26.2%. However, the saving rate greatly differed from one region to other as provided in Table 5.7 below.

Table 5.7: Monthly savings of beneficiary households

	AJK	Baluchistan	FATA	GB	KP	Punjab	Sindh	Overall
Average income	25,669	22,918	19,201	38,835	24,185	24,643	18,668	23,350
Average expenditure	21,810	19,206	13,505	31,492	18,242	16,087	17,221	17,236
Average savings	3,859	3,712	5,696	7,343	5,943	8,556	1,447	6,114
Rate of savings	15.0	16.2	29.7	18.9	24.6	34.7	7.8	26.2

Amongst the FGD participants in all regions, there was generally a feeling of recognition and appreciation for PMIFL Scheme, as it had improved their socio-economic conditions considerably. Their detailed views, in this regard, are provided below.

"My husband used to fight on every small thing, now he respects me and takes my suggestion in every decision he makes."

Quoted from KP

- Majority of them informed that their income had increased and they were prospering after getting the loan.
- Many claimed that people gave them more respect, their confidence had increased and they were more involved in social activities.
- In AJK, Punjab and Sindh; some stated that they were able to send their children to school now.
- A few, particularly in Punjab, reported that they received timely medical treatment.

On the other hand, some participants in Punjab, Balochistan, and FATA, stated that there was no improvement in socio-economic conditions and the loan given under PMIFL was too small to bring any significant change.

5.5. Loan History (other than PMIFL)

In order to assess other liabilities of the beneficiaries apart from the PMIFL, and to check their compliance record against these, the respondents were asked about other loans that they had taken from other sources such as a bank, family, micro-finance from other organization, or relative/friend.

On an overall basis, 19 respondents had taken loan from a bank, 20 had borrowed from family, 6 had received micro-finance from other organizations, and 17 had taken loan from relative/friends. Majority of these cases were reported in Punjab and Sindh, a few in KP, one in Balochistan; none were reported in AJK, FATA, and GB, Table 5.8. The purposes for which these loans had been borrowed were: personal use, current business, and other business. Most of the loans had been taken in year 2016, followed by 2017 and 2015 respectively. With respect to repayment, in 36 cases, the loans had been fully returned to the respective parties whereas in 25 cases, the loans were partially returned. There was one respondent who reported to be a defaulter and this person had borrowed money from the family (Annexure 7, Tables 173 to 192).

Table 5.8: Loan taken by beneficiaries from sources other than PMIFL

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%

Bank	-	-	-	-	-	-	-	-	-	-	14.0	0.7	5.0	0.5	19.0	0.5
Relative	-	-	1.0	0.6	-	-	-	-	5.0	0.7	8.0	0.4	6.0	0.6	20.0	0.5
Micro-finance	-	-	-	-	-	-	-	-	-	-	3.0	0.1	3.0	0.3	6.0	0.1
Friends	-	-	-	-	-	-	-	-	4.0	0.6	12.0	0.6	1.0	0.1	17.0	0.4
Overall	57	100	169	100	40	100	86	100	727	100	2,076	100	965	100	4,120	100

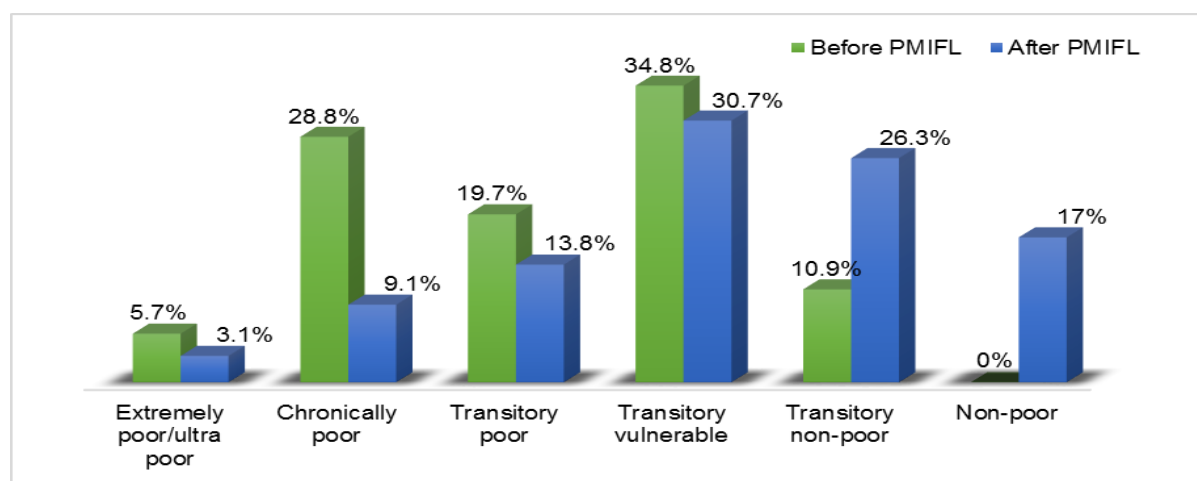
5.6. Change in Poverty Score Card

One of the most important outcome indicators for PMIFL was that at least 60% of the existing borrowers had graduated to higher scores on the PSC. The scores that had been calculated by the POs at the time of loan appraisals were considered as the baseline for the MTE. In order to measure the change in the PSC of PMIFL beneficiaries, under the MTE methodology, PSC data on the present conditions of the households was collected as a part of the beneficiary interviews. Hence, assessments of the changes in beneficiaries' PSC have been made by comparing the baseline scores against the current scores calculated as a result of the MTE survey.

As per the baseline PSC data, across the country, 5.7% of the respondents' had scores of up to 11 and were categorized as "extremely/ultra-poor", 28.8% had scores between 12 to 18 considered as "chronically poor", 19.7% had scores between 19 to 23 categorized as "transitory poor", 34.8% had had scores between 24 to 34 termed as "transitory vulnerable", and 10.9% had scores between between 35 to 50 characterized as "transitory non-poor", Figure 5.9. Regionally, the striking figures were: in AJK, 86% respondents had scores between 24 to 50 and only one had score less than 11; in Balochistan, 77% had scores between 12 to 34; in FATA, 82.5% had scores between 12 to 23; in GB, 75.6% had scores between 19 to 34 and none had scores less than 11; in KP, 71.6% had scores between 24 to 50; in Punjab, 89.4% had scores between 12 to 34; and in Sindh, 77.5% had scores between 12 to 34. It was extremely surprising to note that amongst all the POs, NRSP had set its own prodigy by targeting only BISP beneficiaries who were all female and mostly had scores below 16.17 (Annexure 7, Tables 50.1, 50.2 and 50.3).

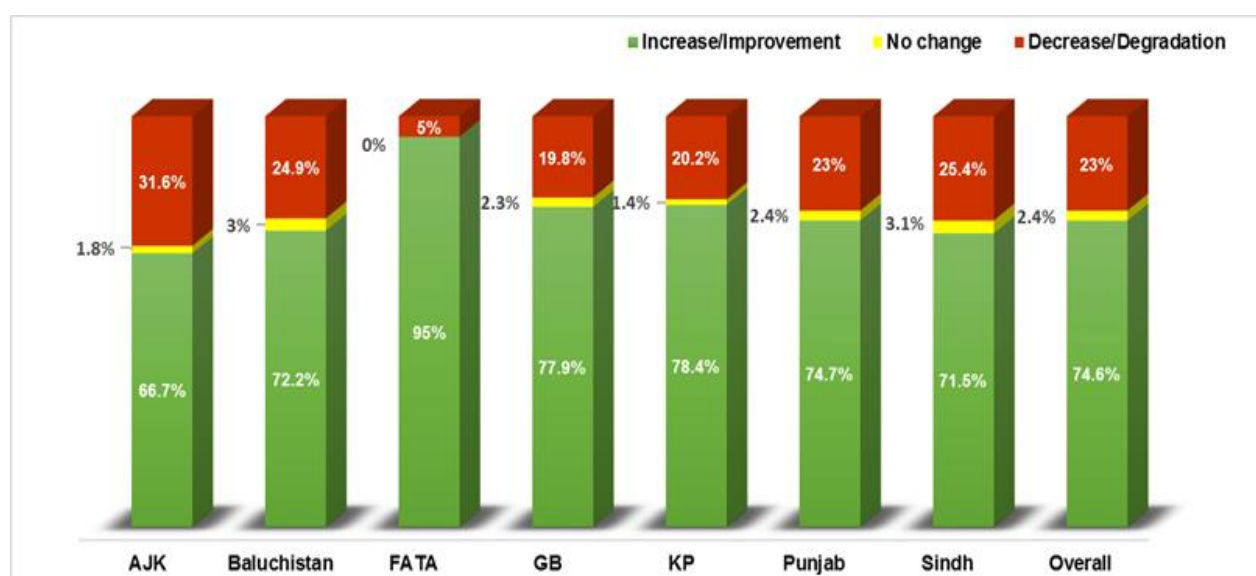
The PSC data collected during the MTE survey, across the country, revealed that 3.1% of the respondents' had scores of up to 11 and were categorized as "extremely/ultra-poor", 9.1% had scores between 12 to 18 considered as "chronically poor", 13.8% had scores between 19 to 23 categorized as "transitory poor", 30.7% had had scores between 24 to 34 termed as "transitory vulnerable", and 26.3% had scores between between 35 to 50 characterized as "transitory non-poor". Nevertheless, there were 17% respondents whose PSC were calculated in the range of 51 to 100 and they fell in the category of "non-poor", Figure 5.9. Region wise, the proportion of "non-poor" beneficiaries was highest in GB with 38.4%, followed by 24.2% in KP, 19.5% in Balochistan, 15.8% in AJK, 15.2% in Sindh, and 14.6% in Punjab (Annexure 7, Tables 50.4, 50.5 and 50.6).

Figure 5.9: PSC of beneficiaries before and after PMIFL



In terms of changes reported in the poverty scores of beneficiaries before and after PMIFL, overall, 74.6% respondents had graduated to higher scores whereas 23% respondents had degraded to lower scores and there was no change in the scores of 2.4% respondents. On regional level, FATA was on top where 95% of the respondents reported improvement in their scores. It was followed by KP with 78.4% respondents reporting improvement in their scores, GB with 77.9%, Punjab with 74.7%, Balochistan with 72.2%, Sindh with 71.5%, and AJK with 66.7% respondents reporting so, Figure 5.10. The reasons that may be attributed with the respondents who had degraded to lower poverty bands are: selling of household asset(s) due to major events such as seeding new crops, marriage, death, a natural calamity, etc; and/or selling of old livestock for buying newer breed on seasonal basis. The quantities of household assets and livestock are key determinants of the PSC, therefore, any minor or temporary change in these indicators directly affects the scores of the borrowers (Annexure 7, Tables 50.11, 50.12 and 50.13).

Figure 5.10: Change in poverty score of beneficiaries



When the changes were analyzed on district level, there were quite a number of astonishing findings including both positive and negative. Pishin stood out as the most extra ordinary district with all of its respondents reporting improved scores and second came South Waziristan with 95% of its respondents reporting so. On the other hand, there were four districts where significant numbers of

the beneficiaries reported decrease in their scores; Rajanpur with 229, Muzaffargarh with 175, Thatta with 115, and Mansehra with 82 respondents, Table 5.9. On PO level, it turned out that approximately 100 or more of the beneficiaries each of Akhuwat, SF, SSF, and Mojaz reported decrease in their scores (Annexure 7, Tables 50.11, 50.12 and 50.13).

Table 5.9: Change in PSC of beneficiaries by absolute scores

Province	Districts	Increase/Improvement		No change		Decrease/Degradation	
		No.	%	No.	%	No.	%
AJK	Hattian	32	71.1	1	2.2	12	26.7
	Havaili	6	50.0	-	-	6	50.0
	Overall	38	66.7	1	1.8	18	31.6
Balochistan	Jhal Magsi	20	80.0	-	-	5	20.0
	Lasbela	67	61.5	5	4.6	37	33.9
	Pishin	35	100.0	-	-	-	-
	Overall	122	72.2	5	3.0	42	24.9
FATA	SWA	38	95.0	-	-	2	5.0
	Overall	38	95.0	-	-	2	5.0
GB	Ghanche	19	82.6	-	-	4	17.4
	Skardu	48	76.2	2	3.2	13	20.6
	Overall	67	77.9	2	2.3	17	19.8
KP	Mansehra	397	82.2	4	0.8	82	17.0
	Swabi	15	40.5	1	2.7	21	56.8
	Swat	158	76.3	5	2.4	44	21.3
	Overall	570	78.4	10	1.4	147	20.2
Punjab	Bhakkar	228	92.7	1	0.4	17	6.9
	Muzaffargarh	568	73.7	28	3.6	175	22.7
	Narowal	252	80.0	7	2.2	56	17.8
	Rajanpur	502	67.5	13	1.7	229	30.8
	Overall	1,550	74.7	49	2.4	477	23.0
Sindh	Ghotki	60	67.4	1	1.1	28	31.5
	Sanghar	150	68.5	11	5.0	58	26.5
	Tharparkar	221	81.9	5	1.9	44	16.3
	Thatta	259	66.9	13	3.4	115	29.7
	Overall	690	71.5	30	3.1	245	25.4
Overall		3,075	74.6	97	2.4	948	23.0

5.7. Understanding of PMIFL Scheme

The respondents of beneficiary interviews were assessed on their knowledge and understanding of the PMIFL Scheme through a number of questions related to the Program design. Regarding the objectives of the Scheme, based on multiple responses, 82.4% knew that it was to “provide interest free loans to men, women and youth from poor households”, 49.1% said that it was to “engage poor households in productive economic activities”, 46.1% stated “to enhance business skills”, 42.8% said that it was to “include females in economic activities”, 27.4% stated “to encourage health and

education practices”, and 7% informed that it was to “establish and/or strengthen community centers for revolving of loans” (Annexure 7, Table 51).

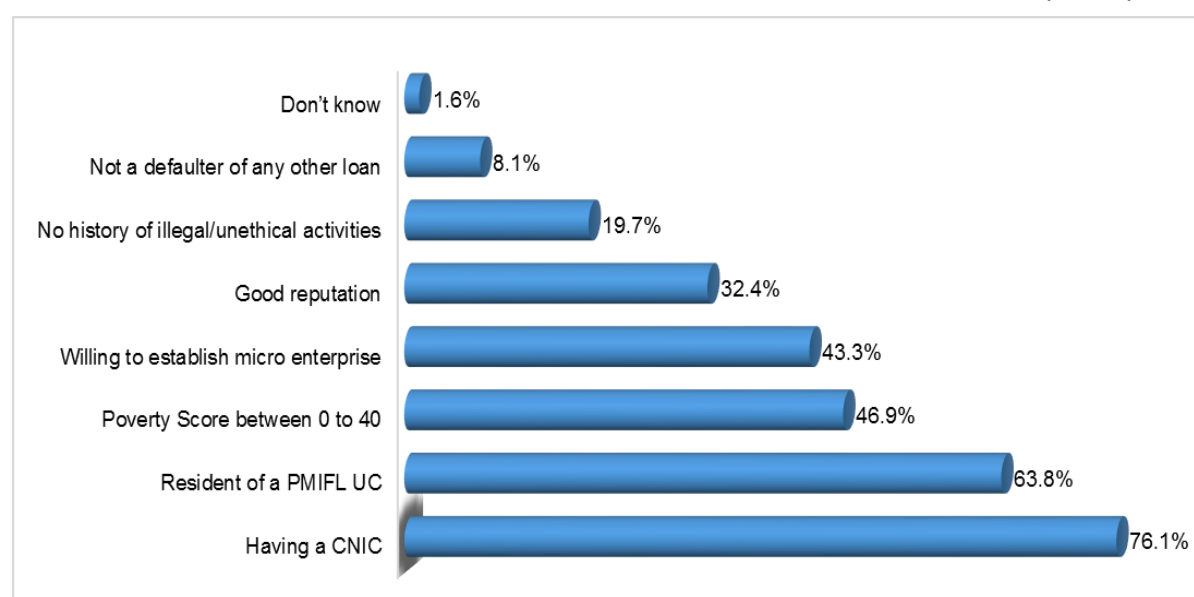
The above findings were reiterated by the FGD participants, a large majority of whom, across the regions, stated that the PMIFL Scheme was intended to provide easy loans to the poor and reduce poverty. Many of the participants thought that the purpose of the program was to help the poor in setting up small business and generating their own income. Some participants; especially in AJK, Punjab and Sindh; were of the view that PMIFL was initiated to reduce unemployment. Some members of FGDs, especially female members in Punjab and Sindh, thought that it was meant for women so that they won’t be dependent on anyone. A few participants in Punjab and Sindh perceived that the purpose of the program was to enhance education.

Based on multiple responses, 75.5% of the interviewed beneficiaries perceived the PMIFL Scheme as a Government program to support the poor while 22.4% thought that it was funded by a “Donor Agency” or an “NGO”, and 5.6% believed that the PMIFL Scheme was sponsored by PPAF (Annexure 7, Table 52).

In terms of knowledge of the eligibility criteria for PMIFL, based on multiple responses, 76.1% of the respondents stated that “having a CNIC” was mandatory, 63.8% thought it to be “resident of a PMIFL UC”, 46.9% informed that it was “having poverty score between 0 to 40”, 43.3% said that it was “willingness to establish micro enterprise”, 32.4% knew that “good reputation” was mandatory, 19.7% stated “no history of illegal/unethical activities”, and 8.1% said that it was “not to be a defaulter of any other loan”. However, 1.6% of the respondents did not know about the eligibility criteria at all, Figure 5.11 (Annexure 7, Table 53).

Figure 5.11: Beneficiaries’ knowledge of eligibility criteria

Based on multiple responses



About 58% of the overall respondents of beneficiary interviews were aware of the fact that they could lodge complaints in case of any issue(s) related to the PMIFL Scheme. This proportion varied across the regions with 87.5% in FATA, 85.6% in KP, 71.9% in AJK, 65.7% in Sindh, 53.3% in Balochistan, 46.1% in Punjab, and 16.3% in GB. From the respondents who were aware that PMIFL related complaints could be lodged, based on multiple responses, 54.1% of them knew that they could lodge

complaints with their respective POs, 21.7% mentioned “loan centers”, 21.1% were of the view that the complaints could be filed with PPAF, 15.3% thought that they could reach the Government offices for this purpose, and 14.5% said that the complaints could be lodged with the local CIs (Annexure 7, Tables 54 and 55).

With respect to the type of complaints that could be lodged, nearly half of the overall respondents, 49.2% did not have any knowledge of this aspect. The rest of the respondents, based on multiple responses, reported that they knew about the following types of complaints: delay in loan processing/response, 25%; dealing/attitude, 24.6%; poor services, 19.3%; recommendations/suggestions/queries, 12.5%; non-issuance of loan repayment receipt, 11.4%; non-availability of staff, 9%; environment issues, 7.2%; non-availability of relevant forms, 5.5%; in-correct records, 5%; and fraudulent activities, 4.7% (Annexure 7, Table 56).

5.8. Loans Received under PMIFL

As mentioned earlier, the population earmarked for the MTE included those borrowers who had taken a loan prior to the cut off period set for the MTE, i.e, 30th September 2016. PPAF, during the Inception Phase, had indicated to the MTE Team that a beneficiary could receive up to three loans under the PMIFL Scheme. Therefore, by virtue of the systematic sampling design developed for the MTE, it was fore-given that the selected respondents would include some borrowers who had applied for second and third loan cycles respectively, till the time of survey i.e. 17th November 2017.

In relation to the above synergy, the MTE results indicated that overall 44.4% respondents of the beneficiary interviews had applied for one loan, 36.1% had applied for two loans, and 19.4% reported applying for three loans till the time of interviews. On regional level, in FATA, none of the respondents had applied for second and third loans respectively. Similarly, in Balochistan, no respondent reported applying for a third loan. PO wise, it turned out there were two organizations; BRSP and SERVE; whose beneficiaries had taken single loans only. About 99% of the respondents belonging to BLCC also reported to have borrowed single loans only. However, there were a number of organizations whose maximum beneficiaries had taken multiple loans: 86.9% beneficiaries of AGAHE reported to have borrowed two or three loans; 83.5% beneficiaries of NRSP reported two or three loans; 77.3% beneficiaries of SSF reported the same; 76.9% beneficiaries of FFO reported so; and 75.2% beneficiaries of SRSO also reported this, Table 5.10. No striking differences were observed amongst male and female in the number of loans taken (Annexure 7, Tables 57, 57.1 and 57.2).

Table 5.10: Number of loans taken by beneficiaries – PO wise

POs	One		Two		Three		Overall	
	No.	%	No.	%	No.	%	No.	%
HHRD	20	35.1	29	50.9	8	14.0	57	100.0
BRSP	60	100.0	-	-	-	-	60	100.0
HANDS	137	57.6	65	27.3	36	15.1	238	100.0
SERVE	40	100.0	-	-	-	-	40	100.0
AKHUWAT	394	62.9	187	29.9	45	7.2	626	100.0
GBTI	18	48.6	15	40.5	4	10.8	37	100.0
EPS	124	82.7	25	16.7	1	0.7	150	100.0
NRSP	76	16.6	172	37.6	210	45.9	458	100.0
PRSP	23	20.0	73	63.5	19	16.5	115	100.0
BLCC	231	99.1	2	0.9	-	-	233	100.0
FFO	22	23.2	43	45.3	30	31.6	95	100.0
MOJAZ	156	52.5	139	46.8	2	0.7	297	100.0
AGAHE	41	13.1	166	53.2	105	33.7	312	100.0
NRDP	65	30.8	70	33.2	76	36.0	211	100.0
SF	154	43.4	141	39.7	60	16.9	355	100.0

POs	One		Two		Three		Overall	
	No.	%	No.	%	No.	%	No.	%
SRSO	22	24.7	40	44.9	27	30.3	89	100.0
SSF	79	22.6	130	37.2	140	40.1	349	100.0
TRDP	109	40.4	132	48.9	29	10.7	270	100.0
AMRDO	60	46.9	60	46.9	8	6.3	128	100.0
Overall	1,831	44.4	1,489	36.1	800	19.4	4,120	100.0

The analyses of loans processing, payment and utilization under the PMIFL Scheme are provided here in detail for the first loan cycle mostly, as the trends highlighted here were almost similar for the second and third loan cycles with marginal or negligible differences.

5.8.1. Processing and Registration for Loans

Overall, of the total 4,120 interviewed beneficiaries in the first loan cycle, 41.8% had applied the loan for livestock/poultry/fish farming, 17.5% had applied for micro-enterprise, 17.4% for agriculture/cropping, 12.3% for commerce/retailing/petty trading, 5.9% for handicrafts/cottage, 3.1% for services, and a combined 1% for manufacturing/light engineering/workshop and food/agriculture processing. Region wise, the sectors for which the maximum loans had been applied were: livestock/poultry/fish farming with 75.4% in AJK, 60% in Sindh, 43.4% in Punjab, and 30.8% in Balochistan; micro-enterprise with 33.7% in GB and 31.8% in KP; and agriculture/cropping with 35% in FATA. It is pertinent to mention here that 1.1% of the overall respondents reported that they had applied the loan for personal use which is not permissible under the PMIFL policy and design, Table 5.11. The reasons mentioned by such respondents for personal use of PMIFL amounts were repair of house, medical treatment, and marriage arrangements (Annexure 7, Tables 58 and 58.1).

From 2,289 respondents in the second loan cycle, 49.2% had applied the loan for livestock/poultry/fish farming, 16.9% had applied for micro-enterprise, 13.4% for agriculture/cropping, 10.8% for commerce/retailing/petty trading, 4.9% for handicrafts/cottage, 3.2% for services, a combined 0.9% for manufacturing/light engineering/workshop and food/agriculture processing, and 0.8% for personal use. Likewise, amongst 800 respondents in the third loan cycle, 48.1% had applied the loan for livestock/poultry/fish farming, 19% had applied for micro-enterprise, 15.3% for agriculture/cropping, 8.5% for commerce/retailing/petty trading, 3.8% for handicrafts/cottage, 3.8% for services, a combined 0.9% for manufacturing/light engineering/workshop and food/agriculture processing, and 0.8% for personal use (Annexure 7, Tables 101 and 137).

Most of the FGD participants, in all the regions, mentioned that PMIFL provided loans for livestock, poultry, and agriculture while many others quoted that loans were provided for garments related trades such as embroidery, stitching or tailoring. Some participants said that the program sponsored small businesses or grocery shops that could be set up at home.

Table 5.11: Beneficiaries by sector of business for which the loan was applied

Type of business	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	%	%	%	%	%	%	%	%
Livestock/poultry/fish farming	75.4	30.8	10.0	18.6	17.2	43.4	60.0	41.8
Micro-enterprise	15.8	17.8	12.5	33.7	31.8	14.4	12.1	17.5
Agriculture/cropping	-	26.0	35.0	1.2	6.2	22.1	15.9	17.4
Commerce/retailing/ petty trading	-	13.6	15.0	24.4	28.9	10.8	2.4	12.3
Handicrafts/cottage	5.3	8.3	17.5	11.6	11.1	2.2	8.4	5.9
Services	-	3.0	2.5	-	2.5	4.6	0.6	3.1

Type of business	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	%	%	%	%	%	%	%	%
Personal use	1.8	0.6	2.5	2.3	0.4	1.7	0.3	1.1
Manufacturing/light engineering/workshop	1.8	-	5.0	7.0	1.7	0.5	0.2	0.8
Food/agriculture processing	-	-	-	1.2	0.3	0.3	0.1	0.2
Overall	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Regarding purpose of loan, 44.3% of the overall interviewed beneficiaries had applied the loan for a new business/ set up whereas 55.7% had applied the loan to support their existing business/set up. The proportion of beneficiaries who took the loan for new startups was higher amongst females with 48.8% as compared to males with 37.5%. From the respondents who had applied the loan to start new business, 70.4% informed that they had some sort of prior experience in the relevant sector which is an important factor for sustainability of the startups. When such respondents were inquired about the years of experience, 55.5% of them reported between one to five years, 30.8% reported between six to ten years, 7.2% stated between eleven to fifteen years, and 6.5% claimed that they had an experience of more than fifteen years in the relevant sector for which they had applied the loan (Annexure 7, Tables 59, 59.1 60 and 61).

For processing of loan applications under PMIFL, the borrowers had to go through a number of stages before completing the entire process. These included initiating a formal loan request, verification of applicant CNICs, verification of CNICs of households, verification of PSC, registration, and issuance of application and business plan forms. As part of the application process, based on multiple responses, the borrowers had to submit varied documents: CNIC copy in 78.6% cases; application form, 73.8%; photograph, 67.3%; loan approval form, 48.9%; guarantors' statement, 35.4%; business plan, 22.9%; social and financial appraisal form, 20.6%; affidavit, 19.6%; copy of utility bill, 17.9%; and house ownership letter, 4.3%. There was no marked discrimination amongst the respondents in submission of documents with respect to gender, except CNIC copy, that was submitted by 86.5% male respondents as compared to 73.5% female respondents (Annexure 7, Tables 62, 62.1, 63 and 63.1).

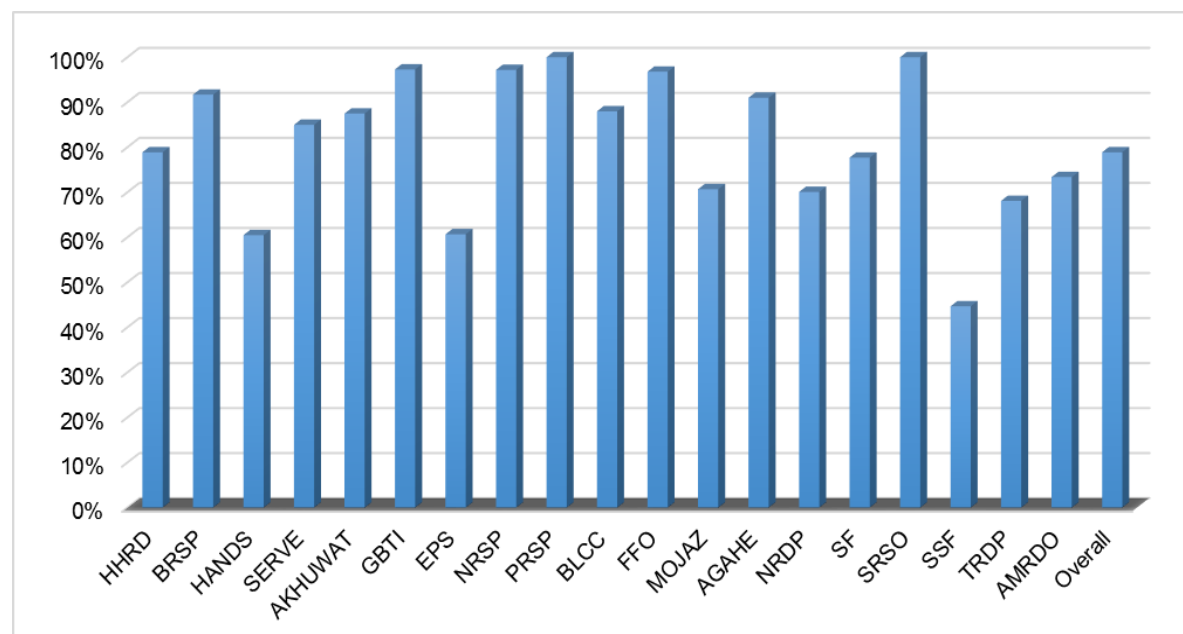
A significant majority of the FGD participants, in all the regions except, believed that loan cheque was received after submitting a signed application along with some requisite documents. The documents mentioned by them mostly included CNIC and photograph, but some participants in Punjab also quoted electricity bill and BISP receipt. A few participants in AJK, GB and KP stated that loan was processed by taking a guarantor to the loan center. Very few participants, all in Balochistan, indicated that due to tribal culture, women didn't go to the loan center, instead their husbands filed their applications and received the cheques.

Amongst the submitted documents, business plan was the most comprehensive document, which according to the respondents of beneficiary interviews, included the following aspects: basic information about the planned business, 53.5%; reason for selecting the specific business, 35.6%; monthly running expenses, 28.3%; targets of production and sale, 18.6%; marketing strategy, 14.2%; cost estimates for setup, 7.8%; estimate of profit, 5%; and required financial resources, 3.2%. There was a sizeable proportion of the respondents, 17.3% who did not know about the aspects that were included in the business plan (Annexure 7, Table 64).

As the target group for PMIFL mostly comprises illiterate borrowers, therefore, provision of necessary guidance and assistance during the loan application process is vital for them. In this respect, a significant majority of the interviewed beneficiaries, 78.9% informed that they had received assistance during the loan application process while 21.1% reported otherwise. PO wise, all the beneficiaries of PRSP and SRSO reported that they had received assistance during the application process whereas in the case of SSF, only 44.7% of its beneficiaries reported so, Figure 5.12. Regarding nature of the assistance provided, 98.6% respondents had received help in filling of their application forms and 1.5% had received guidance in preparation of their business plans. Based on multiple responses, the

main institutions or officials that had provided assistance to the beneficiaries were: CIs in 74.9% of the cases; loan center staff in 55.5% cases; and relatives/friends in 5.2% instances (Annexure 7, Tables 65, 65.1, 66, 66.1, 66.2 and 67).

Figure 5.12: Provision of assistance during loan application process – PO wise



Enhancement of the entrepreneurial competencies of borrowers through trainings and capacity building is an integral part of the PMIFL Scheme. As reported by the respondents of beneficiary interviews, based on multiple responses, 47.5% had received enterprise development training, 26.6% had received orientation on business planning processes, 24.7% had received tips on livestock rearing, 24.3% had received training related to financial literacy/numeracy, 15% had gained knowledge of life skills, 7.1% had learned about marketing strategies, 7% had received information regarding interest free loans, 4.8% had understood the concept of value chain, 2.9% had learned tips about branding/promotion, and 1.1% had received training on communications skills. However, 15.7% of the total respondents had not received any type of training or capacity building service under the PMIFL Scheme. Such cases were reported in all regions except FATA (Annexure 7, Table 68).

There were mixed responses received from the FGD participants in the context of their learning from training and business advisory services that had been provided by POs and others. Many participants mentioned that they had learnt ways how to start a new business and how to expand it; whereas, many others, spread across the regions except AJK and KP, said that they did not receive any training or orientation in this regard. Some participants informed that they had learnt how to invest their money in such businesses that give more profits. A few participants, all in Sindh, said that they had learnt how to keep the environment clean and pollution free.

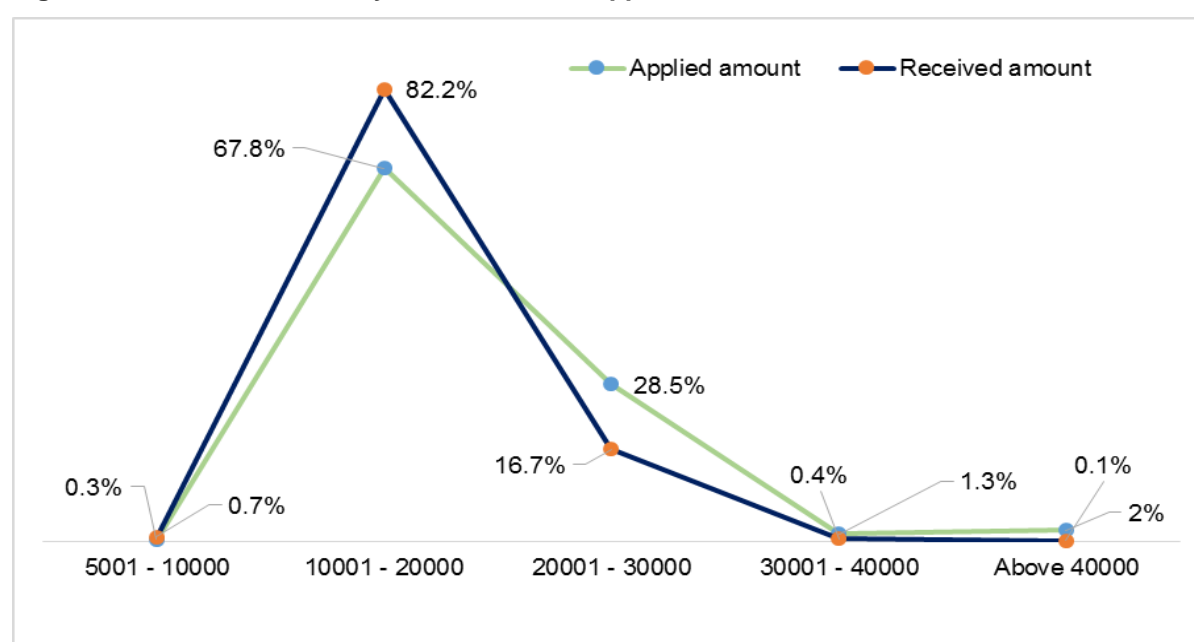
5.8.2. Payment of Loans

Of all the 4,120 respondents interviewed, 65% had received the loan in 2015 followed by 28.1% who had received it in 2016 whereas 7% had received the loan in 2014. On regional level, all the respondents in FATA informed that they had received the loan in 2016 and in Balochistan, all the respondents had received the loan either in 2015 or 2016 (Annexure 7, Table 69).

For a majority of the FGD members, in all regions except AJK, they did not encounter any instance of delay or non-payment of loan installments. However, some said that in case of delay or non-payment of loan installment, they had to borrow money from others or had to sell their assets to pay the PMIFL installment. Some others stated that such situation caused loss of credibility for getting more loans.

There were marked reductions in the amounts of loan that the interviewed beneficiaries had actually received as compared to what they had applied which might be attributed to that fact that the loan amounts had been rationalized by the loan committee during the process of social and technical process. This trend was evident in the higher categories of loans; 2% of the total interviewed beneficiaries had applied for a loan of more than PKR 40,000 but only 0.1% had been successful in receiving a loan of more than PKR 40,000. Similarly, 1.3% respondents had applied for a loan between PKR 30,001 to PKR 40,000 but only 0.4% had actually received a loan between PKR 30,001 to PKR 40,000. Likewise, 28.5% respondents had applied for a loan between PKR 20,001 to PKR 30,000 but only 16.7% had actually received a loan in the same category. Due to the effect of loan appraisal mechanism, most of the beneficiaries, 82.2% had received loans in a lower category i.e., between PKR 10,001 and PKR 20,000. PO wise, most of the organizations provided loans up to a maximum of PKR 30,000 except EPS, NRSP, SSF, and TRDP, Figure 5.13. (Annexure 7, Tables 70, 72 and 72.1).

Figure 5.13: Beneficiaries by amount of loan applied vs received



The average loan amount that the respondents of beneficiary interviews had received, across the country was calculated at PKR 20,152. Within the regions, the average loan amount varied substantially with PKR 21,581 in GB; PKR 21,300 in FATA; PKR 20,607 in Punjab; PKR 20,261 in KP; PKR 19,675 in Balochistan; PKR 19,208 in Sindh; and PKR 16,614 in AJK. None of the respondents in AJK, Balochistan, FATA and GB reported receiving a loan of more than PKR 30,000. No striking divergences were observed amongst male and female in terms of the loan amounts received (Annexure 7, Tables 71, 72.2 and 73).

There were a wide range of figures quoted by the FGD members with respect to the minimum and maximum receivable amounts of loan under the PMIFL Scheme. As per their views, the minimum amount varied from PKR 15,000 to PKR 50,000 and the maximum amount varied from PKR 20,000 to PKR 70,000. However, in most cases, the minimum amount was between PKR 15,000 to PKR 20,000 and the maximum between PKR 30,000 to PKR 50,000.

With respect to the duration of loan, it was up to six months for 8.7% of the interviewed beneficiaries, from seven to twelve months for 84.6% respondents, from thirteen to eighteen months for 6.7% respondents, and more than eighteen months for only 0.1% respondents. In AJK, Balochistan and FATA; none of the respondents reported a duration of more than twelve months for repayment of the loan, Table 5.12. PO wise, most of the organizations provided loans for a maximum duration of up to

twelve months except AKHUWAT. There was no discrimination found amongst male and female in the given duration for repayment of their loans (Annexure 7, Tables 74, 74.1 and 74.2).

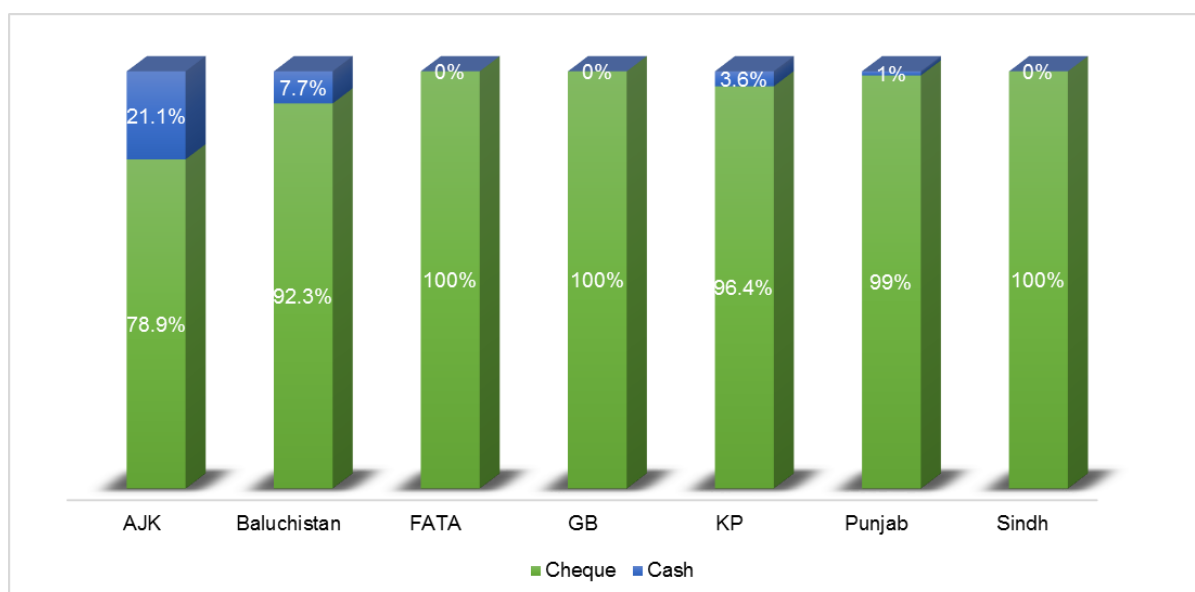
Table 5.12: Beneficiaries by duration of loan

Duration	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	%	%	%	%	%	%	%	%
Upto 6 months	1.8	34.9	-	-	2.8	3.6	20.9	8.7
7 - 12 months	98.3	65.1	100.0	38.4	66.7	96.3	79.0	84.6
13 - 18 months	-	-	-	61.6	30.1	0.1	0.1	6.7
Above 18 months	-	-	-	-	0.4	0.1	-	0.1
Overall	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The loan repayment plan, in correlation to the twelve months duration in majority of the cases, was mostly based on monthly installments as reported by 70.9% of the overall respondents and by all the respondents in AJK and GB. In terms of borrowers' comfort and approval, an overwhelming majority of the overall respondents expressed satisfaction with their loan repayment plan. PO wise, all the beneficiaries of HHRD, BRSP, SERVE, GBTI, PRSP, BLCC, and NRDP were in approval of this. Only 6.3% of the overall respondents were not satisfied with the duration of loan and repayment plan and most of them belonged to HANDS, AMRDO and SF (Annexure 7, Tables 75, 76, 76.1 and 77).

Overall, 98.3% of the interviewed beneficiaries had received the PMIFL payment through "cheque" whereas only 1.7% reported to have received loan payment in "cash". The regional analysis revealed that all the respondents in FATA, GB, and KP had received their loan payment through "cheque", Figure 5.14. PO wise, there were only five organizations that had provided loan payment to some of their borrowers in "cash": 21.1% for HHRD; 20% for BRSP; 4.6% for NRSP; 4.2% for Akhuwat; and 1 beneficiary for Hands. Regarding the sites from where the respondents had received the loan payment, 85.3% mentioned the respective branch/loan center, 10.8% indicated office of the concerned PO, and 4.4% responded that it was delivered at their doorstep (Annexure 7, Tables 78, 78.1 and 79).

Figure 5.14: Beneficiaries by mode of loan payment



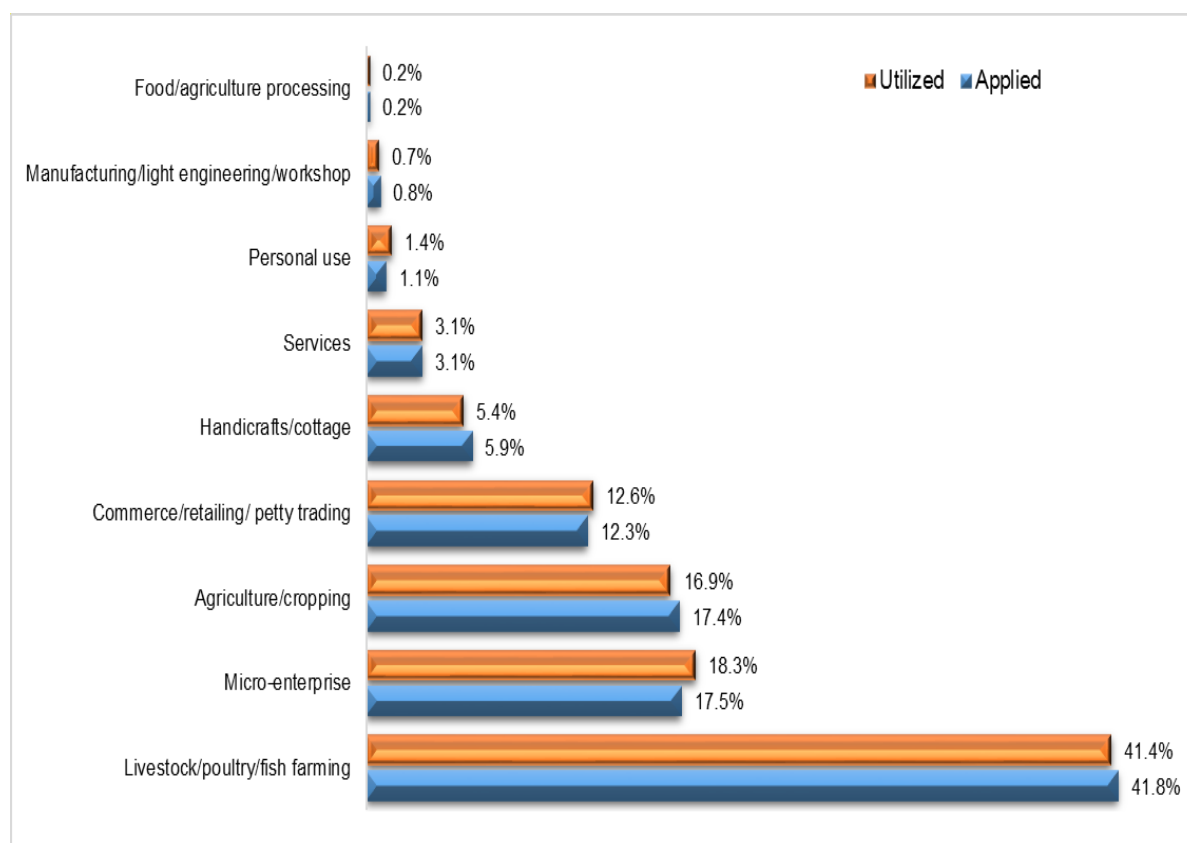
The FGD participants were questioned about the issues that they had faced during the processing of loan, in response to which, most of them stated that they did not face any issue in this regard. Some female participants, In Balochistan and FATA, informed that due to veil, they did not go to offices, as such they do not know about the issues faced there. However, from the remaining FGD members, following constraints were listed by them.

- Many participants highlighted that the loan centers were overcrowded due to which they had to wait too long for their turn, at times they made repeated visits, and thus their household chores got disturbed.
- Some said that the loan centers were very far away and it took a lot of resources including time and cost to reach there.
- A few, in FATA and Punjab, informed that unavailability of female staff was a big problem and women beneficiaries felt uncomfortable talking to male staff.
- Another few, all in Sindh, were of the view that women beneficiaries were mostly uneducated, so they faced problem at every stage and male family members had to accompany them.

5.8.3. Utilization of Loans

Though the sectors for which the beneficiaries had taken loans were already identified, still for a comparison purpose, actual utilization of the loan was verified. Of all the 4,120 respondents of beneficiary interviews, 41.4% had used the loan for livestock/poultry/fish farming, 18.3% had used it for micro-enterprise, 16.9% for agriculture/cropping, 12.6% for commerce/retailing/petty trading, 5.4% for handicrafts/cottage, 3.1% for services, and about a combined 1% for manufacturing/ light engineering/workshop and food/agriculture processing. The results reflected minor variations within the sectors and there were no striking irregularities except that 1.4% of the overall respondents had used the loan for personal purpose, Figure 5.15. The personal uses mentioned by such respondents were repair of house, medical treatment, and marriage arrangements. Region wise, the sectors for which the maximum loans had been used remained exactly same as those applied for: livestock/poultry/fish farming with 75.4% in AJK, 60.5% in Sindh, 42.1% in Punjab, and 32.5% in Balochistan; micro-enterprise with 36.1% in GB and 32.7% in KP; and agriculture/cropping with 35% in FATA (Annexure 7, Table 81).

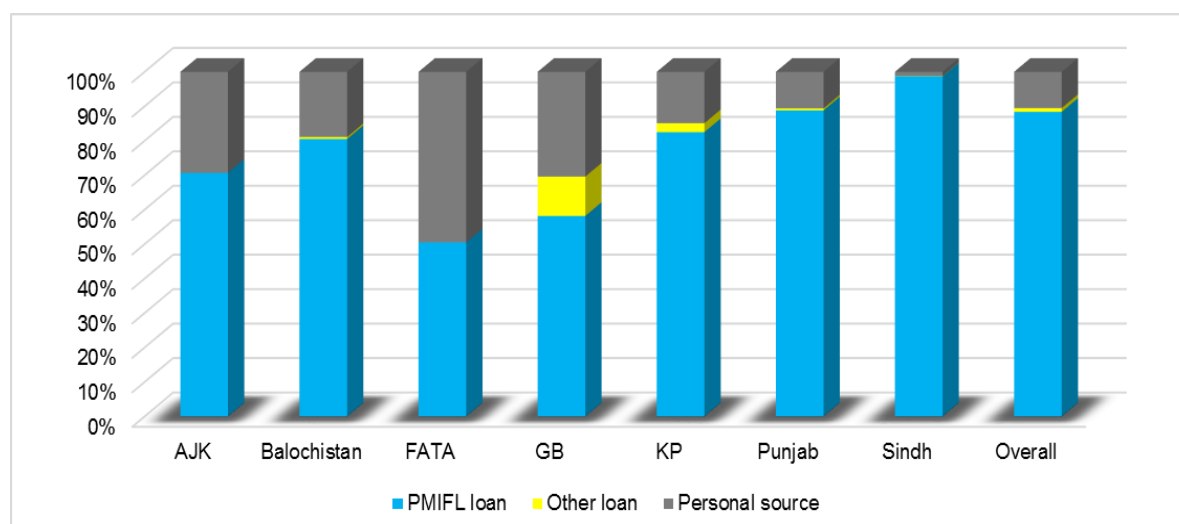
Figure 5.15: Beneficiaries by sector of loan applied vs received



On PO level, 88.8% beneficiaries of SRSO had received loans for agriculture/cropping, 87.8% beneficiaries of PRSP had received loans for livestock/poultry/fish farming, and 78.4% beneficiaries of GBTI had received loans for micro-enterprises. The maximum numbers of loans for personal use were reported by beneficiaries of NRSP, SF and AGAHE. Gender wise, 46.8% of the overall female respondents reported to have received the loan for livestock/poultry/fish farming, followed by 16.2% for micro-enterprises and 16% for agriculture/cropping. It was interesting to note that only 7.5% of the female respondents reported that they had received the loan for handicrafts/cottage. Amongst the male respondents, 33.1% had received the loan for livestock/poultry/fish farming, 21.4% for micro-enterprises, 20.4% for commerce/retailing/petty trading, and 18.3% for agriculture/cropping (Annexure 7, Tables 81.1 and 81.2)..

It was interesting to note that the beneficiaries had made contributions from their own and third party sources along with the PMIFL for developing successful enterprises. On average, a respondent of beneficiary interviews had invested PKR 19,864 from the PMIFL, PKR 7,837 from personal resources, and PKR 903 from third party sources. In terms of percentage shares, total investments on the enterprises comprised of 88.4% from PMIFL loans, 10.5% from respondents' own resources, and 1.1% from third party sources. These figures varied substantially from region to region as provide in Figure 5.16. The sources of personal investments were mostly "savings" as reported by 73% of the respondents followed by "sale of assets" in 24.3% cases and "family support" in 2.7% incidences (Annexure 7, Tables 82, 82.1 and 83).

Figure 5.16: Percentage shares of total investment on business



On an overall basis, the proportional usage of total loan amount received under PMIFL included 51% on fixed assets, 46% on raw materials, and about 1% on other expenses. As per actual amounts quoted by the respondents, on average, PKR 10,314 had been spent on procurement of fixed assets, PKR 9,222 had been used for purchasing raw materials and products, and PKR 186 had been spent on other miscellaneous expenses (Annexure 7, Tables 84 and 84.1).

With respect to monthly expenditure incurred for the business, two variables were collected; running expenses and cost of materials. Overall, 32.2% of the respondents they did not face any running costs per month; most of them were in Punjab and KP. Similarly, 70.8% respondents stated that they did not have to buy any material on monthly basis; a great majority of these cases were in Punjab, Sindh, and KP (Annexure 7, Tables 93, 93.1, 93.2, 93.3 and 93.4).

When asked about the extent of usage of the loan, it was heartening to note that 94.8% respondents had utilized full loan amounts in their businesses. The remaining 5.2% respondents provided reasons of health, construction, assets, wedding, other loan repayment, etc. for not spending the total loan amount in their businesses (Annexure 7, Tables 85 and 85.1).

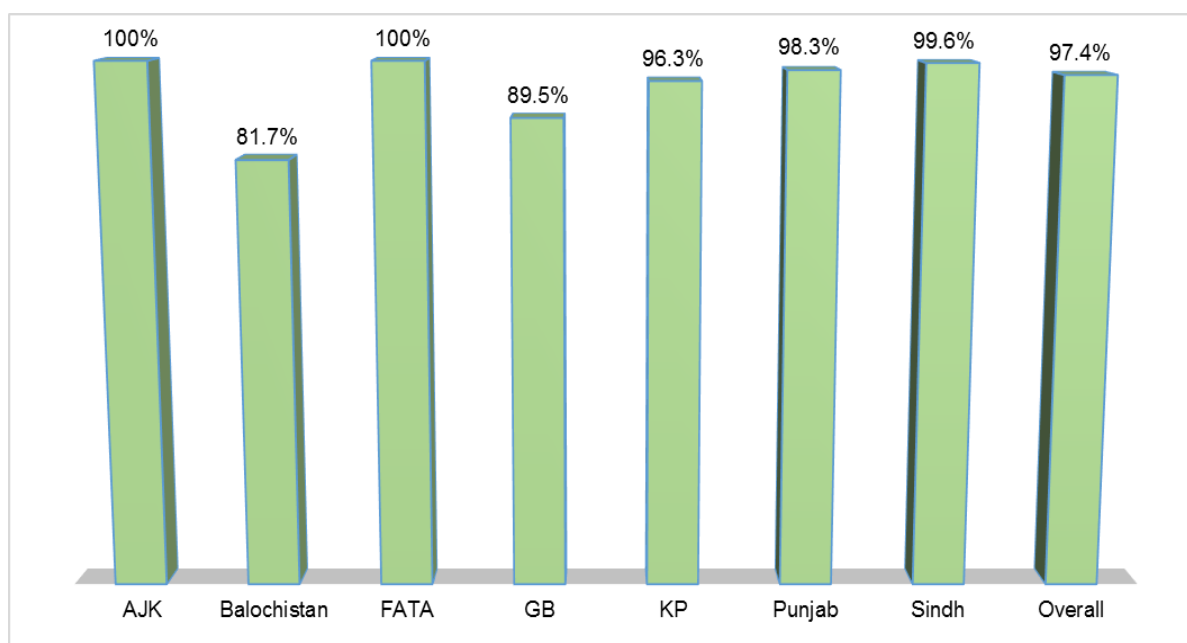
An overwhelming majority of the FGD participants, in all the regions except Balochistan, believed that the total loan amount was used for the intended purpose. However, some participants, of which more than half were in Balochistan, stated that the total loan amount might not be used for the intended purpose due to some unavoidable reasons such as medical emergency, children's school fee, or some natural calamity.

"I received the loan amount late and the livestock were hit by disease, so I could not utilize it in that business."
Quoted from Balochistan

5.8.4. Repayment of Loans

Across the country, 97.4% of the respondents had completed the loan repayment. This figure varied amongst the regions with 100% respondents in each of AJK and FATA, 99.6% in Sindh, 98.3% in Punjab, 96.3% in KP, 89.5% in GB, and 81.7% respondents in Balochistan reporting so, Figure 5.17. The overall 2.6% respondents who had not completed the loan repayment were inquired about the reason for this but 91.6% of them were not able provide any response and the remaining 8.4% mentioned that some time period was still left in their loan duration. When these respondents were matched with the year of receipt of loan, except two cases of 2014, all of them had received the loan in 2015 or 2016. PO wise, all the respondents of HHRD, SERVE, GBTI, EPS, PRSP, SRSO, and AMRDO had completed the loan repayment while most of those who had not completed the repayment belonged to AKHUWAT and HANDS (Annexure 7, Tables 94, 94.1, 94.2, 94.3 and 95).

Figure 5.17: Beneficiaries by status of loan repayment



From the beneficiaries who reported that the loan repayment was complete, 64.9% had returned the loan in seven to twelve installments, 17% had repaid the loan in lump sum, 11.3% had submitted between two to six installments for this purpose, and 6.7% had returned the loan in more than twelve installments. When the respondents were asked about the amount of loan returned, the answers were very much in concurrence with the amounts of loan received and the proportion of respondents who had completed the loan repayment. The analysis showed that 0.1% of the total respondents had received a loan of more than PKR 40,000 and an exact 0.1% reported repayment of more than PKR 40,000. Similarly, 0.4% respondents had actually received loans between PKR 30,001 to PKR 40,000 and exactly 0.4% reported repayment of amounts between PKR 30,001 to PKR 40,000. Likewise, 16.7% respondents had actually received a loan between PKR 20,001 to PKR 30,000 and 16.2% reported repayment of amount in this category. Here, the remaining few respondents might be the ones whose loan repayment was not complete as there were 82.7% who reported repayment of amounts between PKR 10,001 to PKR 20,000 against 82.2% who had actually received between PKR 10,001 to PKR 20,000 (Annexure 7, Tables 96, 97 and 98).

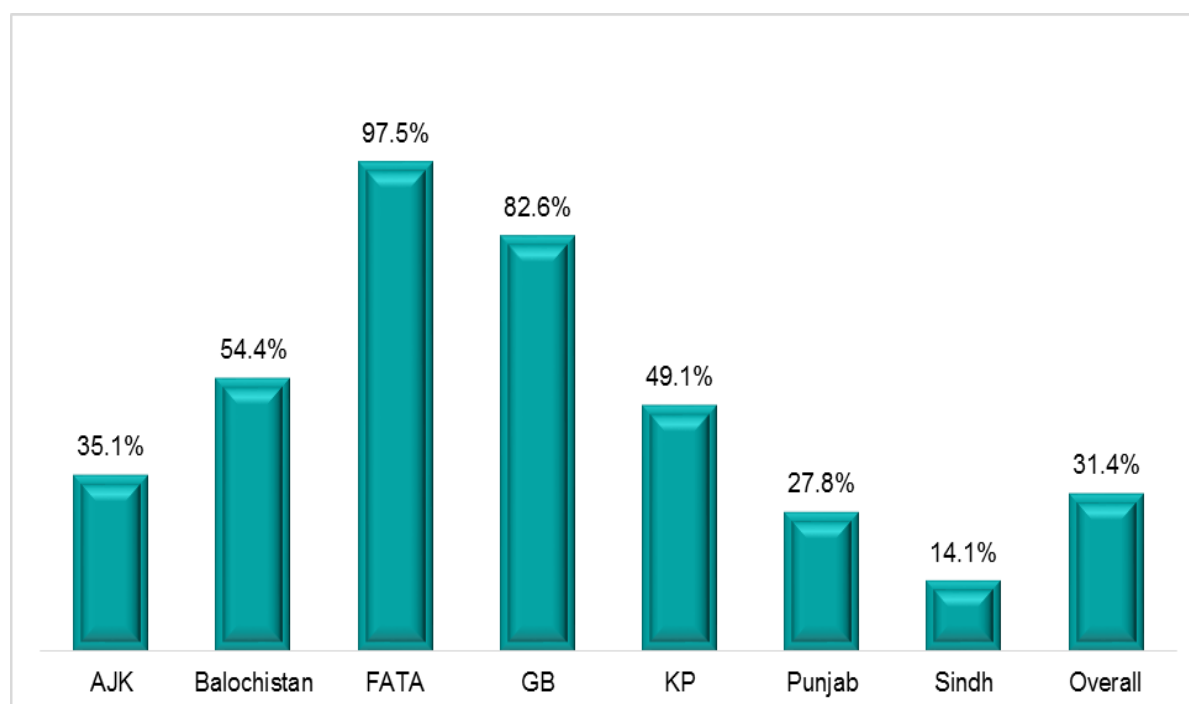
Overall, a highly significant majority of the respondents, 93.7% believed that the loan has been useful for their businesses or ventures either substantially or partially (Annexure 7, Tables 99, 99.1 and 100).

5.9. Facilitation through KRM

KRM known as PLUS dimension of the PMIFL Scheme was a unique concept intended to provide business advisory services. Every Branch / CLC was supposed to have a KRM for guidance and counseling of beneficiaries towards productive enterprises. Though the roles and responsibilities of KRM have been analyzed in detail under the MTE, however, it was later revealed by the PMIFL management that there was no budget provision for KRM, due to which, its operations were not fully achieved.

Overall, 68.6% of the respondents of beneficiary interviews did not know about the concept of KRM or its presence and functionality at the loan centers while the remaining claimed to have knowledge of the KRM. Regionally, the proportion of respondents who knew about the KRM was highest in FATA with 97.5%, followed by GB with 82.6%, Balochistan with 54.4%, KP with 49.1%, AJK with 35.1%, Punjab with 27.8%, and Sindh with 14.1% claiming so, Figure 5.18 (Annexure 7, Table 193).

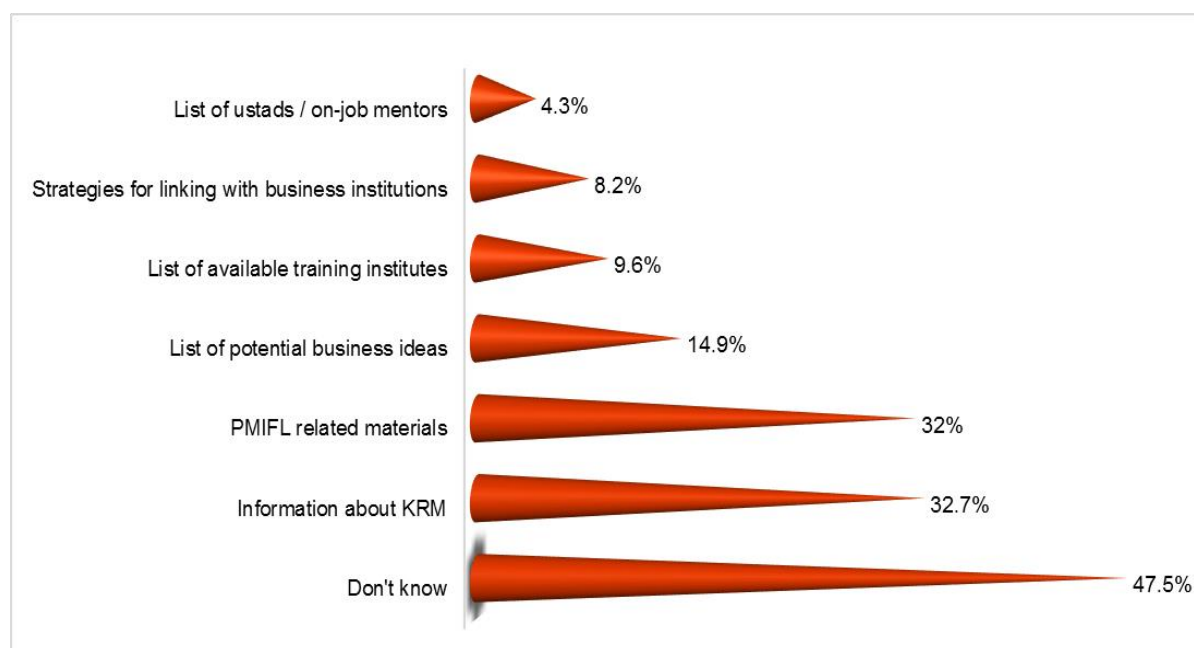
Figure 5.18: Beneficiaries who knew about KRM



From the respondents who were familiar with the presence and functionality of KRM, 27.6% of them informed that they had been listed / registered with the KRM of their area. This figure varied substantially amongst the regions: 57.6% in Balochistan; 42.6% in KP; 25.6% in FATA; 20.8% in Punjab; 16.9% in GB; and 5.9% in Sindh. In AJK, only one person was reported to be registered with the KRM. These respondents had got themselves registered with the local KRM either by requesting the loan center staff or through the local CIs. Of the total respondents who were familiar with the presence and functionality of KRM, 42% had some sort of contact details of a KRM member in their area (Annexure 7, Tables 194, 195 and 196).

The performance of KRM was assessed from the perspective of those beneficiaries who had claimed to know about it. They were asked about aspects such as provision of technical assistance during loan processing, sharing of business development strategies, and provision of PMIFL related necessary information. Almost, half of these respondents reported that they had been provided assistance by the KRM during processing of loans and preparation of business plans, and approximately, a similar proportion had been provided with business development strategies. Regarding nature of information shared or displayed by the KRM, based on multiple responses, 32.7% of these respondents had been briefed on the role of KRM, 32% had been shared with PMIFL related materials, 14.9% had seen list of potential business ideas shared at the centers, 9.6% had been shared with list of available training institutes, 8.2% had been guided on strategies for linking with business institutions, and 4.3% had been shared with lists of relevant ustads / on-job mentors. However, 47.5% of these total respondents did not know about any information shared or displayed by the KRM, Figure 5.19 (Annexure 7, Tables 197, 198 and 199).

Figure 5.19: Provision of technical guidance and assistance by KRM



One of the most important indicators for assessment of the KRM was delivery of orientation and/or training sessions to the borrowers. Nearly 46% of the respondents who had knowledge of the KRM, reported that they had not received any training or orientation by the KRM, majority of them were in Punjab, Table 5.13. The remaining of these respondents, based on multiple responses, reported to have received orientation and/or training sessions on the following topics: enterprise development, 37.3%; livestock rearing, 24.3%; life skills, 21.6%; financial literacy / numeracy, 20.9%; business plan processes, 16.4%; marketing strategies, 7.3%; communication, 3.3%; branding / promotion, 1.2%; and value chain, 0.2%. Almost 85% of the respondents, who had received any orientation and/or training by the KRM, informed that they had been replicating to others what they had learnt through these trainings. On an average, each of such respondents had been replicating the knowledge to 14 more persons (Annexure 7, Tables 200, 201, 202 and 203).

Another important indicator for assessment of the KRM was facilitation of the borrowers in establishing and/or promoting their enterprises. In this respect, 49.2% of the respondents who had knowledge of the KRM reported that they had not received such facilitation from the KRM, majority of them being in Punjab, Table 5.13. The remaining of these respondents, based on multiple responses, reported to have received facilitation from the KRM in the following matters: developing market linkages, 36.9%; forming group enterprises, 17.3%; connecting with suppliers, 14.6%; establishing linkages with government agencies or NGOs, 14.4%; identifying skill training institutes, 7.7%; conducting business fairs, 4.1%; and livestock rearing, 0.3% (Annexure 7, Table 204).

The third most important indicator for assessment of the KRM was follow up calls with the borrowers for continuous advisory services. About half of the respondents who had knowledge of the KRM reported that the KRM members had not been following up with them for advisory services, majority of them were in Punjab, Table 5.13. From the other half, who received advisory follow up by the KRM members, 76.5% informed that the follow up calls were made on monthly basis, 15.6% said that they were on quarterly basis, and 4.2% specified them to be bi-monthly. However, 3.7% respondents claimed that the frequency of follow up with them was on weekly basis (Annexure 7, Tables 205 and 206).

Table 5.13: Capacity building and business development services by KRM

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	%	%	%	%	%	%	%	%
Orientation / training	15.0	68.5	100.0	21.1	91.3	30.7	57.4	54.3
Facilitation in establishing / promotion	20.0	65.2	100.0	15.5	89.4	27.4	47.8	50.8
Follow up	20.0	73.9	71.8	19.7	84.6	27.4	50.7	49.8

Amongst the FGD participants; most of them in Punjab, Sindh, GB and Balochistan; did not know about the role of KRM and how it facilitated the PMIFL beneficiaries. Of the remaining participants:

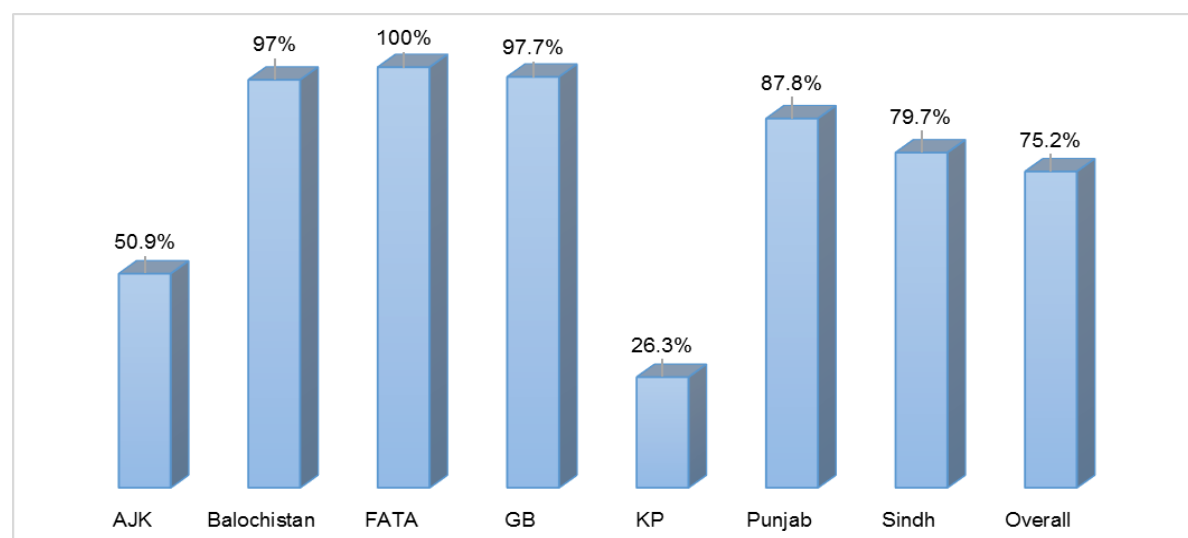
- Many said that KRM provided all the technical information including business ideas and market linkages;
- Some stated that its role was to generally guide the beneficiaries in establishing and developing their businesses;
- A few mentioned that KRM guided them on saving money and return of loan; and
- A few highlighted KRM for guiding about social and environmental problems.

Overall, from the respondents of beneficiary interviews who were familiar with the presence and functionality of KRM, 32% rated the services as helpful, 60.6% stated that the services were partially helpful, and 7.4% thought that the services were unhelpful. On regional level, the maximum proportion of respondents that approved of the KRM services as helpful was in FATA with 66.7%, followed by Balochistan with 53.3%, KP with 41.7%, Punjab with 27%, GB with 15.5%, Sindh with 15.4%, and there was only one respondent in AJK who reported so (Annexure 7, Tables 207 and 208).

5.10. Support by CIs

The role of CIs and their support to the borrowers was a strategic element of the PMIFL design and therefore, was looked into detail from the beneficiaries' perspective. Across the country, 75.2% of the total interviewed beneficiaries reported that they were aware about the CIs working in their areas while the remaining said that they were not informed about this aspect. Regionally, the proportion of respondents who knew about the CIs varied with 100% in FATA, 97.7% in GB, 97% in Balochistan, 87.8% in Punjab, 79.7% in Sindh, 50.9% in AJK, and 26.3% in KP, Figure 5.20 (Annexure 7, Tables 209 and 210).

Figure 5.20: Beneficiaries who knew about CIs



According to the overall respondents who knew about the CIs, based on multiple responses, the type of CIs involved in PMIFL were: Group Lending, 44.9%; Loan Committees, 35.8%; Local Support Organizations (LSOs), 25.8%; Village Organizations (VOs), 25%; and Community Organizations (Cos), 21.6%. There were 4.2% respondents who did not know about the type of CIs involved in PMIFL and a meager 0.5% said that none was involved (Annexure 7, Table 211).

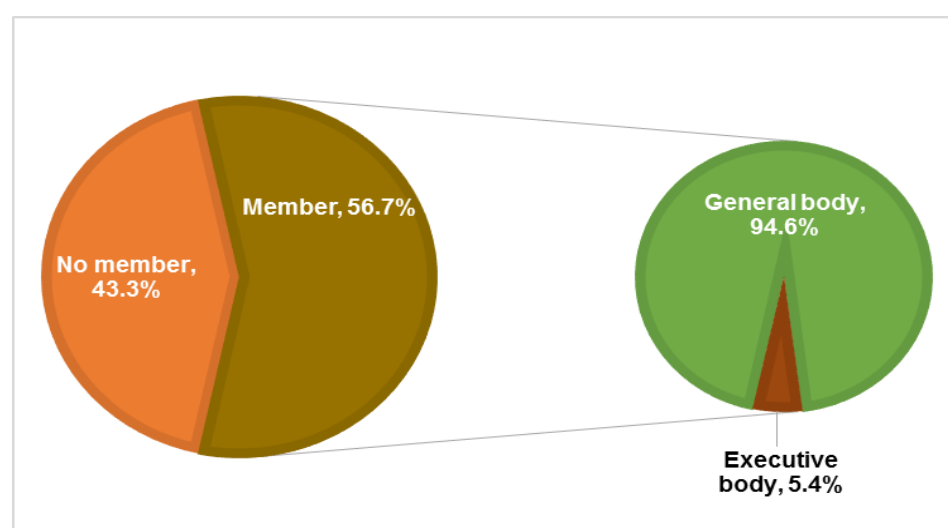
Large portions of FGD participants in KP, Punjab, GB, and Sindh, had no knowledge about the functionality of CIs and the specific assistance provided by them under PMIFL, whether an LSO, VO, CO or Loan Committee. The best possible answers provided for each type of CI are given below.

- LSO – Some participants said that LSO helped in all stages of loan processing and collected loan installments but a few, all in KP, claimed that that it could not efficiently run the program.
- VO – Many of the participants, mostly in Sindh, stated that VO supported in loan processing and collection of loans while a few only knew its name.
- CO – Some participants, all in Punjab, narrated that CO helped in submitting application at the loan center and a few, in Sindh, said that it created awareness amongst the beneficiaries.
- Loan Committee – A few participants, all in Punjab and Sindh, conveyed that it went door to door to fill forms and submitted the applications at the office.
- Group Lending – A few participants, all in GB and Sindh, informed that Akhuwat gave loans only to groups of 3-5 people who became each other's guarantors. A few others said that the group provided awareness and information to others who wished to get the loans.

"If anyone in our group is unable to pay their instalment, then our group helps them to pay it."
Quoted from Sindh

From the respondents of beneficiary interviews who were aware about the CIs, 56.7% of them informed that they were members of such institutions involved in the PMIFL. The proportion of CI members amongst the beneficiaries ranged from 90.5% in GB to 24.1% in KP. With respect to types of the CI membership reported by the respondents, 94.6% of them were members of CI general bodies. The remaining 5.4% who were executive members, most of them reported holding positions of Secretary or President, Figure 5.21 (Annexure 7, Tables 212, 213 and 214).

Figure 5.21: Beneficiaries who were members of CIs



The support provided by CIs was assessed by taking the perspective of those beneficiaries who had claimed their knowledge. When they were asked to describe the role of CIs in the PMIFL Scheme, based on multiple responses, 72.6% of them perceived it to be "assessing, disbursing and recovering loans", 48.6% felt that it was "orientation and linkages", 29.3% thought that it was of a "guarantor",

and 5.5% stated “supporting KRM activities”. However, 9.9% of these respondents did not know about the role of CIs (Annexure 7, Table 215).

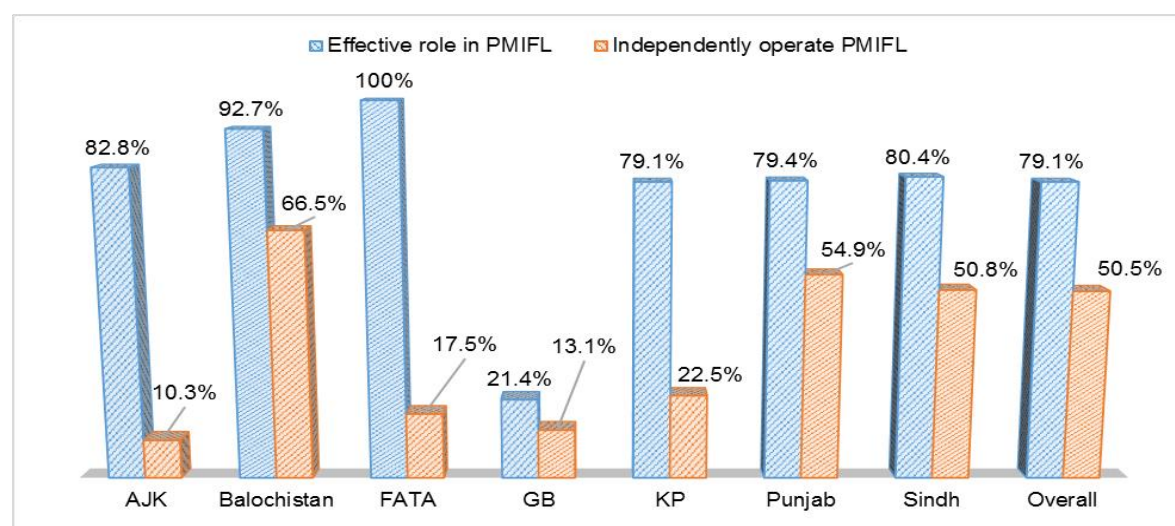
An important indicator for assessment of the support by CIs was the reported frequency of visits conducted by their members. Approximately, two thirds of the respondents informed that members of the local CIs had been visiting them on monthly basis, 12.7% said that visits were made by CI members on quarterly basis, and 6.7% quoted biannual visits. There were 7.4% respondents who claimed that they were visited every week by the CI members while 10% did not remember the frequency of these visits, Table 5.14 (Annexure 7, Table 216).

Table 5.14: Frequency of visits by CI members

Duration	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	%	%	%	%	%	%	%	%
Weekly	-	22	-	3.6	3.7	9.2	2	7.4
Monthly	3.4	50.6	5	76.2	48.7	67	64.2	63.2
Quarterly	24.1	13.4	77.5	2.4	23.6	7.2	20.4	12.7
Bi-annually	65.5	9.8	17.5	1.2	3.1	3.8	11.6	6.7
Don't know	6.9	4.3	-	16.7	20.9	12.8	1.8	10
Overall	100	100	100	100	100	100	100	100

Overall, amongst the respondents who were familiar with the CIs, 79.1% believed that the CIs had been playing an effective role in implementing the PMIFL Scheme while the remaining thought otherwise. These figures were nearly same amongst the regions except FATA, where all the respondents agreed that the CIs had been playing an effective role, and GB, where 78.6% of the respondents disagreed with this perception. About half of the overall respondents having knowledge of the CIs opined that the PMIFL Scheme could be operated independently by the CIs whereas the other half felt the other way round. On regional level, the figure of disagreement was proportionately very strong in AJK, FATA, GB, and KP, Figure 5.22 (Annexure 7, Tables 217 and 218).

Figure 5.22: Beneficiaries’ perceptions regarding the role of CIs



On sustainability of CIs in general and especially under PMIFL, the FGD participants were distributed in various segments according to their perceptions. Majority of them thought that the CIs need a lot of training and support before they can become sustainable and some were of the view that CIs cannot operate independently

“If you give money to CIs, then they are sustainable, else not.”
Quoted from GB

and will dissolve without any support. Some others stated that CIs were not fulfilling their role efficiently whereas a few in Sindh informed that CIs in their area were strong and could sustain on their own. Many of the participants did not know about the CI and therefore could not comment of their sustainability.

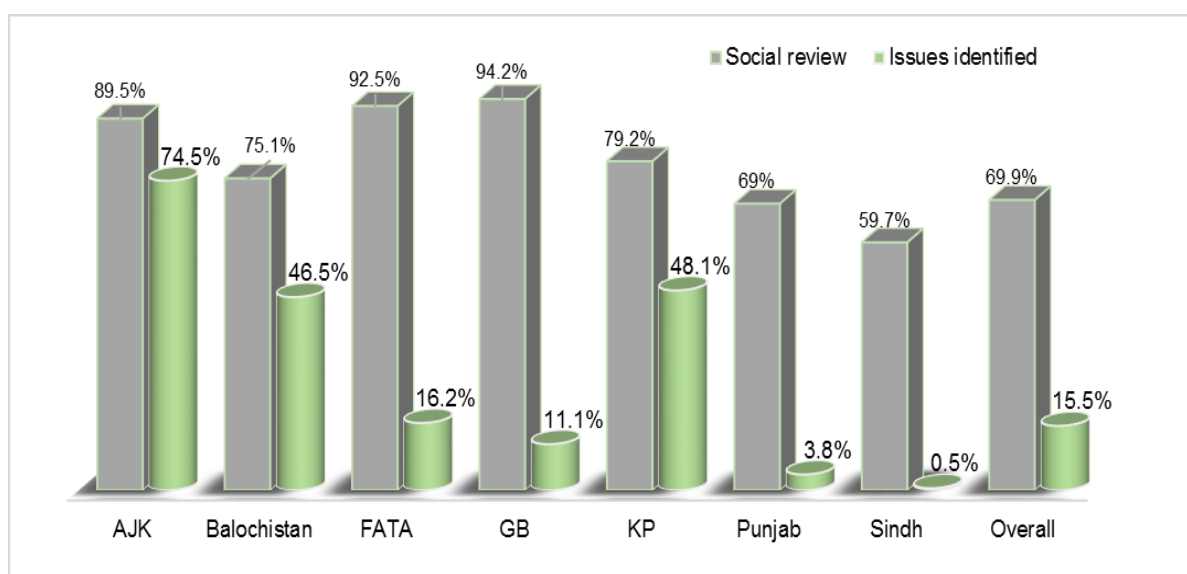
5.11. Environmental and Social Management

As discussed in the second chapter of this report, PPAF has put in place an ESMF to set out compliance within environmental assessment procedures for all the interventions implemented under its umbrella. In relation to this ESMF, the MTE survey was incorporated with some indicators to assess the environmental and social implications of PMIFL sponsored enterprises. The analysis of these indicators is provided in the succeeding paragraphs.

With respect to the total number and kind of individuals associated with running the business, according to the respondents, male adults were involved in all the enterprises except 14.8%. Amongst the distribution of enterprises having male adults, 81.3% had one to two male adults, 3.6% had three to four male adults, 0.2% had five to six male adults, and only two enterprises had more than six male adults. There were 47% enterprises that were reported without having any female adults. Within the distribution of enterprises where female adults were involved, 51% had one to two female adults, 1% had three to four female adults, and only one enterprise had more than six female adults. Though children below fourteen years of age were not associated with 93.9% enterprises, however, 5.1% had one to two children, 0.6% had three to four children, 0.3% had five to six children, and four enterprises had more than six children (Annexure 7, Table 266).

Across the country, 69.9% respondents informed that a social review of their business had been carried out. On regional level, the proportion of beneficiaries reporting this was highest in GB with 94.2%, followed by FATA with 92.5%, AJK with 89.5%, KP with 79.2%, Balochistan with 75.1%, Punjab with 69%, and Sindh with 59.7%. Amongst the beneficiaries, who said that a social review has been carried out for their business, 84.5% were had not been identified with any social issue(s) Figure 2.23. The remaining 15.5% of the beneficiaries, who had been identified with some social issue(s), varied within the regions: 74.5% in AJK, 48.1% in KP, 46.5% in Balochistan, 16.2% in FATA, 11.1% in GB, 3.8% in Punjab, and 0.5% in Sindh. The types of social issues conveyed to these beneficiaries were: “bad effect on society”, 52.1%; “illegal activities”, 25.7%; “social life style”, 12.1%; and “about livestock”, 10.1%. From the beneficiaries who had been informed of some social issue(s) linked to their business, 79% had been provided with necessary advice and/or preventive measures in this regard (Annexure 7, Tables 267, 268, 269 and 270).

Figure 5.23: Social monitoring and control



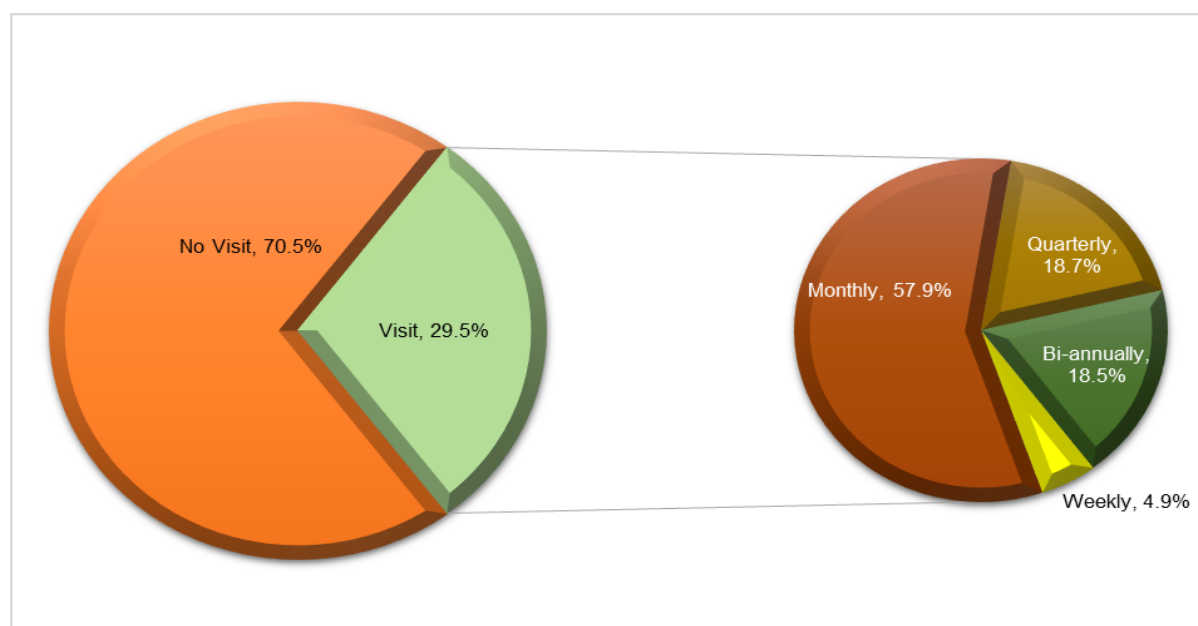
The beneficiaries were questioned about linkage of their business with any of the prohibited items under PMIFL. It was found that 94% of the respondents were not associated with any of the prohibited items or activities under PMIFL. From the remaining, following items were mentioned: deforestation, 5.1%; fire / smoke, 0.6%; poaching / hunting, 0.4%; hazardous chemical / material, 0.4%; commercial construction, 0.3%; drain without disposal, 0.2%; and explosives / ammunition, 0.2% (Annexure 7, Table 271).

Overall, 34.6% respondents informed that at least one environmental review of their business had been carried out. Whereas, for 54.4% respondents; not a single environmental review of their business had been carried out. On regional level, the proportion of beneficiaries reporting this was highest in FATA with 95%, followed by Balochistan with 85.8%, AJK with 70.2%, KP with 68.9%, Punjab with 40.9%, Sindh with 30.2%, and GB with 17.4%. Amongst the beneficiaries, who said that an environmental review of their business had been carried out, 54.1% had been identified with some environmental issue(s), Figure 5.24. This figure varied within the regions with 81.6% in FATA, 68.8% in Punjab, 55.7% in KP, 40% in GB, 35.1% in Sindh, 17.5% in AJK, and 5.5% in Balochistan. The types of environmental issues conveyed to these beneficiaries were: “bad effect on environment”, 38.4%; and “illegal activities”, 61.6% (Annexure 7, Tables 272, 273 and 274).

For mitigation of environmental risks, 12.2% of the overall beneficiaries had been provided with an orientation and/or training in this regard. Of these 12.2% beneficiaries, more than one third reported to have implemented some protective measure(s) for mitigation of the environmental risks associated with their business Figure 5.24. The most visible measure reported in this regard was maintaining of clean environment at the site (Annexure 7, Tables 275, 276 and 277).

On an overall basis, 29.5% of the interviewed beneficiaries informed that officials from PPAF or POs had been visiting their business for social and environmental monitoring Figure 5.24. Regarding the frequency of these visits, 57.9% reported monthly visits, 18.7% reported quarterly visits, and 18.5% reported bi-annual visits. However, 4.9% of these respondents; mostly in KP and Punjab; claimed that officials from PPAF or POs had been visiting them for social and environmental monitoring on weekly basis (Annexure 7, Tables 278 279).

Figure 5.24: Environmental monitoring and control



Amongst the FGD participants, regarding measures taken to ensure compliance of environmental and social safeguards in their businesses, majority of them across all regions, expressed that they avoid such activities and businesses that have negative impacts on the society and environment. In specific, they claimed to avoid the following:

- Selling and buying of drugs or toxic materials
- Business of explosive materials/weapons
- Practices that cause air, water or land pollution
- Throwing litter outside home and shops

Some participants of FGDs, in Punjab and KP, mentioned filling of required documents as compliance to the environmental and social safeguards. Some participants, belonging to all the regions except FATA, informed that members of CIs and PO staff visited their business sites for inspection of the area and environment. A few participants, all in FATA, were of the view that all the organizations do paper work only and no steps are taken for ensuring compliance of these safeguards. There were some participants in Sindh, Punjab, and FATA, who did not know about the environmental and social safeguards.

5.12. Economy and Transaction Costs

For estimating economy and efficiency of the entire loan receiving process, the respondents were asked questions on three different dimensions: i) number of visits made to the loan centers; ii) time spent for travel and processing; and iii) the associated costs incurred by them.

On an average, the number of visits that a beneficiary had to make for getting loan information was estimated to be exactly one; however, 28% of the respondents reported that they did not make any specific visit for this purpose. The average number of visits that the respondents had to make for submitting their loan applications was calculated at 1.1 visits. Though 15.1% of the overall respondents said that they did not make any visit in this regard, the average was reported to be exceptionally high in GB and KP with 1.9 and 1.7 visits respectively. For receiving the loan payment, the respondents had to make another 1.1 visits on the average; this figure remained higher for GB with 1.7 visits. However, 6.2% of the overall respondents informed that they received the loan payment at their doorstep. In total, the respondents had to make about 4 visits on average for the complete processing of their loans. Regionally, the average number of visits calculated for the complete loan processing was highest in KP with 6 visits, followed by GB with 5.5, AJK with 4.8, FATA with 4.6, Balochistan with 3.8, Punjab with 3.7, and Sindh with 2.7 visits, Table 5.15 (Annexure 7, Tables 219 to 228).

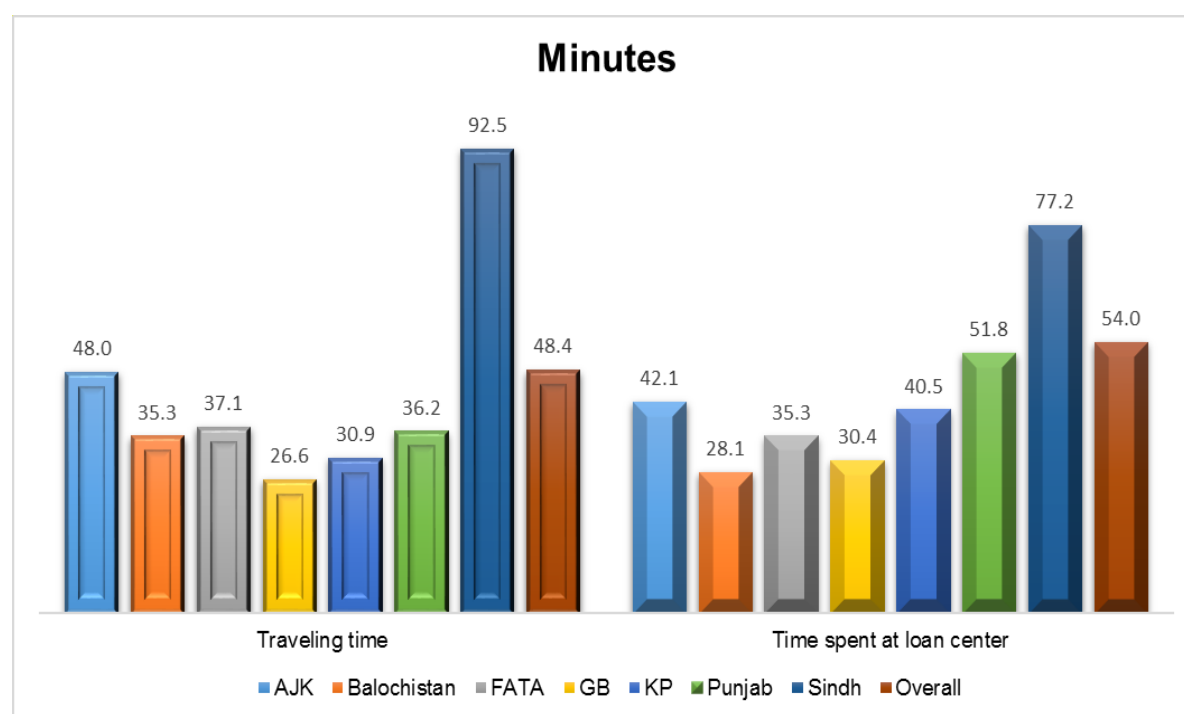
Table 5.15: Average number of visits made by beneficiaries for processing of loan

Number of visits	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	%	%	%	%	%	%	%	%
Zero	1.8	30.8	-	2.3	0.8	26.9	55.2	28.0
One to two	98.2	56.8	100.0	79.1	84.9	70.7	44.0	67.2
Three to four	-	12.4	-	15.1	12.2	2.4	0.6	4.3
Five to six	-	-	-	2.3	1.9	-	0.1	0.4
Above six	-	-	-	1.2	0.1	-	-	-
Overall	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

In terms of time taken by the beneficiaries for traveling to the loan centers (one way), 51.3% of the overall respondents reported between one to thirty minutes and 37.9% quoted between thirty one to sixty minutes while for the remaining, it was more than sixty minutes. The average time taken by the respondents for traveling to the loan centers, across the country, was reported to be 48.4 minutes for one way. When asked about time spent at the loan centers, 38.3% of the overall respondents reported between one to thirty minutes and 45.4% quoted between thirty one to sixty minutes while for the remaining, it was more than sixty minutes. The average time spent by the respondents at the loan centers, across the country, was reported to be 54 minutes. On regional basis, the average time

taken for travelling and the average time spent at the loan centers varied substantially with 92.5 and 77.2 minutes respectively in Sindh, 48 and 42.1 minutes respectively in AJK, 36.2 and 51.8 minutes respectively in Punjab, 37.1 and 35.3 minutes respectively in FATA, 30.9 and 40.5 minutes respectively in KP, 35.3 and 28.1 minutes respectively in Balochistan, and 26.6 and 30.4 minutes respectively in GB, Figure 5.25 (Annexure 7, Tables 229, 230, 231 and 232).

Figure 5.25: Time taken (in minutes) for traveling and time spent at loan centers

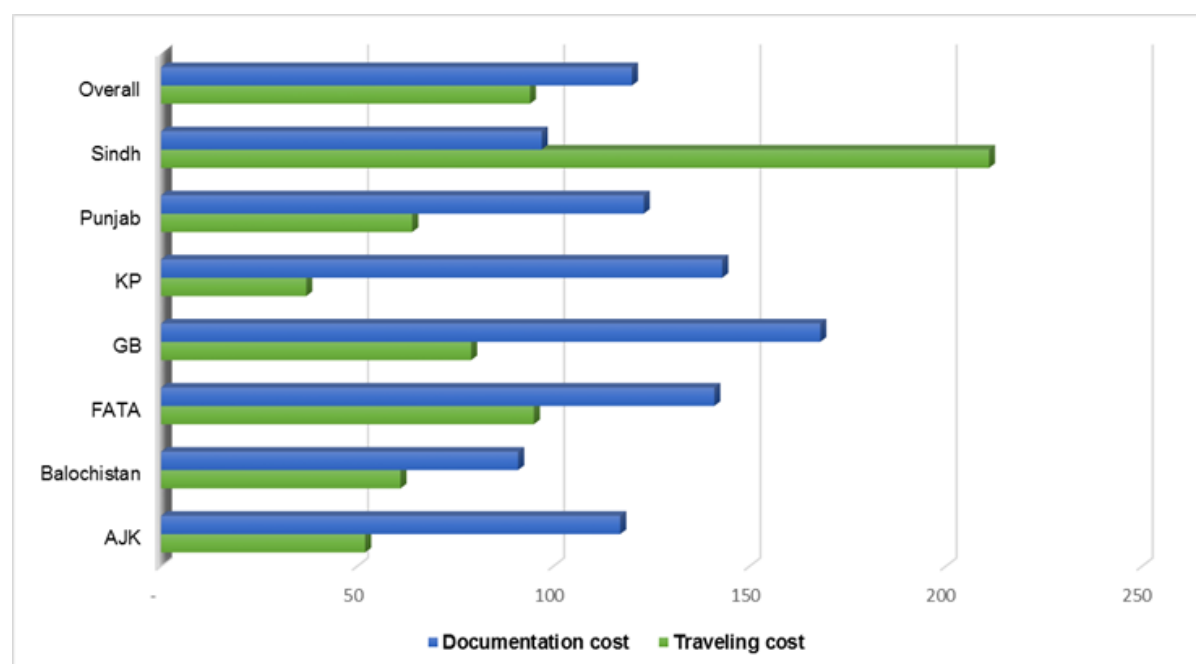


With respect to the costs incurred by the beneficiaries for traveling to the loan centers (one way), 53.6% of the overall respondents reported between PKR 1 to 50 and 23.3% quoted between PKR 51 to 100 whereas 5.4% said that they did not incur any cost in this regard. The remaining proportion of respondents claimed to have incurred travelling costs of more than PKR 100. The average cost incurred by the respondents for traveling to the loan centers, across the country, was reported to be PKR 94.2 for one way. When asked about costs incurred for preparing loan documentation, 54.4% of the overall respondents reported between PKR 1 to 100 and 29.4% quoted between PKR 101 to 200 whereas 8.3% claimed that they did not incur any cost in this regard. The remaining proportion of respondents informed that they had incurred travelling costs of more than PKR 200. The average cost incurred by the respondents for preparing loan documentation, across the country, was reported to be PKR 120.3. Region wise, the average costs incurred for travelling to the loan centers and preparing loan documentation showed extreme variations with PKR 211.1 and PKR 97 respectively in Sindh, PKR 95.3 and PKR 141 respectively in FATA, PKR 79.2 and PKR 168.4 respectively in GB, PKR 64.2 and PKR 123.3 respectively in Punjab, PKR 37.4 and PKR 142.9 respectively in KP, PKR 52.2 and PKR 116.8 respectively in AJK, and PKR 61.4 and PKR 90.6 respectively in Balochistan, Figure 5.26 (Annexure 7, Tables 233, 234, 235 and 236).

The respondents were inquired if they had incurred any costs for any of the training that they had received, in response to which, none of them reported incurring any such cost. However, a total of 17 respondents informed that they had to make some additional payment, other than the above mentioned costs, for processing of their loans. Out of these 17 respondents, 6 were in Balochistan, 6 were in Punjab, and 5 were in Sindh. From these respondents in Balochistan, 1 had paid PKR 300, 3 had paid PKR 500 each, and 1 each had paid PKR 700 and PKR 1,000 respectively. In Punjab, all such respondents reported that they had paid PKR 300 each. Amongst such respondents in Sindh, 1

had paid PKR 50 and the remaining 4 had paid PKR 1,000 each. All of the 17 reported that they had paid these amounts to agents / middlemen, Figure 5.26 (Annexure 7, Tables 237, 238, 239 and 240).

Figure 5.26: Costs incurred (in PKR) for traveling and processing of loans

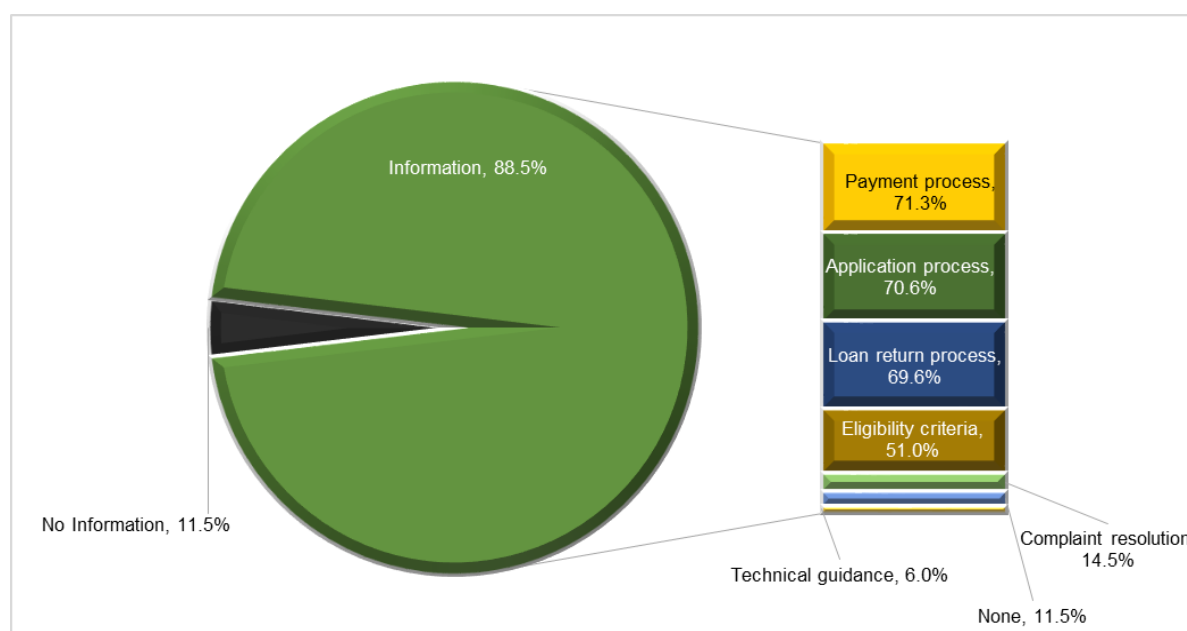


5.13. Communication

The analysis indicated that there were a number of sources from where the beneficiaries had generally learnt about the PMIFL Scheme. Based on multiple responses, 69.6% of the respondents had received PMIFL related information from friends/relatives, 41.4% had received this information from CIs, 29.3% had attended orientation sessions by POs, 12.5% had learnt about the Scheme from local notables; and 4.2% had read PMIFL related printed material. A combined figure of 2% respondents had heard about the PMIFL through Masjid announcements, TV/cable, internet/social media, and newspaper. None of the respondents mentioned radio as a source of information for PMIFL (Annexure 7, Table 241).

The respondents were specifically asked that if they had received detailed information about PMIFL and its processes at the loan centers. In response, 88.5% of the overall respondents and all the respondents in FATA acknowledged this statement positively. Regarding the mode through which this information had been transmitted to these beneficiaries at the loan centers, based on multiple responses, 86.6% informed that they had attended orientation sessions, 23.9% said that they had seen pana flexes/banners displayed there, and 14.7% reported that they had received PMIFL brochures/flyers. With respect to the type of information that had been delivered at the loan centers, based on multiple responses, 51% respondents had gained knowledge about the eligibility criteria, 70.6% had learnt about the application process, 71.3% had learnt about the payment process, 69.6% had come to know about the loan return process, 14.5% had become aware of the complaint resolution process, and 6% had gained technical guidance Figure 5.27. About 95% of these respondents reported that they had received the information in local language, 4.7% had got it in Urdu, and only 7 respondents; 6 in Punjab and 1 in Sindh; had come across English oriented information (Annexure 7, Tables 243, 244 and 245).

Figure 5.27: Provision of program related information at loan centers



Overall, 63.8% respondents claimed that they had been receiving updates about the PMIFL Scheme. Similarly, 11.5% respondents informed that they had ever been contacted by the PO or its loan center staff for sharing of their personal experiences about the PMIFL Scheme. Region wise, this figure was highest in AJK with 33.3% respondents, followed by KP with 23%, Punjab with 10.8%, Balochistan with 9.5%, GB with 4.7%, and Sindh with 4.5% reporting so. It is pertinent to mention here that none of the respondents in FATA had ever been contacted by the local PO or its loan center staff for this purpose. From the overall respondents who had been contacted by the PO or its loan center staff for sharing of their personal experiences about the PMIFL Scheme, 51.2% had shared experiences about their business and 48.8% had shared experience of the loan money received (Annexure 7, Tables 246, 247 and 248).

5.14. Economic and Social Impacts of PMIFL

A number of comparisons were drawn on aspects related to business situation before and after PMIFL scenarios. There was no change in the proportion of respondents who had been running their businesses themselves before and after receiving the PMIFL. However, there was a small increase in the reported number of family members who were providing assistance to the beneficiaries in running their business after receiving the loan (Annexure 7, Tables 86, 87, 88 and 89).

Across the country, 30.2% respondents reported that they did not earn any monthly income from their business before PMIFL, but at the time of interviews, only 11.3% reported that their business was not generating any monthly income. Correspondingly, a rising trend was observed in the monthly income generated by the PMIFL sponsored businesses and this trend was equally true for male and female beneficiaries. The respondents informed that before receiving PMIFL, 18.5% of them had monthly income of above PKR 10,000 from their business but at the time of survey, 38.2% of them were earning more than PKR 10,000, Table 5.16. As per actual figures quoted by the overall respondents,

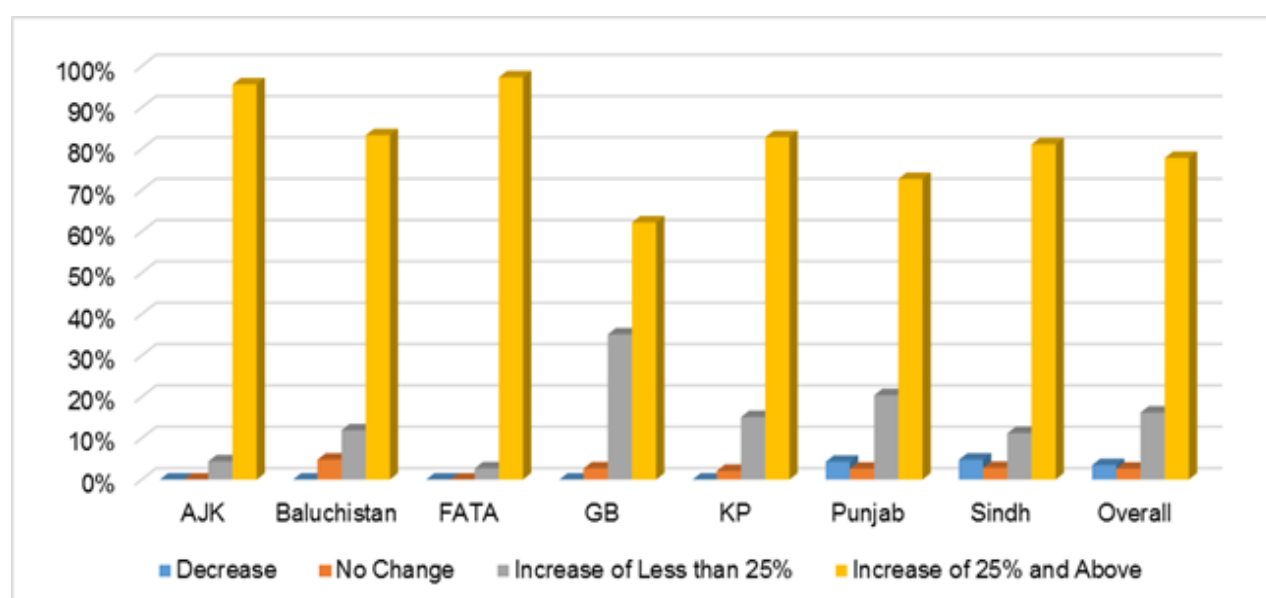
the average monthly income generated by their business before PMIFL was PKR 7,209; whereas, it had increased by 79.3% to PKR 12,928 after receiving the PMIFL. Amongst the regions, the average monthly income had increased by: PKR 5,015 in AJK; PKR 7,280 in Balochistan; PKR 7,642 in FATA; PKR 7,368 in GB; PKR 7,803 in KP; PKR 6,104 in Punjab; and PKR 2,861 in Sindh. These figures indicated an aggregate appreciation of 73.9% in AJK, 162.6% in Balochistan, 59% in FATA, 98.3% in GB, 95.6% in KP, 6,104 in Punjab, and PKR 2,861 in Sindh. (Annexure 7, Tables 92, 92.1, 92.2, 92.3, 92.4, 92.5 and 92.6).

Table 5.16: Monthly income from business before and after PMIFL

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After	Before	After
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
None	19.3	5.3	49.7	23.7	-	-	57	14	33.8	11.6	35.6	15.1	11.9	1.6	30.2	11.3
Up to 3000	15.8	10.5	7.7	4.1	7.5	2.5	3.5	15.1	6.5	5.1	12.5	13.3	38.9	26.3	17.2	14.4
3001 - 5000	15.8	12.3	10.7	5.9	-	-	2.3	9.3	4.7	5.8	10.5	10.8	18	21.6	11	12.1
5001 - 7000	7	8.8	13.6	5.9	-	2.5	4.7	4.7	6.9	5.2	5.6	6.8	9.9	11.9	7.1	7.6
7001 - 10000	26.3	21.1	11.8	13.6	35	-	8.1	14	20.9	15.7	15.5	16	13.3	18.4	15.9	16.3
10001 - 15000	10.5	17.5	2.4	29	42.5	20	8.1	11.6	16.4	16.1	7.9	11.8	5.7	12.8	9	13.7
15001 - 20000	1.8	14	0.6	4.1	10	32.5	3.5	5.8	7	18.6	5	9.1	1	4.6	4.2	9.7
Above 20000	3.5	10.5	3.6	13.6	5	42.5	12.8	25.6	3.9	22	7.5	17.1	1.2	2.8	5.3	14.8
Overall	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

An important outcome indicator for PMIFL was that At least 60% of target community members/borrowers report a minimum of 25% increase in household incomes and/or assets. To assess this indicator, the amounts of increase in the reported incomes of the PMIFL sponsored businesses were measured against the given threshold. But before doing so, such beneficiaries who did not earn any monthly income from their business before PMIFL and those who had utilized the PMIFL amount for personal use were separated. The subsequent analysis revealed that there were 77.8% beneficiaries whose monthly income had increased by 25% or more. For 16.2% beneficiaries, the increase in their monthly income was less than 25%; for 2.6% beneficiaries, there was no change in their monthly income; and for 3.5% beneficiaries, their monthly income had decreased. Region wise, the proportion of beneficiaries whose monthly income had increased by 25% or more was highest in FATA with 97.3%, followed by AJK with 95.6%, Balochistan with 83.3%, KP with 82.8%, Sindh with 81.1%, Punjab with 72.7%, and GB with 62.2%. The cases of decrease in monthly income were only reported in Punjab and Sindh, Figure 5.28 (Annexure 7, Tables 92.7 and 92.8).

Figure 5.28: Change in monthly income of beneficiaries



Creation of employment opportunities is one of the important indicators for measuring the economic productivity of any micro-finance program. The PMIFL Scheme lacks here as only 3.7% of the overall respondents reported that they had employed some human resource for running their enterprises. On regional level, the maximum employment opportunities were created in KP with 9.4% respondents reporting so, followed by GB with 9.3% and Balochistan with 6.5%. In FATA, none of the respondents informed about employing any human resource. In terms of the number and gender of human resource employed by the respondents who reported creation of employment through their enterprises, 21.4% of them had hired one male employee, 9.1% had employed two males, and 1.3% had hired three males. Only one respondent in Punjab had engaged a female employee (Annexure 7, Tables 90 and 91).

5.15. Social Benefits and Empowerment

Regarding how women and young youth from poor and marginalized households are being benefitted by the program, there was unanimous consensus amongst the FGD participants that it had benefitted all segments of population. Many participants were of the view that it had created opportunities for those youth who were jobless before. Many others believed that it allowed women to start their own small business at home, earn respectably, and increase their empowerment. A few participants, particularly in Sindh, stated that those women who didn't have money before are now sending their children to school.

In terms of female participation and inclusion in economic activities, a great majority of the FGD participants approved that PMIFL has uplifted the social status of its female beneficiaries. Following arguments were provided in this regard.

- Increased self-confidence and speaking power in gatherings
- Created business opportunities for housewives especially
- Can work easily at home and do not have to visit door to door to sell things
- Support to husband in household expenditure
- Have more say in important family matters
- Knowledge base is increasing as new skills are learnt through trainings

However, some participants, particularly in FATA and Punjab, opined that there was no significant effect on female beneficiaries as they were controlled by male family members.

An overwhelming majority of the FGD participants echoed that PMIFL had brought behavioural changes in the beneficiaries with respect to health and education. Most of them had increased access to better health services and medical treatment. Similarly, a

"We are able to give our children private education and also able to take them to private hospitals where better services are being offered."

Quoted from Punjab

majority of them had got their children admitted in schools including private ones as they were able to afford their fees. A few in Punjab reported that the nutritional value of their household had increased. On the contrary, some participants in Balochistan, Punjab and GB stated that there was no visible change in these dimensions.

5.16. Empowerment of Borrowers

A number of comparisons were drawn on indicators related to empowerment of the interviewed beneficiaries before and after receiving the PMIFL. There was not much significant variation in the proportions of beneficiaries who had been responsible for taking business decisions before and after receiving the PMIFL except an increase of 2.1% in the category of 'female borrowers' corresponding with an almost similar decrease in the category of 'husband', Table 5.17 (Annexure 7, Tables 249, 249.1, 250 and 250).

There was an unusual and unexplained trend noticed with respect to the proportion of beneficiaries having financial control of their business. The figure dropped from 54.4% beneficiaries who had the financial control before receiving PMIFL to 43.9% who retained the control after receiving PMIFL. On gender basis, 33% female borrowers and 86.9% male borrowers had the financial control of their business before PMIFL which dropped to 73.3% and 24.6% respectively, after PMIFL. The trend was similar amongst all the regions except FATA, where the proportion of beneficiaries who had the financial control increased from 90% before PMIFL to 95% after PMIFL; and GB, where the figure remained constant before and after PMIFL, Table 5.17 (Annexure 7, Tables 251, 251.1, 252 and 252.1).

Table 5.17: Control of business before and after PMIFL

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Business decisions	Before PMIFL	6	10.5	108	63.9	5	12.5	55	64	409	56.3	703	33.9	383	39.7	1,669	40.5

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Financial Control	After PMIFL	5	8.8	124	73.4	5	12.5	56	65.1	428	58.9	717	34.5	390	40.4	1,725	41.9
	Before PMIFL	51	89.5	110	65.1	36	90	56	65.1	584	80.3	1,001	48.2	403	41.8	2,241	54.4
	After PMIFL	43	75.4	88	52.1	38	95	56	65.1	511	70.3	782	37.7	292	30.3	1,810	43.9

An overwhelming majority, 92.2% of the interviewed beneficiaries said that their confidence had improved after becoming PMIFL beneficiaries. On regional level, the figure was 100% in FATA and above 90% in other places except in Balochistan and Sindh where it was 88.8% and 83.7% respectively. With respect to gender, 90.8% female beneficiaries and 94.3% male beneficiaries reported improvement in their confidence as a result of PMIFL, Figure 5.27 (Annexure 7, Tables 254 and 254.1).

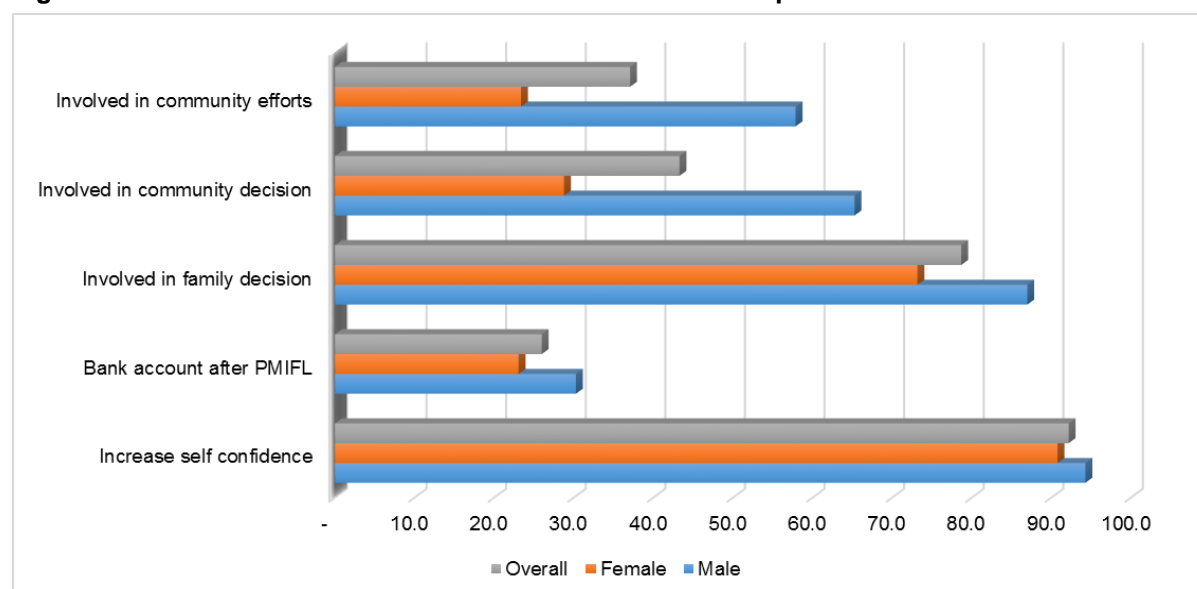
Across the country, only 9.1% of the respondents had a bank account before becoming beneficiaries of PMIFL and this proportion considerably increased to 26% after they had become PMIFL beneficiaries. In FATA, all the respondents reported to have a bank account after PMIFL. Gender wise, 5% female borrowers and 15.4% male borrowers had bank accounts before PMIFL, which increased to 30.3% and 23.1% respectively, after PMIFL, Figure 5.29 (Annexure 7, Tables 255, 255.1, 256 and 256.1).

Overall, 78.7% of the interviewed beneficiaries reported that they were more involved in decisions within their families due to the support from PMIFL. Amazingly, this figure was above 90% in AJK, FATA, GB, and KP; 87% in Balochistan, 78.2% in Punjab and 63.1 in Sindh. In terms of gender segregation, 73.2% female borrowers and 87% male borrowers were more involved in decisions within their families due to the support from PMIFL, Figure 5.29 (Annexure 7, Tables 257 and 257.1).

Similarly, 43.3% of the overall respondents informed that they were more involved in decision making in their communities after becoming PMIFL beneficiaries. The proportion was highest in KP with 83.9%, followed by AJK with 82.5%, FATA with 80%, Balochistan with 62.7%, GB with 43%, Sindh with 33.7%, and Punjab with 30.3%. On gender basis, 28.8% female borrowers and 65.3% male borrowers were more involved in decision making in their communities after becoming PMIFL beneficiaries, Figure 5.29 (Annexure 7, Tables 258 and 258.1).

A convincing figure of 37.1% of the overall respondents claimed to be involved in community based efforts for the socio-economic uplift of their areas; the highest being in AJK with 91.2%, followed by KP with 90.5%, FATA with 72.5%, Balochistan with 62.7%, GB with 39.5%, Sindh with 26.4%, and Punjab the lowest with 19%. Gender wise, 23.4% female borrowers and 57.9% male borrowers were involved in community based efforts for the socio-economic uplift of their areas, Figure 5.29 (Annexure 7, Tables 259 and 259.1).

Figure 5.29: Status of beneficiaries' social and financial empowerment



5.17. Gender Sensitivity and Undue Payments

Across the country, availability of both female and male staff at the loan centers was reported by 59% of the interviewed beneficiaries. None of the respondents in FATA quoted the presence of both female and male staff at the loan centers. With respect to gender of the loan center official handling the case during processing of loan, 74.6% of the female respondents informed that it was a male representative whereas in the case of 25.4%, it was a female representative (Annexure 7, Tables 262, 263 and 263.1).

All the 4,120 respondents of beneficiary interviews were inquired about any gender discrimination observed during the loan processing, in response to which, only 0.3% of them were able to identify such cases; 10 in Punjab and 2 in Sindh. All these incidences highlighted use of reference in the processing of loans (Annexure 7, Tables 260 and 261).

An overwhelming majority of the FGD participants, across all the regions, informed that they did not encounter observe any sort of discrimination with any one during the loan processing/cycle. Similarly, an overpowering majority emphasized that they had never seen anyone making any additional payments. Just a few in Punjab claimed that only those got loan who had recommendation or "sifarish" from someone. Another few in FATA informed that some people tried taking money but failed due to awareness campaigns by credit committees and POs.

5.18. Grievance Redress

Under the policy of PPAF, PMIFL beneficiaries' complaints and grievances are to be reviewed and timely responded as in the case of any other intervention. Therefore, the respondents were asked about some key aspects of the grievance redress mechanism of PPAF. Overall, 16.7% beneficiaries informed that they had faced problem during the processing of their loan. The proportion of such beneficiaries was comparatively high in Balochistan with 51.5%, Sindh with 21.3% and Punjab with 16.3%. In AJK, none of the respondents reported facing any problem during the loan processing. From the overall beneficiaries who had faced problem during the processing of their loan, 93.3% had encountered it while preparing the documentation and 94.6% of such respondents explicitly mentioned their issue as "to prepare loan papers" (Annexure 7, Tables 280, 281 and 282).

Of all the beneficiaries who had faced any problem during the processing of their loan, only 2.8% of them reported that they had launched complaint against their issue. All these respondents; who had launched their complaint; were in KP, Punjab, and Sindh; and they had submitted their grievances through written application. From the filed complaints, 8 had been registered while the rest had not been accepted. No acknowledgement had been provided to the beneficiaries whose complaint had been registered (Annexure 7, Tables 283, 284, 285 and 286).

From the 8 registered complaints, 6 had been resolved and the time taken for their resolution ranged from one to seven days. Whereas, the remaining 2 complaints had been rejected and these complainants had not been provided with the reason for their rejection (Annexure 7, Tables 287 and 288).

5.19. Satisfaction of Beneficiaries

The last part of beneficiary interviews was reserved for assessing the satisfaction levels of the borrowers with different aspects of the PMIFL Scheme. It was observed that the trend of beneficiaries' satisfaction was almost similar for all these aspects except with KRM and CIs.

Overall, a great majority, 98.9% of the respondents were fully or partially satisfied with the manner in which information and communication were provided under PMIFL. Only 1.1% of the respondents informed that they were not satisfied at all and most of these cases were in Sindh, Figure 5.30 (Annexure 7, Table 290).

With respect to beneficiaries' satisfaction with the processing of loans under PMIFL, 66% of them expressed full satisfaction and 33.3% conveyed partial satisfaction, while 0.6% stated that they were not satisfied at all with this process, Figure 5.30. The proportion of respondents expressing full satisfaction with the processing of loans under PMIFL varied from region to region: 100% in AJK; 97.5% in FATA; 95.3% in GB; 88.8% in Balochistan; 75.2% in KP; 70.1% in Punjab; and 40.5% in Sindh (Annexure 7, Table 291).

Almost 94% of the overall respondents were fully or partially satisfied with the training and capacity building services provided under PMIFL. About 6% of the respondents said that they were not satisfied at all and most of these cases were also in Sindh, Figure 5.30 (Annexure 7, Table 292).

In terms of satisfaction with the loan payment process, 69% of the overall respondents expressed full satisfaction and 30% conveyed partial satisfaction, while 1% stated that they were not satisfied at all with this process, Figure 5.30. Regionally, the proportion of respondents expressing full satisfaction with the loan payment process was highest in AJK with 100%, followed by GB with 95.5%, FATA with 95%, Balochistan with 85.8%, Punjab with 75.9%, KP with 75%, and Sindh with 41.3% (Annexure 7, Table 293).

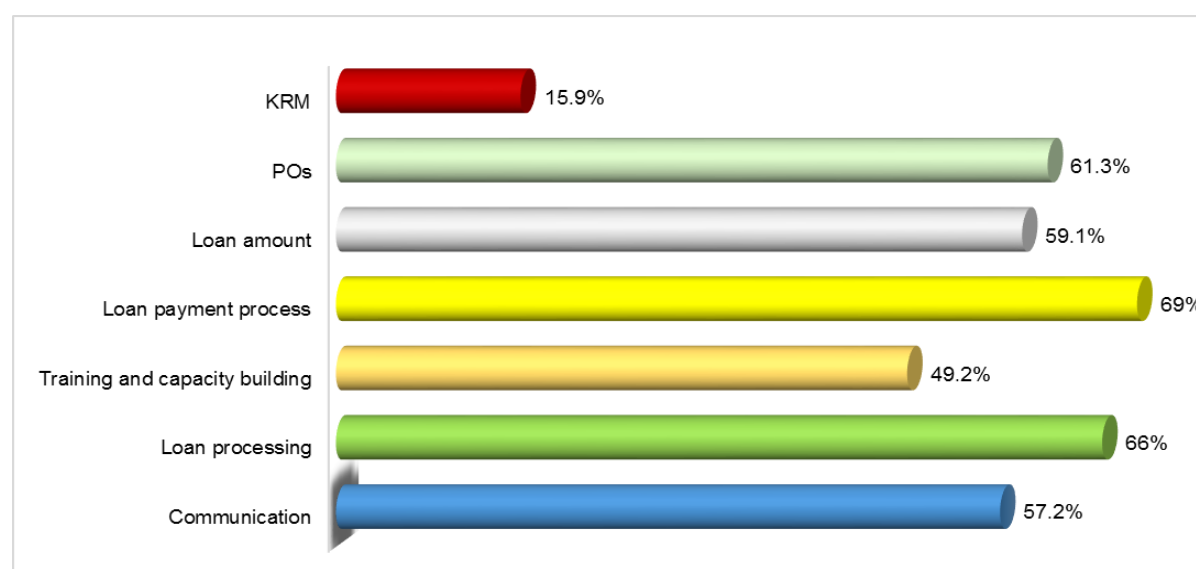
When the beneficiaries were asked about satisfaction with the amount of loan received under PMIFL, about 59% of them informed that they were fully satisfied and 38% indicated partial satisfaction. However, almost 3% of the beneficiaries conveyed that they were not satisfied at all with amount of loan received, Figure 5.30. Region wise, the proportion of respondents expressing full satisfaction with the loan amount was: 100% in AJK; 72.9% in Punjab; 67.5% in Balochistan; 62.9% in KP; 28% in Sindh; 25.6% in GB; and 5% in FATA (Annexure 7, Table 294).

Regarding beneficiaries' satisfaction with the services provided by POs, 61.3% of them conveyed full satisfaction and 32.4% indicated partial satisfaction, whereas 6.3% stated that they were not satisfied with the services of POs, Figure 5.30. Most of the respondents who did not express satisfaction were in Sindh and none of such cases were reported in AJK and FATA (Annexure 7, Table 295).

A large majority of the FGD participants, across the regions, expressed their satisfaction with the performance of loan centers and the staff deputed there. They remarked that the performance of loan centers was very good and that the staff was supportive, very helpful, and sincere. A few participants, all in Punjab, reported that the performance of loan centers was not good and they gave loan to people of their own choice.

The single dimension of PMIFL with which the beneficiaries were generally not satisfied was the role of KRM and CIs, Figure 5.30. Across the country, 77.6% of the respondents reported that they were satisfied with the support provided by KRM and CIs. This pattern was visible in all the regions except FATA; where 75% respondents were fully satisfied; and Balochistan, where 44.4% respondents were fully satisfied (Annexure 7, Table 296).

Figure 5.30: Beneficiaries' satisfaction with PMIFL



5.20. Sustainability of PMIFL

About half of the FGD participants, across all regions except Balochistan and Sindh, were of the view that CIs cannot take over the responsibilities of PMIFL. A number of reasons were quoted by them in this regard, which are listed below:

- They are not skilled to this so they will mess it up.
- They will not give full attention as they are not paid for this.
- They will entertain people of their choice.
- They don't have the necessary resources which an organization does.

Many others believed that CIs could take the responsibility as long as they have the requisite experience, resources and skills, and for which need to be given proper training.

On the possible options for placing the revolving fund, the participants were confused and were not able to provide any practical suggestions. Some people said that instead of returning loan to the Government, the collected instalments should be given to others who are needy. Some others remarked that the current system is good and it should be continued by ensuring timely collection of loans, keeping instalments at a minimum, and strengthening training services.

5.21. Suggestions from Beneficiaries

The FGD participants were asked to provide their suggestions and recommendations with respect to various aspects of the program. In response to this, a number of suggestions, both strategic and pragmatic, were received from them. An account of the most convincing recommendations is given below:

- The loan amount and duration should be increased while the number of installments should be decreased.

- The Scheme should continue in the long run and it should be expanded to other districts as well.
- Meaningful trainings and workshops should be arranged to teach skills relevant to the business of beneficiaries as well as some additional skills.
- Installment date should be flexible and surplus time of at least one week should be given.
- People are not much aware about the program. IEC material should be displayed and people must be communicated right information about the program.
- Beneficiaries should get the loan amount directly in their hands.

5.22. Success Stories

Some of the exciting success stories of PMIFL beneficiaries that were narrated by the FGD participants are presented here for reference:

1. Nargis bibi is a 44 years old widow. She used to work as a maid at a landlord house for 2 years. She has 3 sons and 2 daughters. Her husband had hepatitis C and his death made the matter worst for the family as he was the only earning member of the family, there was no bread winner for the household. When she learnt about the PMIFL scheme, she went to Akhuwat office and got loan from there. She was well trained in sewing and embroidery but was not able to purchase sewing machines after receiving the loan she started off with sewing and embroidery business and now has a boutique. Because of the PMIFL she is happy and prospering as she can send her children to school now. (Manshera, KP)

“PMIFL helped the family in educating their children as their financial position is better now”
2. Tariq is a tailor. First he used to work from home his financial condition was not such that he could afford a shop in the market. After getting this loan under PMIFL scheme, he managed to set up his shop in market. It has proved to be a beneficial thing for him, now more people are coming to him sewing of their clothes which increased his income and an improvement in the financial condition of the household as a result this brought much relieved of mental tensions and his family wellbeing has also increased. (Gilgit, GB)

“Tariq said that PMIFL helped a lot financially due to which my mental tensions are relieved”.
3. Kiswan is a poor woman of Tharparkar, Sindh living in a “Kacha” house she said that she purchased a goat in partnership with someone else the earning from it was not such that it could fulfill her expenses, but when she came to know about PMIFL scheme, she applied for the loan and after receiving the loan she was able to buy a goat of her own. With passage of time the number gradually increased she started selling goat milk and animals, which improved her financial condition she said that with the help of PMIFL she has finally managed to make a small 'pakka' house for her family. Moreover, she added that the dowry she gave on the marriage of her younger daughter was far better than what she gave to her elder daughters. (Tharparkar, Sindh)

“Because of PMIFL Kiswan was able to build her house and live a better life”
4. Hero is a poor hardworking boy who used to herd people's cattle he said that it was quite difficult for him to meet the expenses of his living but when he learnt about the PMIFL he applied for the loan and after receiving the loan he started a small mill where he started grinding wheat and corns this helped him earn much better than before. And now he is living a respectable and happy life. (Tharparkar, Sindh)

“After PMIFL Hero is seen as more respectable figure of the society”

5. Momina used to work at peoples' home. She used to face a lot of problems and hardships. She got a loan of Rs. 20,000 from PMIFL scheme and opened a small shop at home. Now she is earning respectably at home and has become a continuous source of her income and sustenance. She manages her household expenditure well now and is leading a blithesome life. She does not have to work at people' home or go door to door to earn money. With each passing day her business is expanding and income is increasing. (Swabi, KP)

"PMIFL changed Momina's and her family's life and eased their hardships and problems"
6. There is a woman in our neighborhood, whose husband is disabled and there was no one to earn for her family and the family was living very struggling life then she came to know about PMIFL scheme and got the loan from the scheme, she opened a small tuck shop at her home. She is finally able to generate some handsome income for her household and is prospering as the days pass and now the household is living a very sound life. (Thatta, Sindh).

"The lifestyle of this woman and her family flourishing very well after PMIFL"
7. Mehboob Ali from our village who was a hardworking agriculture labour and used to work on other people's lands after he received loan from PMIFL scheme he started harvesting his own crops and started selling the crops which is running quite successfully and fulfilling the needs of his family. Before this when his financial conditions were not good he used to be mentally depressed all the time and now that his financial conditions improved he is living a more relaxed life.(Thatta Sindh) .

"Mehboob Ali's financial conditions improved after PMIFL which resulted in his mental relaxation"
8. Muhammad Maimaar from our village who used to work in someone else's shop, his earnings were so low that he could not even afford basic necessities life, then he received a loan from PMIFL scheme and started a shop of his own within a year his business became quite profitable which improved financial condition of his family greatly and now he has repaired his house which was 'Kacha' now he has converted it to a 'pakka' house. The family is living very happily now and he has started sending his children to school. (Sanghar, Sindh)

"Maimaar's life was changed miraculously due to PMIFL with in a short span of time now he is living in a much better house and giving better education to his children"
9. Bhali from our village who was living a very poor life, she came to know about the PMIFL scheme, she applied for the loan and when she got the loan she got the business of livestock which went successful and profitable, as a result the financial condition of the household improved, the family can now easily meet their daily expenses and now living a very respectful life in the society. (Sanghar, Sindh)

"After PMIFL Bhali live improved she and her family became more respectable in the in the society"
10. Kaneez Fatima said that she used to work as a maid in people's houses and the earning from that was not as to fulfill her family's daily needs. When she came to know about the PMIFL scheme she went to Akhuwat office and applied for the loan. After receiving the loan she started a shop in her street, which is quite successful and famous in the surroundings and is quite facilitating for the people of the area as well as they can now buy their daily household items from that shop which improved the financial condition of Kaneez Fatima's family. (Ghanche, GB).

"PMIFL helped Kaneez Fatima in setting up her own business and relieved her from going door to door and working for others"
11. Munawar Bibi is a widow who said that she has three children whose ages are between 10 and 18. After the death of her husband there was no one who could earn for the family. She had an old sewing machine from which she started sewing as the machine was quite old and not in good condition her earning was very low, then she came to know about the

- loans given under PMIFL scheme she applied for the loan and after getting the loan she bought a new sewing machine and even hired a helper now she can make more dresses which increased her monthly income and brought happiness to the family as they can meet the their daily household expenses. (Narowal Punjab).
12. Faqeer Hussain used to supply chemicals on a bicycle he said that the earning from this job was not enough to meet my household expenses, so when I heard about the PMIL scheme I applied for the loan and after receiving the loan, along with the supplying chemical I also started supplying the raw material used in making candies which brought about a positive change in my earning. So after some time I applied for the second and third loan. After receiving of third loan I started a shop now the business is flourishing quite well and making some good money for me, I am now planning to start the business of livestock as well. My children are now going to school regularly and we don't have to borrow money from someone to full fill our household needs. (Narowal Punjab).

"Faqeer Hussain was pleased with PMIFL as it helped him improve his lifestyle and in education of his children"
 13. Haseena Bibi said that we were living in a poor and we were not having any sort of income so our lives were miserable. Then I heard about the PMIFL scheme and I applied for the loan and when I received the loan I bought a "riksha" for by husband now our condition have improved and my husband now earns around PKR 400 to 500 per day which is quite handy for us to bear our expenses. It is also facilitating for the people of our village as there is no proper convince facility in our village especially at night. (Muzaffargarh, Punjab).

"PMIFL helped Haseena's husband to be able to earn in a respectable way and gradually their quality of life is improving"
 14. Muhammad Abid was a poor agriculture labour who told us that his income was not such that could bear the expenses of his family, he is a heart patient and doctor told him not to do work which is too hard. He spent his savings on medication so which made the conditions even worst for the family. He applied for the loan under PMIFL scheme. After receiving the loan he started a shop in his street now the work is not hard, his earnings have increased and his health is also improving. (Muzaffargarh, Punjab).

"He does not have to work very hard so as a result his health is improving"

6. In Depth Interviews with Stakeholders

6.1. Overview

This chapter is focused on providing analysis of the anecdotal findings collected through IDIs with the two key implementing stakeholders of PMIFL; POs and CIs. For this purpose, separate interviews were conducted with key officials of POs in the sample districts and with some key members of the CIs actively involved in PMIFL activities in these specific areas. In total, 22 IDIs were conducted with PO staff and the same number of IDIs were conducting with the members corresponding CIs. A district wise distribution of the both categories of IDI participants is provided respectively below in Table 6.1

Table 6.1: Distribution of IDI participants

Sr.No	District	Partner Organization	Sample	
			IDIs with POs	IDIs with CIs
AJK				
1	Hattian	HHRD	1	1
2	Havaili	HHRD	1	1
Total			2	2
Balochistan				
3	Jhal Magsi	BRSP	-	-
4	Lasbela	HANDS	1	1
5	Pishin	BRSP	1	1
Total			2	2
FATA				
6	SWA	SERVE	1	1
Total			1	1
GB				
7	Ghanche	Akhuwat	1	1
8	Skardu	Akhuwat	1	1
Total			2	2
KP				
9	Mansehra	Akhuwat	1	1
10	Swabi	GBTI	1	1
11	Swat	EPS	1	1
Total			3	3
Punjab				
12	Bhakkar	NRSP	1	1

Sr.No	District	Partner Organization	Sample	
			IDs with POs	IDs with CIs
13	Muzaffargarh	BLCC, PRSP and FFO	3	3
14	Narowal	NRDP and Mojaz	2	2
15	Rajanpur	NRSP and Agahe	2	2
Total			8	8
Sindh				
16	Ghotki	SRSO	1	1
17	Sanghar	SSF	1	1
18	Tharparkar	TRDP	1	1
19	Thatta	AMRDO	1	1
Total			4	4
GRAND TOTAL				
			22	22

6.2. IDs with PO Officials

The IDI tool for PO officials was divided in two sections: first, a set of strategic questions aimed at senior management of the POs; and second, detailed interviews intended for loan center managers or any other person in-charge of the center. Therefore, the analysis of both sets of questions is provided here separately.

6.2.1. Questions with Focal Persons of POs

With respect to legal status, all the POs were registered with government bodies under various acts. A majority of these POs were registered under the Companies Ordinance Section 42, some under the Societies Act of 1961 and some under the Trust Act of Pakistan. Most of the focal persons were associated with their organizations since last three to four years. Only a couple of them, one each in Punjab and Sindh, said that they had joined during the last one year.

The OM of PMIFL was available with almost all the focal persons of all POs. Except in Balochistan and FATA, all the focal persons reported availability of the PMIFL forms such as application form, appraisal forms, etc. PMIFL related IEC material such as pamphlets and brochures were also available in all the cases except in AJK.

On use of PMIFL MIS, all the focal persons that they were using the MIS and most of them added that they had been uploading details of the new beneficiaries in the online database. One focal person, in GB, informed that they had been using the PMIFL MIS from last two and a half years but due to some issue, currently it was not in their use. The focal person of Akhwat stated that they were using their own MIS for this purpose. Regarding frequency of updating beneficiaries' details and relevant data in the PMIFL MIS, most of the POs were updating the data on regular basis. Similarly, all of the POs were using it for progress reporting.

In terms of how to use the revolving fund of PMIFL in future, some focal persons in Punjab and Sindh, said that once the beneficiaries of a certain UC graduate to higher scores on the PSC, the funds can be transferred to another UC. Most of the focal persons could not provide any practical suggestions and simply stated that the best use of these loans was for the small business. Just a couple of the focal persons said that it can be used through CIs in future.

6.2.2. Interviews with Loan Center Managers

A majority of the loan centers had been operational from last two to three years. A few of the centers in Punjab were had been working from last three to five years. From the loan center managers who

reported their tenure with the POs, most of them had been deputed at the specific sites since last one year.

Almost all the loan center managers reported that their teams had been provided with at least one training on the OM. Only One manager in Sindh said that they were not provided with any such training as they were a new team. With respect to the venue of these training, mostly they had been conducted at the head office of their POs. One manager in KP and two in Sindh said that they had been regularly receiving trainings every year for this purpose. One manager in Punjab indicated that such trainings had been conducted by their PO twice every month since 2014. Except one manager in Balochistan and two in Sindh, all reported that they were provided with refresher courses for this purpose.

When asked about the approach and means adopted by them for informing public about the PMIFL, most of the managers except in FATA, said that they had been visited the communities for awareness raising. Secondly, most of them had been using the platform of CIs for spreading information amongst the public. Another medium widely used for this purpose, except in AJK and FATA, was displaying of pamphlets and brochures in public places.

Regarding the frequency of PMIFL related communication with the local people, a large number of the managers informed that they had been regularly liaising with the communities for this purpose, either physically or telephonically. Some of them in Punjab, Sindh, and AJK mentioned monthly contact with the communities through meetings and visits at the site. A couple of them, one each in Sindh and Balochsitan, reported that they had been in contact with the community leaders regularly through telephonic engagement.

An interesting statement was given by a couple of managers in GB who said that they had been relaying PMIFL related information to the communities at the local Masjids after Jummah prayers.

Most of the loan center managers, in all the regions, informed that they had been keeping record of the beneficiaries or those who came to apply for loans but not for the general visitors. However, there was one case in Punjab where the security guard was maintaining record of all the visitors at the center.

Across the regions, monthly target for processing of loans varied substantially. Most of the managers, except in FATA and Balochistan, reported targets of up to 150 loans per month. Few managers, one each in AJK, Balochsitan and Sindh, claimed monthly targets of above 200. One manager in Balochistan stated that there was no fixed target for this purpose and normally loans were given to 10 to 15 people from whom it could be recovered. One manager in Punjab said that their monthly target was approximately PKR 4 to 5.5 million and loans were given to 200 to 250 beneficiaries per month. One manager in GB said that the target was fixed keeping in view the weather conditions which was mostly met.

The criteria for inclusion in the program mostly mentioned by the loan center managers included personal reputation and business dealing, PSC below 40, being resident of the same UC, having CNIC, and willing to establish a business. Two managers in Punjab claimed that it was necessary for a PMIFL applicant to have BISP slip or card. Three managers in Punjab said that existing business and technical knowledge was required. Predominantly, all the respondents agreed with the existing conditions set for inclusion in the scheme.

As reported by the loan center managers, the documents that were required to be submitted with the loan applications mostly included copy of CNIC, photograph, and photocopy of guarantor's CNIC. However, some managers, including four in Punjab one each in AJK and GB, reported that copy of household head's CNIC was mandatory. A few managers, in Punjab, KP, and Sindh, informed that revenue ticket of PKR 10 was required. Only two managers in Punjab and one in Balochistan mentioned that business plan was required to be submitted along with the loan application.

For completing the documentation and providing assistance in preparation of business plans; according to the loan center managers; PO staff, KRM personnel, and CIs members had been mostly responsible. One manager each in Balochistan and Sindh said that they had been only providing information and guidance to the applicants who then completed the documentation themselves.

In terms of the specific role of KRM, most of the managers stated three key elements: provision of information related to PMIFL; enterprise development; and technical assistance to the beneficiaries. In GB, existence of KRM was not found on ground and one of managers there added that PO staff had been assisting the beneficiaries in this regard.

There were two stages or protocols specified by most of the loan center managers for investigating the loan applicants. These included verifying the information provided by physically visiting them and carrying out social and environmental review of their business.

The cycle for loan processing quoted by a large number of the managers was: carrying out social and technical appraisal of the application; then processing of the loan and payment; and subsequently distributing the payment cheques to the beneficiaries. One interesting approach was learnt from GB according to which “beneficiaries were gathered at a Masjid, then apprised of how to use the loan and explained on the recovery process of this loan, and finally handed over the payment cheque”.

After approval of loans, beneficiaries were issued with payment cheques as informed by majority of the loan center managers. However, one manager in KP informed that loan payment was made in cash after checking the CNIC of beneficiary. In GB, one manager said that beneficiaries were handed over the payment cheque in Masjid in front of community members.

All the loan center managers were unanimously of the view that the PMIFL funds were being utilized for the intended purpose. One manager in Balochistan added that due to changes in weather, the sector of business might be replaced with a more profit oriented business.

For ensuring that the loans were used for the intended purpose, predominantly all the managers emphasized that the officials from the loan centers physically had been visited the business sites and had been verifying the use of these loans. One particular manager in Punjab quoted that immediately after seven days of loan payment; verification was carried out for ensuring the actual utilization of loans by checking the payment receipts

In terms of provision of support for development of beneficiaries’ businesses, all the managers except in GB, informed that they had been arranging technical orientation and training sessions to guide the beneficiaries. Some managers, in KP and Sindh, added that they had been establishing market linkages for the beneficiaries. The types of trainings or courses named by the managers, in this regard, were mostly related to livestock, health, and social and environmental safeguards. A few managers, particularly in GB, said that they did not arrange any training for the beneficiaries.

The loan center officials claimed that they had been informing the beneficiaries on social and environmental safeguards required under PMIFL and had been providing them with technical guidance on how to avoid such activities. As per the knowledge of these managers, following items were prohibited under PMIFL:

- Drugs and toxic materials
- Tobacco
- Deforestation
- Ammunition
- Chemical
- Leather business

Predominantly, all the managers expressed their satisfaction with the social and environmental safeguards that had been put in place for PMIFL.

For recovery of loans from the beneficiaries, most of the managers said that the loan center officials physically visited the beneficiaries to collect their instalments, issued them with instalment receipts, and the recovered money was deposited in the bank. Many of the managers in Punjab and Sindh, and one in Balochistan,

One each in Balochistan and Punjab said that if the beneficiaries did not meet with the loan center officials on the specified date, they were penalized with double instalment amount.

informed that the beneficiaries were given deadlines for submission of their instalments and subsequently they deposited the money in bank directly.

All the managers, except in FATA and Balochistan, claimed that they did not face any issue in recovery of loan from the beneficiaries. The managers in FATA said that their area was scattered due to which they were not able to meet with the beneficiaries easily. One each in Balochistan and Punjab said that if the beneficiaries did not meet with the loan center officials on the specified date, they were penalized with double instalment amount.

In case of non-payment by the beneficiary, a large number of the managers said that they involved the CIs and other community leaders who in turn pursued the beneficiaries to deposit their loan instalments. Some managers in Punjab, and one each in GB and KP, informed that they had never faced such an issue.

In order to keep a record of all transactions taking place with respect loan payment and recovery, the officials had been maintaining registers and ledger books for this purpose. As per most of the managers in Punjab and Sindh, the transaction record was being maintained in the PMIFL MIS.

Regarding types of complaints received from the beneficiaries, most of the managers in Punjab and AJK, and one each in Balochistan and Sindh, informed that they did not receive any complaints from the borrowers. A couple of the managers in KP, and one each in GB and Punjab, said that they received complaints regarding increase in the loan amount. Two officials in KP said that they had been facing objection from female beneficiaries on the requirement of submitting their photographs for which they had to put in a lot of efforts to convince them. A few managers, mostly in Sindh, stated that beneficiaries had been requesting them for extending the due date of instalments and which they normally accepted as well.

The loan center managers, who reported receiving complaints, were asked about the specific issues of beneficiaries which they were able to resolve on their own. Most of them in Punjab and Sindh, and one each in AJK, Balochistan and FATA, informed that they had been accommodating the requests of beneficiaries to provide them with the loan cheque as early as possible after completing their loan processing as soon as possible.

On the support provided by CIs in implementing PMIFL, almost all the managers, across all regions, stated that the CIs provided help in the following ways:

- Conducting awareness sessions and providing program related information to the communities especially to the borrowers.
- Collecting loan installments from the beneficiaries.
- Monitoring and verification of beneficiaries.

However, two officials, one each in GB and Punjab, claimed that CIs were not present in their area and they performed all the duties themselves.

Mixed responses were received on the question of whether the CIs could manage the responsibilities of PMIFL in the long term. Many managers were of the view that CIs could not operate the PMIFL Scheme on their own; such perceptions were mostly received in AJK, FATA, GB, KP and Punjab. A few managers in Punjab, KP and Sindh said that CIs could handle the tasks of PMIFL subject to provision of support from POs and payment of operational costs. However, all the officials in Balochistan and majority in Sindh believed that CIs could easily take over the responsibilities of PMIFL on their own.

All the loan center managers were unanimously on the same page with respect to the performance of CIs. They expressed complete satisfaction with the performance of CIs but also emphasized on their further training and capacity building.

A large number of the managers, particularly in Punjab and Sindh, informed that they did not face any issues in implementing the PMIFL Scheme. A couple of the managers, one each in

In KP, the specific issue was obtaining photograph of female beneficiaries; for which they recommended an exception keeping in view the local cultural norms.

GB and KP, stated that the documentation procedure was very lengthy and people avoided answering them, therefore it should be reduced and made online. Another two managers, in AJK and Punjab, highlighted the issue of non-payment of their salaries. The manager in Punjab also added that the PMIFL MIS was not properly operational. In Balochistan, following specific issues were listed and recommendations were also provided against these:

- Due to floods, beneficiaries were not able to return their loans; there should be relaxation for such cases.
- It was difficult to prepare business plans; therefore, staff should be provided with further training and KRM counter should be established.

In KP, the specific issue was obtaining photograph of female beneficiaries; for which they recommended an exception keeping in view the local cultural norms.

There were a number of general recommendations received from the loan center managers. These recommendations are listed below:

- An overwhelming majority from all regions requested that loan amount should be increased as well as the duration.
- A large proportion emphasized that maximum people should be accommodated under PMIFL.
- Many, except from AJK and FATA, said that documentation should be reduced.
- Many also suggested that the role of CIs should be increased and they should be provided with trainings.
- Some, from AJK and Punjab, recommended that for the betterment of PMIFL, it should be spread to more areas and after completion in one UC, it should be shifted to another UC.
- A few, in AJK, Punjab and Sindh, highlighted that the MIS should be improved for the betterment of PMIFL Scheme.
- A few, particularly in Punjab, emphasized on the need of regular meetings between the loan center staff and the beneficiaries.

7. Evaluation of Key Findings and Proposed Recommendations

7.1. Overview

This section of the report summarizes some of the most important findings based on the quantitative and qualitative analyses provided in the previous sections of this report. These analyses were carried out on information collected through all the tools of MTE including beneficiary interviews, FGDs, and IDIs. The analyses helped to make an assessment of the PMIFL Scheme as per the outcome indicators and themes identified in the ToRs for MTE assignment.

7.2. Progress against the Outcome Indicators

The intended outcomes of PMIFL Scheme outlined in the project documents and the progress assessed against these indicators through the MTE are highlighted below:

- **At least 60% of the targeted borrowers graduated to higher scores on the PSC.**

In terms of absolute changes reported in the poverty scores before and after PMIFL, overall, 74.6% respondents had graduated to higher scores whereas 23% respondents had degraded to lower scores and there was no change in the scores of 2.4% respondents. District wise, there were quite a number of astonishing findings including both positive and negative. Pishin stood out as the most extra ordinary district with all of its respondents reporting improved scores and second came South Waziristan with 95% of its respondents reporting so. On the other hand, there were four districts where significant numbers of the beneficiaries reported decrease in their scores; Rajanpur with 229, Muzaffargarh with 175, Thatta with 115, and Mansehra with 82 respondents, Table 5.9. On PO level, it turned out that approximately 100 or more of the beneficiaries each of Akhuwat, SF, SSF, and Mojaz reported decrease in their scores.

The reasons that may be attributed with the respondents who had degraded to lower poverty bands are: selling of household asset(s) due to major events such as seeding new crops, marriage, death, a natural calamity, etc; and/or selling of old livestock for buying newer breed on seasonal basis. The quantities of household assets and livestock are key determinants of the PSC, therefore, any minor or temporary change in these indicators directly affects the scores of the borrowers.

- **At least 60% of target community members/borrowers report a minimum of 25% increase in household incomes and/or assets.**

To assess this indicator, the amounts of increase in the reported incomes of the PMIFL sponsored businesses were measured against the given threshold. Nevertheless, before doing so, such beneficiaries who did not earn any monthly income from their business before PMIFL and those who had utilized the PMIFL amount for personal use were separated. The subsequent analysis revealed that there were 77.8% beneficiaries whose monthly income had increased by 25% or more. For 16.2% beneficiaries, the increase in their monthly income was less than 25%; for 2.6% beneficiaries, there was no change in their monthly income; and for 3.5% beneficiaries, their monthly income had decreased. On regional level, the proportion of beneficiaries whose monthly income had increased by 25% or more was highest in FATA with 97.3%, followed by AJK with 95.6%, Balochistan with 83.3%, KP with 82.8%, Sindh with 81.1%, Punjab with 72.7%, and GB with 62.2%. The cases of decrease in monthly income were only reported in Punjab and Sindh.

As per actual figures quoted by the overall respondents, the average monthly income generated by their business before PMIFL was PKR 7,209; whereas, it had increased by 79.3% to PKR 12,928 after receiving the PMIFL. Amongst the regions, the average monthly income had increased by: PKR 5,015 in AJK; PKR 7,280 in Balochistan; PKR 7,642 in FATA; PKR 7,368 in GB; PKR 7,803 in KP; PKR 6,104 in Punjab; and PKR 2,861 in Sindh. These figures indicated an aggregate appreciation of 73.9% in AJK, 162.6% in Balochistan, 59% in FATA, 98.3% in GB, 95.6% in KP, 6,104 in Punjab, and PKR 2,861 in Sindh.

- **At least 50% of targeted third tier CIs of the poor report improved linkages with government line agencies, market and private sector**

Out of the interviewed CIs, 64% reported that they have established and improved linkage with the concerned institutions. The organizations mentioned by them included government line agencies such as NADRA, health departments, local NGOs, and relevant merchants / suppliers / retailers. For this purpose, they highlighted using the mediums of training sessions with the borrowers and frequent meetings and consultation.

From the beneficiaries' perspective, 49.2% of them did not receive facilitation in establishing and/or promoting their enterprises. The remaining of these beneficiaries, based on multiple reports, had received facilitation from the KRM in the following areas: developing market linkages, 36.9%; forming group enterprises, 17.3%; connecting with suppliers, 14.6%; establishing linkages with government agencies or NGOs, 14.4%; identifying skill training institutes, 7.7%; conducting business fairs, 4.1%; and livestock rearing, 0.3%

- **At least 50% of those targeted are women.**

Overall, 60.3% of the PMIFL beneficiaries interviewed were female whereas 39.7% were male. The proportion of female beneficiaries varied on regional level with 70.9% in Punjab, 69.2% in Sindh, 64.9% in AJK, 42% in Balochistan, 30.1% in KP, 16.3% in GB, and 10% in FATA. The results are based on interviews conducted with a total of 4,120 PMIFL beneficiaries selected through random sampling as discussed earlier in Section 3.3 of this Report. Therefore, the male/female proportions in the sample closely represent the national and regional population figures of male/female borrowers of PMIFL.

- **Environment friendly practices reflected during the development of business development plans, loan appraisal process and utilization of financial services.**

The beneficiaries were questioned about linkage of their business with any of the items or activities included in the negative list under PMIFL-ESMF. Overall 94% of the beneficiaries reported that they were not associated or involved with this negative list. However, the remaining beneficiaries indicated that their business was linked to the following items/activities: deforestation, 5.1%; fire / smoke, 0.6%; hazardous chemical / material, 0.4%; poaching / hunting, 0.4%; commercial construction, 0.3%; drain without disposal, 0.2%; and explosives / ammunition, 0.2%.

For 34.6% beneficiaries, environmental review of their business had been carried out at least once. On regional level, the proportion of beneficiaries reporting this was highest in FATA with 95%, followed by Balochistan with 85.8%, AJK with 70.2%, KP with 68.9%, Punjab with 40.9%, Sindh with 30.2%, and GB with 17.4%. For mitigation of environmental risks, overall 12.2% of the beneficiaries had been provided with an orientation and/or training in this regard. Of these 12.2% beneficiaries, more than one third reported that they have implemented some protective measure(s) for mitigation of the identified environmental risks associated with their business.

- **At least 90% of the IFL amount are utilized for productive purposes, as set in business development plans, developed during appraisal stage.**

It was heartening to note that 94.8% beneficiaries had utilized full loan amounts for their businesses. The remaining 5.2% beneficiaries said that they have used the loan fully or partially related to health, construction, assets, wedding, other loan repayment, etc. On an overall basis, the proportional usage

of total loan amount received under PMIFL included 51% on fixed assets, 46% on raw materials, and about 1% on other expenses. As per actual amounts quoted by the beneficiaries, on average, PKR 10,314 had been spent on procurement of fixed assets, PKR 9,222 had been used for purchasing raw materials and products, and PKR 186 had been spent on other miscellaneous expenses.

Of all the 4,120 beneficiaries who were interviewed, 41.4% had used the loan for livestock/poultry/fish farming, 18.3% had used it for micro-enterprise, 16.9% for agriculture/cropping, 12.6% for commerce/retailing/petty trading, 5.4% for handicrafts/cottage, 3.1% for services, and about a combined 1% for manufacturing/ light engineering/workshop and food/agriculture processing.

- **At least 95% of average repayment rate maintained from beneficiary households to the Branches/ Loan Centers.**

Across the country, 97.4% of the beneficiaries had completed the loan repayment. This figure varied amongst the regions with 100% beneficiaries each in AJK and FATA, 99.6% in Sindh, 98.3% in Punjab, 96.3% in KP, 89.5% in GB, and 81.7% beneficiaries in Balochistan reported complete debt servicing. Those who had not completed their loan repayment, most of them had time period left in their loan duration. In Balochistan, 54.4% and in GB, 44.2% respondents had received the loan during 2016. PO wise, all the beneficiaries of HHRD, SERVE, GBTI, EPS, PRSP, SRSO, and AMRDO had completed the loan repayment while most of those who had not completed the repayment belonged to Akhuwat and HANDS

7.3. Relevance

As discussed earlier in this report, the potential of microcredits in Pakistan is immense and there are so many programs and organizations working in this sector. However, a microcredit does not guarantee poverty alleviation unless it is intelligently designed keeping in view the local culture, norms, values and socio-economic conditions. Thus, there are two key aspects that need citation in this regard.

First, conventional microcredit programs do not consider the ultra-poor segments of the society. If a conventional microcredit program is targeted at the poorest, that are already income strapped, they might not even be able to pay the principal amount and rather the interest. This creates a void with respect to targeting of the poorest segments in the population. Though alternatively, there are cash transfer programs or particularly conditional cash transfer programs which are becoming increasingly popular in developing countries. But again, the success of cash transfer programs at reducing current poverty depends on whether, and the extent to which, cash transfers affect adult work incentives. Once a household is selected as eligible for the program, usually through geographic targeting or household level means-testing, or both, the level of benefits is not affected by the work decisions of the household members or the income level of the household.²⁵

Second, the origin of Pakistan is based on the fundamental principles of Islam. According to the Islamic philosophy, any type of excess charged over the principal in case of a loan is considered unjust and is known as 'riba'. Prohibition of riba or interest is part of Islamic guidance designed to play a key role in ensuring a just and equitable financial system.²⁶ Despite some confusions and alterations in the interpretation, the core idea had been held unanimously throughout Islamic history. The people in many regions of Pakistan; such as AJK, FATA, KP, and parts of Balochistan and Punjab; carry these religious values quite strictly. Most of the people in these regions, especially the lower middle class and the poor, try to avoid this confusion by refraining from the conventional microfinance.

In the light of above, there was definite need for an initiative that borrowed shades of both; the conventional microcredits and the pro-poor cash transfer programs. This led to the idea of organized interest free lending in Pakistan that was initially conceived in the form of Akhuwat, a microfinance

²⁵ Emmanuel Skoufias and Vincenzo di Maro; Conditional Cash Transfers, Adult Work Incentives, and Poverty; WPS3973-IE, Impact Evaluation Series No: 5

²⁶ Mohammad Nejatullah Siddiqi, "Riba, Bank Interest and the Rationale of its Prohibition", Visiting Scholars' Research Series No. II, Islamic Research and Training Institute, IDB

institution offering loans on the basis of Qard-al-hassan (benevolent loan). Derived from Islamic history, Akhuwat has successfully demonstrated the utility and sustainability of IFL as a poverty alleviation tool. Following the unique example of Akhuwat, PMIFL was launched to target the ultra-poor segments, which were not catered for through the regular microfinance sector. Based on its previous experiences, PPAF was selected by the Government to design, implement and monitor the PMIFL Scheme. The core strengths that PPAF brings to the Program include: community outreach; community based lending, i.e. setting up community based branches / loan centres; microenterprise development at grass roots level; quality assurance, monitoring, and reporting systems; and dedicated microfinance, livelihood, employment and enterprise development teams.

Through the PMIFL Program, PPAF focuses on inclusion of the ultra-poor in its graduation model by providing a financial support without putting any extra pressure on the borrowers and encouraging them to improve their work decisions. The PMIFL comfortably achieves this objective through the following in-built design features:

1. Targeting of population with scores up to 40 on the PSC, including those who belong to the ultra-poor segment and fall in the outreach of cash transfer programs such as BISP.
2. Targeting of areas with low human development indicators and food security, low or no access to microfinance, investments or activities in livelihoods, employment or enterprise development, and CIs that are socially mobilized and active in managing their own development.
3. Targeting of borrowers' work decisions by providing business advisory services to ensure that they chose viable businesses and are guided and mentored effectively through technical skills, entrepreneurial competence and market linkages.

There is an apprehension with respect to complementarity of the targeting method adopted for the PMIFL Scheme. The PSC, also known as Proxy Means Test (PMT), is the most widely used methodology for poverty targeting across the third world countries. Though it has been recommended by the World Bank and is being officially endorsed by the GoP for identification of poor households in the country, yet its precision as a tool of poverty targeting is not proven. A number of scholars and researcher, in Pakistan and at the international levels, have provided strong literature supported with undeniable evidences on the inaccuracies and arbitraries found in this methodology.²⁷ The PSC, in its current form, suffers from high in-built design errors, errors (especially inclusion and exclusion) during implementation, and infrequent surveys, meaning that it cannot respond to the dynamic nature of household incomes.²⁸ The quantities of household assets and livestock are key determinants of the PSC, therefore, any minor or temporary change in these indicators directly affects the scores of the borrowers.

7.4. Efficiency

PPAF is the apex body for implementing the PMIFL Scheme and all the field level operations are carried out by the selected POs. The implementation arrangements and mechanisms put in place for the smooth operations of the Program are quite efficient and comprehensive. As per the guidelines laid down in the OM, all the POs have been selected through a competitive process that involves issuing of public advertisement for Request for Proposals (RFPs), conducting field appraisals of potential partners, and obtaining approval from PPAF Board. Legal financing agreements, that include agreement to an Implementation Plan, have been signed with all the approved POs before disbursement of PMIFL funds to their designated bank accounts maintained especially for this purpose.

²⁷ Arif Naveed and Tanweer-ul-Islam; Estimating Multidimensional Poverty and Identifying the Poor in Pakistan - An Alternative Approach; Working Paper No. 28; Research Consortium on Educational Outcomes and Poverty

²⁸ Stephen Kidd, Bjorn Gelders and Diloá Bailey-Athias; An assessment of the effectiveness of the proxy means test poverty targeting mechanism; ESS – Working Paper No. 56; Development Pathways

Generally, the operational charges for conventional microcredit programs range from 12% to 15% of the on-lending funds. According to an international study²⁹, operational costs of regular MFIs are 15.85% of the average portfolio. The agreements made with POs under PMIFL permit charges up to a maximum of 10% of the on-lending amounts. These costs are inclusive of Loan Loss Reserve at the rate of 2% of the loan portfolio. Thus, the actual rate of operational charges paid to the POs by PPAF remains at 8%. As per the Monthly Progress Report of September 2016, a cumulative PKR 3,298 million had been disbursed to the POs which included PKR 3,001 million for actual on-lending and PKR 297 million for operational costs. Considering that the number of loans disbursed till this period was 221,002; the total operational cost for one loan turns out to be PKR 1,344 which is quite reasonable.

With respect to field operations, the 26 selected POs had established and a total of 233 functional branches / loan centers. This network of loan centers was spread over 44 districts across the country providing outreach in over 287 UCs. The coverage of UCs had surpassed the planned target of 250 UCs to be covered under the Scheme. Almost all the loan center managers that were interviewed, their teams had been provided with at least one training on the OM. Except one manager in Balochistan and two in Sindh, all reported that they were provided with refresher courses for this purpose.

The MTE results indicated that, on an average, the beneficiaries had to make an aggregate of 4 visits for the complete processing of their loans. Regionally, the average number of visits calculated for the complete loan processing was highest in KP with 6 visits, followed by Gb with 5.5, AJK with 4.8, FATA with 4.6, Balochistan with 3.8, Punjab with 3.7, and Sindh with 2.7 visits. When the number of visits was categorized according to the various stages of loan processing, a beneficiary had to make exactly one visit for getting loan information. For submitting their loan applications, the average number of visits that the beneficiaries had to make was calculated at 1.1. Though 15.1% of the overall beneficiaries did not make any visit in this regard, the average was exceptionally high in GB and KP with 1.9 and 1.7 visits respectively. For receiving the loan payment, the beneficiaries had to make another 1.1 visits, on average. This figure remained higher for GB with 1.7 visits. However, 6.2% of the overall beneficiaries received the loan payment at their doorstep.

Regarding time taken by the beneficiaries for traveling to the loan centers (one way), the average travel time was calculated at 48.4 minutes. Similarly, the average time spent by the beneficiaries for processing of their cases at the loan centers, across the country, was calculated at 54 minutes. On regional basis, the average time taken for travelling and the average time spent at the loan centers varied significantly with 92.5 and 77.2 minutes respectively in Sindh, 48 and 42.1 minutes respectively in AJK, 36.2 and 51.8 minutes respectively in Punjab, 37.1 and 35.3 minutes respectively in FATA, 30.9 and 40.5 minutes respectively in KP, 35.3 and 28.1 minutes respectively in Balochistan, and 26.6 and 30.4 minutes respectively in GB.

The average cost incurred by the beneficiaries for traveling (one way) to the loan centers, across the country, was estimated at PKR 94.2. Similarly, the average cost spent by the beneficiaries for preparing loan documentation, across the country, was estimated at PKR 120.3. Region wise, the average costs incurred for travelling to the loan centers and preparing loan documentation showed extreme variations with PKR 211.1 and PKR 97 respectively in Sindh, PKR 95.3 and PKR 141 respectively in FATA, PKR 79.2 and PKR 168.4 respectively in GB, PKR 64.2 and PKR 123.3 respectively in Punjab, PKR 37.4 and PKR 142.9 respectively in KP, PKR 52.2 and PKR 116.8 respectively in AJK, and PKR 61.4 and PKR 90.6 respectively in Balochistan.

From the interviewed beneficiaries, 17 had to make some additional payment, other than the above mentioned costs, for processing of their loans. Out of these 17 beneficiaries, 6 were in Balochistan, 6 were in Punjab, and 5 were in Sindh. Of such beneficiaries in Balochistan, 1 had paid PKR 300, 3 had paid PKR 500 each, and 1 each had paid PKR 700 and PKR 1,000 respectively. In Punjab, all such beneficiaries had paid PKR 300 each. Amongst such beneficiaries in Sindh, 1 had paid PKR 50 and

²⁹ Costing of MFIs, Nitin Agarwal, Microfinance Commercial Team, Rural Micro-banking & Agribusiness Group, ICICI Bank

the remaining 4 had paid PKR 1,000 each. All of the 17 had paid these amounts to agents / middlemen.

Overall, 16.7% beneficiaries had faced problem during the processing of their loan. The proportion of such beneficiaries was comparatively high in Balochistan with 51.5%, Sindh with 21.3% and Punjab with 16.3%. In AJK, none of the beneficiaries faced any problem during the loan processing. From the overall beneficiaries who had faced problem during the processing of their loan, 93.3% had encountered it while preparing the documentation.

All the managers that were interviewed, except in FATA and Balochistan, claimed that they did not face any issue in recovery of loan from the beneficiaries. The managers in FATA said that their area was scattered due to which they were not able to meet with the beneficiaries easily. One each in Balochistan and Punjab said that if the beneficiaries did not meet with the loan center officials on the specified date, they were penalized with double instalment amount.

In case of non-payment by the beneficiary, a large number of the managers involved the CIs and other community leaders who in turn pursued the beneficiaries to deposit their loan instalments. Some managers in Punjab, and one each in GB and KP, informed that they had never faced such an issue. In order to keep a record of all transactions taking place with respect loan payment and recovery, the officials had been maintaining registers and ledger books for this purpose. As per most of the managers in Punjab and Sindh, the transaction record was being maintained in the PMIFL MIS.

7.5. Effectiveness

Overall, the PMIFL Scheme has been extremely effective in relation to the attainment of its planned objectives. The findings of MTE show that the five key objectives set down as part of the PMIFL design have either been substantially or considerably achieved till the cut off period set for MTE assignment, September 2016.

The first key objective was that loans are made available to men, women and youth from poor, vulnerable and marginalized households, so that they may engage in productive economic activities that will improve their lives and allow them to positively contribute to the economy. The PMIFL Scheme has significantly achieved all the aspects mentioned under this objective. Amongst the targeted borrowers, 5.7% belonged to “extremely/ultra-poor” households, 28.8% were “chronically poor”, 19.7% were “transitory poor”, and 34.8% were “transitory vulnerable”. According to the MTE findings, 60.3% of the PMIFL beneficiaries interviewed were female and 39.7% were male. Regarding age distribution, 5.4% of the overall respondents were aged between eighteen to twenty four years, 21% fell between twenty five to thirty years, 39.7% were reported between thirty one to forty years, 24.2% were between forty one to fifty years, and 8.1% were between fifty one to sixty years. Amongst the respondents, 95.6% were Muslim and 4.4% belonged to minorities which is quite close to the distribution of population, religion wise, at the national level. From the total 4,120 respondents, all had used the loan amounts for productive purposes except a mere 1.4% who had used the loan for personal purpose such as repair of house, medical treatment, or marriage arrangement. Consequently, an increase of 79.3% was estimated in the average monthly income of the borrowers.

The second key objective specified that PMIFL supports female participation and inclusion in economic activities, by disbursing at least 50% of the loans to women and persons with different abilities. The Program does exceedingly well in this respect. As per the Monthly Progress Report of September 2016, 60.6% of the total PMIFL borrowers were female. Though, on regional level, the proportion of female beneficiaries was lower in Balochistan with 42.2%, KP with 30.1%, GB with 15.2%, and FATA with 10%; yet, due to nearly three fourths of the total borrowers belonging to Punjab and Sindh, the proportion of female borrowers was dominant on the national level. The profile of the interviewed beneficiaries for MTE indicated 0.7% respondents having some sort of disability.

The third key objective was to encourage behavioral change by demanding loan beneficiaries to ensure specific health and education practices. This objective has been achieved to a great extent. As per the findings of FGDs conducted under MTE, an overwhelming majority of the participants echoed that PMIFL had brought behavioural changes in the beneficiaries with respect to health and

education. Most of them had increased access to better health services and medical treatment. Similarly, a majority of them had got their children admitted in schools including private ones as they were able to afford their fees. A few in Punjab reported that the nutritional value of their household had increased. However, some participants in Balochistan, Punjab and GB stated that there was no visible change in these dimensions.

The fourth key objective emphasized on enhancement of the entrepreneurial competencies amongst loan beneficiaries by extending advisory and training services as a PLUS dimension of the Program. Initially, it was planned to be achieved through establishment of a specialized KRM at each branch / loan center. But, at the time of implementation, as per the testimony of PMIFL management, there was no budget provision for the KRM. Nevertheless, the functionality of PLUS dimension was extended by the loan centers. The availability of relevant services at the loan centers were largely validated by the MTE results. A significant majority of the interviewed beneficiaries, 78.9% had received assistance during the loan application process. In terms of nature of the assistance provided, 98.6% beneficiaries had received help in filling of their application forms and 1.5% had received guidance in preparation of their business plans. Regarding enhancement of the entrepreneurial competencies, based on multiple sessions, 47.5% beneficiaries had received enterprise development training, 26.6% had received orientation on business planning processes, 24.7% had received tips on livestock rearing, 24.3% had received training related to financial literacy/numeracy, 15% had gained knowledge of life skills, 7.1% had learned about marketing strategies, 7% had received information regarding interest free loans, 4.8% had understood the concept of value chain, 2.9% had learned tips about branding/promotion, and 1.1% had received training on communications skills.

The fifth key objective was to establish and/or strengthen the branches / loan centers capable of assessing, distributing and recovering IFLs. The PMIFL Scheme has been extremely successful with respect to the attainment of this objective. As per the Monthly Progress Report of September 2016, 233 branches / loan centers had been established by 26 POs which were covering 287 UCs of 44 districts across the country including AJK, FATA and GB. Through the 233 branches / loan centers, a total of 221,002 loans had been disbursed amongst the borrowers. The MTE findings revealed that there were marked reductions in the amounts of loan that the beneficiaries had actually received as compared to what they had applied which might be attributed to that fact that the loan amounts had been rationalized by the loan committee during the process of social and technical appraisal processes. Across the country, 97.4% of the respondents had completed the loan repayment. PO wise, all the respondents of HHRD, SERVE, GBTI, EPS, PRSP, SRSO, and AMRDO had completed the loan repayment while most of those who had not completed the repayment belonged to Akhuwat and HANDS.

7.6. Connectedness

From the beneficiaries interviewed as part of the MTE, 34.5% households were getting compensation from BISP. Within the regions, the receipt of BISP compensation amongst PMIFL beneficiary households was highest in Punjab with 43.8%, followed by Sindh with 36.2%, AJK with 21.1%, KP with 16.8%, Balochistan with 13%, and GB with 8.1% households. In FATA, however, none of the PMIFL beneficiary households were getting any type of BISP compensation.

It is pertinent to mention here that in Punjab, there were two districts; Bhakkar and Rajanpur; where only BISP beneficiaries were considered for applying loans under PMIFL. This convention though looks feasible but might have its implications on the other districts. Secondly, this approach disturbs the balance of male/female proportions in these districts and may provide skewed results.

7.7. Impact

The impact of PMIFL on the lives of the borrowers was assessed with respect to the following dimensions.

7.7.1. Impact on Income

As per actual figures quoted by the overall respondents, the average monthly income generated by their business before PMIFL was PKR 7,209; whereas, it had increased by 79.3% to PKR 12,928 after receiving the PMIFL. Amongst the regions, the average monthly income had increased by: PKR 5,015 in AJK; PKR 7,280 in Balochistan; PKR 7,642 in FATA; PKR 7,368 in GB; PKR 7,803 in KP; PKR 6,104 in Punjab; and PKR 2,861 in Sindh. These figures indicated an aggregate appreciation of 73.9% in AJK, 162.6% in Balochistan, 59% in FATA, 98.3% in GB, 95.6% in KP, 6,104 in Punjab, and PKR 2,861 in Sindh.

An effort was made to analyze per capita incomes across the country by using the average monthly income of the PMIFL beneficiary households against their household sizes. On national level, the per capita income of the PMIFL beneficiary households turned out to be PKR 129.9. Regionally, the per capita income of the beneficiaries' households appeared to be highest in GB with PKR 187.3, followed by FATA with PKR 175, AJK with PKR 161.4, KP with 142.1, Punjab with PKR 133.4, Balochistan with PKR 130.1, and it was lowest in Sindh with PKR 104.2.

Based on the average monthly income and the average monthly expenditure of PMIFL beneficiary households, an analysis was drawn reflecting the percentage of monthly savings. On an overall basis, the rate of monthly savings was found to be 26.2%. However, the saving rate greatly differed from one region to other as provided in Table 7.2 below.

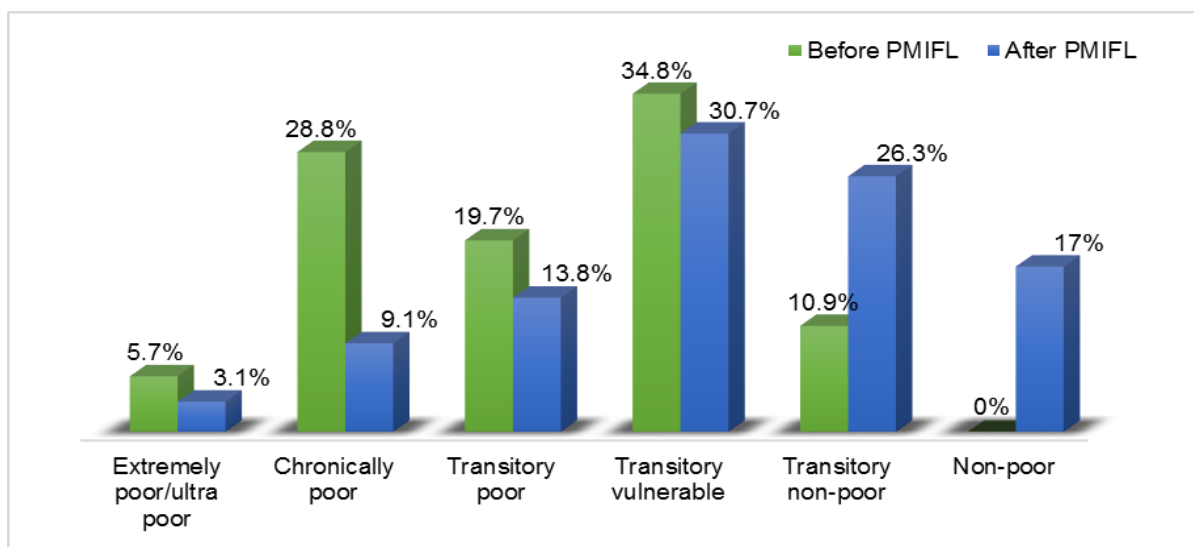
Table 7.1: Monthly savings of beneficiary households

	AJK	Baluchistan	FATA	GB	KP	Punjab	Sindh	Overall
Average income	25,669	22,918	19,201	38,835	24,185	24,643	18,668	23,350
Average expenditure	21,810	19,206	13,505	31,492	18,242	16,087	17,221	17,236
Average savings	3,859	3,712	5,696	7,343	5,943	8,556	1,447	6,114
Rate of savings	15.0	16.2	29.7	18.9	24.6	34.7	7.8	26.2

7.7.2. Impact on Poverty Graduation

A comparison of beneficiaries' scores on the PSC, with respect to various poverty bands, was carried out based on their baseline scores (calculated by the POs at the time of loan appraisals) and the PSC data of their present conditions collected as a part of the MTE survey. According to this analysis, across the country; 5.7% of the respondents had scores of up to 11 categorized as "extremely/ultra-poor" before PMIFL, which decreased to 3.1% after PMIFL. The proportion of beneficiaries having scores between 12 to 18 considered as "chronically poor", decreased from 28.8% to 9.1%. Similarly, for scores between 19 to 23 categorized as "transitory poor", the proportion decreased from 19.7% to 13.8%; and for scores between 24 to 34 termed as "transitory vulnerable", it decreased from 34.8% to 30.7%. However, the proportion of respondents having scores between between 35 to 50 characterized as "transitory non-poor" increased from 10.9% to 26.3%. Nevertheless, there were 17% respondents whose PSC were calculated in the range of 51 to 100 and they fell in the category of "non-poor", Figure 7.1. Region wise, the proportion of "non-poor" beneficiaries was highest in GB with 38.4%, followed by 24.2% in KP, 19.5% in Balochistan, 15.8% in AJK, 15.2% in Sindh, and 14.6% in Punjab.

Figure 7. 1: PSC of beneficiaries before and after PMIFL



7.7.3. Impact on Social Status

There was generally a feeling of recognition and appreciation for PMIFL Scheme, amongst the beneficiaries in all regions, as it had improved their socio-economic conditions considerably. According to the detailed views of the beneficiaries: their income had increased and they were prospering after getting the loan; people gave them more respect, their confidence had increased and they were more involved in social activities; they were able to send their children to school now, mostly in In AJK, Punjab and Sindh; and a few, particularly in Punjab, were receiving timely medical treatment. On the other hand, some beneficiaries in Punjab, Balochistan, and FATA, believed that there improvement in socio-economic conditions and the loan given under PMIFL was too small to bring any significant change.

Specifically, in terms of female participation and inclusion in economic activities, a great majority of the FGD participants approved that PMIFL has uplifted the social status of its female beneficiaries. Following arguments were provided in this regard.

- Increased self-confidence and speaking power in gatherings
- Created business opportunities for housewives especially
- Can work easily at home and do not have to visit door to door to sell things
- Support to husband in household expenditure
- Have more say in important family matters
- Knowledge base is increasing as new skills are learnt through trainings

However, some participants, particularly in FATA and Punjab, opined that there was no significant effect on female beneficiaries as they were controlled by male family members.

7.7.4. Impact on Behaviour

An overwhelming majority of the FGD participants echoed that PMIFL had brought behavioural changes in the beneficiaries with respect to health and education. Most of them had increased access to better health services and medical treatment. Similarly, a majority of them had got their children admitted in schools including private ones as they were able to afford their fees. A few in Punjab reported that the nutritional value of their household had increased. On the contrary, some participants in Balochistan, Punjab and GB stated that there was no visible change in these dimensions.

7.7.5. Impact on Marginalized Groups

Regarding how women and young youth from poor and marginalized households are being benefitted by the program, there was unanimous consensus amongst the FGD participants that it had benefited all segments of population. Many participants were of the view that it had created opportunities for those youth who were jobless before. Many others believed that it allowed women to start their own small business at home, earn respectably, and increase their empowerment. A few participants, particularly in Sindh, stated that those women who didn't have money before are now sending their children to school.

7.7.6. Selected Success Stories

Some of the exciting success stories of PMIFL beneficiaries that were narrated by the FGD participants are presented here for reference:

1. Nargis bibi is a 44 years old widow. She used to work as a maid at a landlord house for 2 years. She has 3 sons and 2 daughters. Her husband had hepatitis C and his death made the matter worst for the family as he was the only earning member of the family, there was no bread winner for the household. When she learnt about the PMIFL scheme, she went to Akhuwat office and got loan from there. She was well trained in sewing and embroidery but was not able to purchase sewing machines after receiving the loan she started off with sewing and embroidery business and now has a boutique. Because of the PMIFL she is happy and prospering as she can send her children to school now. (Manshera, KP)
2. Kiswan is a poor woman of Tharparkar, Sindh living in a "Kacha" house she said that she purchased a goat in partnership with someone else the earning from it was not such that it could fulfill her expenses, but when she came to know about PMIFL scheme, she applied for the loan and after receiving the loan she was able to buy a goat of her own. With passage of time the number gradually increased she started selling goat milk and animals, which improved her financial condition she said that with the help of PMIFL she has finally managed to make a small 'pakka' house for her family. Moreover, she added that the dowry she gave on the marriage of her younger daughter was far better than what she gave to her elder daughters. (Tharparkar, Sindh)
3. Munawar Bibi is a widow who said that she has three children whose ages are between 10 and 18. After the death of her husband there was no one who could earn for the family. She had an old sewing machine from which she started sewing as the machine was quite old and not in good condition her earning was very low, then she came to know about the loans given under PMIFL scheme she applied for the loan and after getting the loan she bought a new sewing machine and even hired a helper now she can make more dresses which increased her monthly income and brought happiness to the family as they can meet the their daily household expenses. (Narowal Punjab).
4. Tariq is a tailor. First he used to work from home his financial condition was not such that he could afford a shop in the market. After getting this loan under PMIFL scheme, he managed to set up his shop in market. It has proved to be a beneficial thing for him, now more people are coming to him sewing of their clothes which increased his income and an improvement in the financial condition of the household as a result this brought much relieved of mental tensions and his family wellbeing has also increased. (Gilgit, GB)
5. Bhali from our village who was living a very poor life, she came to know about the PMIFL scheme, she applied for the loan and when she got the loan she got the business of livestock which went successful and profitable, as a result the financial condition of the household improved, the family can now easily meet their daily expenses and now living a very respectful life in the society. (Sanghar, Sindh)

7.8. Institutional Capacity

With respect to legal status, all the POs were registered with government bodies under various acts. A majority of them were registered under the Companies Ordinance Section 42, some under the Societies Act of 1961 and some under the Trust Act of Pakistan. However, the most important element was compliance of POs with NBFC regulations as they were providing financial services. In this regard, all the POs except six; ADO, BRSP, EPS, FDO, HANDS, and SERVE; are registered as NBFCs or in the process of getting registered. These six POs have also agreed with PPAF to get themselves registered under the NBFC regulation.

A majority of the loan centers had been operational from last two to three years, though, a few in Punjab had been working from last 4 to 5 years. The managers or in-charges of the loan center had been deputed at the specific sites mostly from last one year. OMs were available with almost all the focal persons of all POs. Except in Balochistan and FATA, all had availability of the PMIFL forms such as application form, appraisal forms, etc. IEC material such as pamphlets and brochures were also provided to all the loan centers except in AJK.

All POs except Akhuwat, GBTI, and NRSP were regularly using the MIS of PMIFL and most of them uploading details of the new beneficiaries in the online database. Regarding frequency of updating the beneficiaries' details and relevant data in the PMIFL MIS, most of the POs were updating the data on regular basis and all of them were using it for progress reporting.

Almost all the loan center managers reported that their teams had been provided with at least one training on the OM. Only One manager in Sindh said that they were not provided with any such training as they were a new team. Except one manager in Balochistan and two in Sindh, all reported that they were provided with refresher courses for this purpose.

Across the regions, monthly target for processing of loans varied substantially. Most of the loan centers, except in FATA and Balochistan, had set targets of up to 150 loans per month. Few loan centers in AJK, Balochistan and Sindh had monthly targets of above 200. One loan center manager in Balochistan stated that there was no fixed target for this purpose and normally loans were given to 10 to 15 people from whom it could be recovered. One manager in Punjab said that their monthly target was approximately PKR 4 to 5.5 million and loans were given to 200 to 250 beneficiaries per month. One manager in GB said that the target was fixed keeping in view the weather conditions which was mostly met.

A large number of the loan center managers, particularly in Punjab and Sindh, did not face any issues in implementing the PMIFL Scheme. A couple of the managers, one each in GB and KP, stated that the documentation procedure was very lengthy and people avoided answering them, therefore it should be reduced and made online. Another two managers, in AJK and Punjab, highlighted the issue of non-payment of their salaries. The manager in Punjab also added that the PMIFL MIS was not properly operational. In Balochistan, following specific issues were listed and recommendations were also provided against these:

- Due to floods, beneficiaries were not able to return their loans; there should be relaxation for such cases.
- It was difficult to prepare business plans; therefore, staff should be provided with further training and KRM counter should be established.

In KP, the specific issue was obtaining photograph of female beneficiaries; for which they recommended an exception keeping in view the local cultural norms.

A large majority of the beneficiaries, across the regions, expressed their satisfaction with the performance of loan centers and the staff deputed there. They remarked that the performance of loan centers was very good and that the staff was supportive, very helpful, and sincere. A few participants, all in Punjab, reported that the performance of loan centers was not good and they gave loan to people of their own choice.

However, there were mixed responses received from the participants in the context of their learning from training and business advisory services that had been provided by POs and others. Many

participants mentioned that they had learnt ways how to start a new business and how to expand it; whereas, many others, spread across the regions except AJK and KP, said that they did not receive any training or orientation in this regard. Some participants informed that they had learnt how to invest their money in such businesses that give more profits. A few participants, all in Sindh, said that they had learnt how to keep the environment clean and pollution free.

The role of CIs and their support to the borrowers was a strategic element of the PMIFL design and therefore, was looked into detail from the beneficiaries' perspective. Across the country, 75.2% of the total interviewed beneficiaries were aware about the CIs working in their areas while the remaining said -that they were not informed about this aspect. Large portions of FGD participants in KP, Punjab, GB, and Sindh, had no knowledge about the CIs working in their areas whether an LSO, VO, CO or credit committee. They only knew about the POs.

An important indicator for assessment of the support by CIs was the reported frequency of visits conducted by their members. Approximately, two thirds of the beneficiaries were visited by members of the local CIs on monthly basis, 12.7% were visited on quarterly basis, and 6.7% were visited biannually. There were 7.4% beneficiaries who were visited every week by the CI members.

Amongst the beneficiaries who were familiar with the CIs, 79.1% believed that the CIs had been playing an effective role in implementing the PMIFL Scheme while the remaining thought otherwise. These figures were nearly same amongst the regions except FATA, where all the beneficiaries agreed that the CIs had been playing an effective role, and GB, where 78.6% of the disagreed with this perception. About half of the overall beneficiaries having knowledge of the CIs opined that the PMIFL Scheme could be operated independently by the CIs whereas the other half felt the other way round. On regional level, the figure of disagreement was proportionately very strong in AJK, FATA, GB, and KP.

On the support provided by CIs in implementing PMIFL, almost all the loan center managers, across all regions, stated that the CIs provided help in the following ways:

- Conducting awareness sessions and providing program related information to the communities especially to the borrowers.
- Collecting loan installments from the beneficiaries.
- Monitoring and verification of beneficiaries.

However, two officials, one each in GB and Punjab, claimed that CIs were not present in their area and they performed all the duties themselves.

On sustainability of CIs in general and especially under PMIFL, the FGD participants were distributed in various segments according to their perceptions. Majority of them thought that the CIs need a lot of training and support before they can become sustainable and some were of the view that CIs cannot operate independently and will dissolve without any support. Some others stated that CIs were not fulfilling their role efficiently whereas a few in Sindh informed that CIs in their area were strong and could sustain on their own. Many of the participants did not know about the CI and therefore could not comment on their sustainability.

7.9. Process Review

For informing general public about the PMIFL, most of the managers except in FATA, had been visited the communities for awareness raising. Secondly, most of them had been using the platform of CIs for spreading information amongst the public. Another medium widely used for this purpose, except in AJK and FATA, was displaying of pamphlets and brochures in public places.

Regarding the frequency of PMIFL related communication with the local people, a large number of the managers had been regularly liaising with the communities for this purpose, either physically or telephonically. Some of them in Punjab, Sindh, and AJK mentioned monthly contact with the communities through meetings and visits at the site. A couple of them, one each in Sindh and Balochistan, reported that they had been in contact with the community leaders regularly through telephonic engagement.

Most of the loan center managers, in all the regions, had been keeping record of the beneficiaries or those who came to apply for loans but not for the general visitors. However, there was one case in Punjab where the security guard was maintaining record of all the visitors at the center.

Across the country, availability of both female and male staff at the loan centers was reported by 59% of the interviewed beneficiaries. None of the respondents in FATA quoted the presence of both female and male staff at the loan centers. With respect to gender of the loan center official handling the case during processing of loan, 74.6% of the female respondents informed that it was a male representative whereas in the case of 25.4%, it was a female representative.

The criteria for inclusion in the program mostly mentioned by the loan center managers included personal reputation and business dealing, PSC below 40, being resident of the same UC, having CNIC, and willing to establish a business. Two managers in Punjab claimed that it was necessary for a PMIFL applicant to have BISP slip or card. Three managers in Punjab said that existing business and technical knowledge was required. Predominantly, all the beneficiaries agreed with the existing conditions set for inclusion in the scheme.

As reported by the loan center managers, the documents that were required to be submitted with the loan applications mostly included copy of CNIC, photograph, and photocopy of guarantor's CNIC. However, some managers, including four in Punjab one each in AJK and GB, reported that copy of household head's CNIC was mandatory. A few managers, in Punjab, KP, and Sindh, informed that revenue ticket of PKR 10 was required. Only two managers in Punjab and one in Balochistan mentioned that business plan was required to be submitted along with the loan application.

For completing the documentation and providing assistance in preparation of business plans; according to the loan center managers; PO staff, KRM personnel, and CIs members had been mostly responsible. One manager each in Balochistan and Sindh said that they had been only providing information and guidance to the applicants who then completed the documentation themselves.

In terms of the specific role of KRM, most of the managers stated three key elements: provision of information related to PMIFL; enterprise development; and technical assistance to the beneficiaries. In GB, existence of KRM was not found on ground and one of managers there added that PO staff had been assisting the beneficiaries in this regard.

There were two stages or protocols specified by most of the loan center managers for investigating the loan applicants. These included verifying the information provided by physically visiting them and carrying out social and environmental review of their business.

The cycle for loan processing quoted by a large number of the managers was: carrying out social and technical appraisal of the application; then processing of the loan and payment; and subsequently distributing the payment cheques to the beneficiaries. One interesting approach was learnt from GB according to which "beneficiaries were gathered at a Masjid, then apprised of how to use the loan and explained on the recovery process of this loan, and finally handed over the payment cheques".

After approval of loans, beneficiaries were issued with payment cheques as informed by majority of the loan center managers. However, one manager in KP informed that loan payment was made in cash after checking the CNIC of beneficiary. In GB, one manager said that beneficiaries were handed over the payment cheque in Masjid in front of community members.

For ensuring that the loans were used for the intended purpose, predominantly all the managers emphasized that the officials from the loan centers physically had been visited the business sites and had been verifying the use of these loans. One particular manager in Punjab quoted that immediately after seven days of loan payment; verification was carried out for ensuring the actual utilization of loans by checking the payment receipts

In terms of provision of support for development of beneficiaries' businesses, all the managers except in GB, informed that they had been arranging technical orientation and training sessions to guide the beneficiaries. Some managers, in KP and Sindh, added that they had been establishing market linkages for the beneficiaries. The types of trainings or courses named by the managers, in this

regard, were mostly related to livestock, health, and social and environmental safeguards. A few managers, particularly in GB, said that they did not arrange any training for the beneficiaries.

The loan center officials claimed that they had been informing the beneficiaries on social and environmental safeguards required under PMIFL and had been providing them with technical guidance on how to avoid such activities. As per the knowledge of these managers, following items were prohibited under PMIFL: drugs and toxic materials; tobacco; deforestation; ammunition; chemicals; and leather business. Predominantly, all the managers expressed their satisfaction with the social and environmental safeguards that had been put in place for PMIFL.

On an overall basis, it was reported that officials from PPAF or POs had been visiting 29.5% businesses for social and environmental monitoring. Regarding the frequency of these visits, it was monthly in 57.9% cases, quarterly in 18.7% cases, and bi-annual in 18.5% cases. However, 4.9% of these beneficiaries; mostly in KP and Punjab; were visited by PPAF or POs for social and environmental monitoring on weekly basis.

Initially when the PMIFL Manual was being formulated there was a provision to provide loans for 18 months. However, to revolve funds more efficiently and effectively it was decided that loans should be provided maximum up to 12 months. Thus, in the revised manual approved by the Steering Committee of PMIFL Scheme on March 15, 2018 it was clearly mentioned that the loan period will not exceed 12 months. With respect to reported durations of loan repayment, it was up to six months for 8.7% the interviewed beneficiaries, from seven to twelve months for 84.6% beneficiaries, from thirteen to eighteen months for 6.7% beneficiaries, and more than eighteen months for only 0.1% beneficiaries. There was no discrimination found amongst male and female in the given duration for repayment of their loans. In AJK, Balochistan and FATA; none of the beneficiaries were given duration of more than twelve months for repayment of the loan. PO wise, most of the organizations provided loans for a maximum duration of up to twelve months except Akhuwat which provided loans for up to eighteen months. This was due to fact that Akhuwat was operating in hilly areas with severe winter conditions and the borrowers are unable to repay the installment amounts. So, by relaxing the loan period from 12 to 18 months, the installment amount was reduced for the borrowers.

For recovery of loans from the beneficiaries, the loan center officials physically visited the beneficiaries to collect their instalments, issued them with instalment receipts, and the recovered money was deposited in the bank. Many of the managers in Punjab and Sindh, and one in Balochistan, informed that the beneficiaries were given deadlines for submission of their instalments and subsequently they deposited the money in bank directly.

In case of non-payment by the beneficiary, a large number of the managers involved the CIs and other community leaders who in turn pursued the beneficiaries to deposit their loan instalments. Some managers in Punjab, and one each in GB and KP, informed that they had never faced such an issue. In order to keep a record of all transactions taking place with respect loan payment and recovery, the officials had been maintaining registers and ledger books for this purpose. As per most of the managers in Punjab and Sindh, the transaction record was being maintained in the PMIFL MIS.

Regarding types of complaints received from the beneficiaries, most of the managers in Punjab and AJK, and one each in Balochistan and Sindh, informed that they did not receive any complaints from the borrowers. A couple of the managers in KP, and one each in GB and Punjab, said that they received complaints regarding increase in the loan amount. Two officials in KP said that they had been facing objection from female beneficiaries on the requirement of submitting their photographs for which they had to put in a lot of efforts to convince them. A few managers, mostly in Sindh, stated that beneficiaries had been requesting them for extending the due date of instalments and which they normally accepted as well.

The loan center managers, who reported receiving complaints, were asked about the specific issues of beneficiaries which they were able to resolve on their own. Most of them in Punjab and Sindh, and one each in AJK, Balochistan and FATA, informed that they had been accommodating the requests of beneficiaries to provide them with the loan cheque as early as possible after completing their loan processing as soon as possible.

The respondents of beneficiary interviews were inquired about any instance of gender discrimination directly observed during the loan processing, in response to which, 12 such cases were identified by them; 10 in Punjab and 2 in Sindh. All these incidences highlighted use of reference in the processing of loans. Similarly, an overpowering majority emphasized that they had never seen anyone making any additional payments. Just a few in Punjab claimed that only those got loan who had recommendation or “sifarish” from someone. Another few in FATA informed that some people tried taking money but failed due to awareness campaigns by credit committees and POs.

7.10. Sustainability

About half of the FGD participants, across all regions except Balochistan and Sindh, were of the view that CIs cannot take over the responsibilities of PMIFL. A number of reasons were quoted by them in this regard, which are listed below:

- They are not skilled to this so they will mess it up.
- They will not give full attention as they are not paid for this.
- They will entertain people of their choice.
- They don't have the necessary resources which an organization does.
- They cannot operate independently and will dissolve without any support

Majority of the FGD participants thought that the CIs need a lot of training and support before they could manage the responsibilities of PMIFL in the long term. Many participants believed that CIs could take the responsibility of PMIFL as long as they have the requisite experience, resources and skills, and for which they need to be given proper training. This fact was reiterated by many of the Loan Center managers who were of the view that CIs can not operate the PMIFL Scheme on their own. Some loan center managers indicated that CIs could handle the tasks of PMIFL subject to provision of support from POs and payment of operational costs.

On the basis of above findings, it can be concluded that for the sustainability of the Program, the funds should not be left with POs as they cannot bear the operational costs. LSOs are a viable option as they are run by volunteers who can contribute both time and costs from their own to maintain the funds. At the present, due to lack of necessary skills and training, the LSOs are not in a position to manage the PMIFL operations independently. However, they can take over PMIFL in the long run, subject to strengthening of their existing resources and provision of adequate capacity building support.

The best possible approach for the future of PMIFL will be to have two parallel strategies, one for the short-term and the other for long-term sustainability of the program. In short run, the Scheme should continue with the current model and POs should be given all the mandatory resources and support for efficient implementation. For the long run, the CIs should be gradually involved more in the implementation activities and they should be continuously provided with training, capacity development, and institutional strengthening support until they become self-sufficient to run the program independently. For this purpose, milestones can be determined by PPAF as by when CIs are fully trained and handed over the PMIFL funds.

7.11. Cross-Cutting Themes

7.11.1. Gender and Youth

Overall, 60.3% of the PMIFL beneficiaries interviewed were female whereas 39.7% were male. The proportion of female beneficiaries varied on regional level with 70.9% in Punjab, 69.2% in Sindh, 64.9% in AJK, 42% in Balochistan, 30.1% in KP, 16.3% in GB, and 10% in FATA. The average age of the PMIFL beneficiaries was found to be 38 years. There was not much variation in the average age across the regions as it ranged from 36.6 years in AJK to 38.7 years in Sindh. Regarding distribution of the age brackets, 5.4% of the overall beneficiaries reported their ages between eighteen to twenty four years, 21% reported between twenty five to thirty years, 39.7% reported between thirty one to

forty years, 24.2% reported between forty one to fifty years, and 8.1% reported between fifty one to sixty years. However, only 1.6% of the beneficiaries informed that they were above sixty years of age.

7.11.2. Marginalized Groups

From the total beneficiaries interviewed, 0.7% of them were having some sort of disability. Gender wise, the prevalence of disability was higher in male beneficiaries at 1% as compared to female beneficiaries at 0.5%. Regionally, no disabled beneficiaries were reported in AJK and FATA, only one disabled beneficiary was reported in Balochistan, three were reported in Sindh, four in KP, six in GB, and fourteen disabled beneficiary were reported in Punjab.

Amongst the beneficiaries, 95.6% were Muslim and 4.4% belonged to minorities which is quite close to the distribution of population, religion wise, at the national level. The minorities included Hindus, 4.2%, who were mostly located in Sindh, a few Christians belonging to Punjab, and one Sikh who was from Sindh.

7.11.3. Mobility and Discrimination

Most of the FGD participants stated that they did not face any issue during the various stages of loan processing. However, female participants in Balochistan and FATA, informed that due to tribal culture and veil, they didn't go to the loan center, instead their husbands filed their applications and received the cheque. A few, in FATA and Punjab, informed that unavailability of female staff was a big problem and women beneficiaries felt uncomfortable talking to male staff. Another few, all in Sindh, were of the view that women beneficiaries were mostly uneducated, so they faced problem at every stage and male family members had to accompany them. Two officials of loan centers in KP said that they face objection from female beneficiaries on submitting their photographs for which they put in a lot of efforts to convince them.

An overwhelming majority of the FGD participants, across all the regions, informed that they did not encounter observe any sort of discrimination with any one during the loan processing/cycle.

7.11.4. Empowerment

A number of comparisons were drawn on indicators related to empowerment of the interviewed beneficiaries before and after receiving the PMIFL. There was not much significant variation in the proportions of beneficiaries who had been responsible for taking business decisions before and after receiving the PMIFL except an increase of 2.1% in the category of 'female borrowers' corresponding with an almost similar decrease in the category of 'husband'.

7.11.5. Control of Resources

There was an unusual and unexplained trend noticed with respect to the proportion of beneficiaries having financial control of their business. The figure dropped from 54.4% beneficiaries who had the financial control before receiving PMIFL to 43.9% who retained the control after receiving PMIFL. On gender basis, 33% female borrowers and 86.9% male borrowers had the financial control of their business before PMIFL which dropped to 73.3% and 24.6% respectively, after PMIFL. The trend was similar amongst all the regions except FATA, where the proportion of beneficiaries who had the financial control increased from 90% before PMIFL to 95% after PMIFL; and GB, where the figure remained constant before and after PMIFL.

7.11.6. Social Status

An overwhelming majority, 92.2% of the interviewed beneficiaries said that their confidence had improved after becoming PMIFL beneficiaries. On regional level, the figure was 100% in FATA and above 90% in other places except in Balochistan and Sindh where it was 88.8% and 83.7% respectively. With respect to gender, 90.8% female beneficiaries and 94.3% male beneficiaries reported improvement in their confidence as a result of PMIFL.

7.11.7. Decision Making

Overall, 78.7% of the interviewed beneficiaries reported that they were more involved in decisions within their families due to the support from PMIFL. Amazingly, this figure was above 90% in AJK, FATA, GB, and KP; 87% in Balochistan, 78.2% in Punjab and 63.1 in Sindh. In terms of gender segregation, 73.2% female borrowers and 87% male borrowers were more involved in decisions within their families due to the support from PMIFL,

Similarly, 43.3% of the overall respondents informed that they were more involved in decision making in their communities after becoming PMIFL beneficiaries. The proportion was highest in KP with 83.9%, followed by AJK with 82.5%, FATA with 80%, Balochistan with 62.7%, GB with 43%, Sindh with 33.7%, and Punjab with 30.3%. On gender basis, 28.8% female borrowers and 65.3% male borrowers were more involved in decision making in their communities after becoming PMIFL beneficiaries.

7.11.8. Social Contribution

A convincing figure of 37.1% of the overall respondents claimed to be involved in community based efforts for the socio-economic uplift of their areas; the highest being in AJK with 91.2%, followed by KP with 90.5%, FATA with 72.5%, Balochistan with 62.7%, GB with 39.5%, Sindh with 26.4%, and Punjab the lowest with 19%. Gender wise, 23.4% female borrowers and 57.9% male borrowers were involved in community based efforts for the socio-economic uplift of their areas.

7.12. Key Issues and Recommendations

Key Issue 1 – Targeting methodology: The PSC, in its current form, suffers from high in-built design errors, errors (especially inclusion and exclusion) during implementation, and infrequent surveys, meaning that it cannot respond to the dynamic nature of household incomes.³⁰ The quantities of household assets and livestock are key determinants of the PSC, therefore, any minor or temporary change in these indicators directly affects the scores of the borrowers.

Key Recommendation 1 – Improved poverty measure: Though, the existing PSC used in Pakistan had limited indicators, however, it has been substantially improved by BISP in the recent times. The new version has already been tested in pilot phase by BISP and is now being used on a nation-wide for the on-going National Socio Economic Registry (NSER) update. Hopefully, it will have additional and comprehensive dimensions for poverty estimation which may fulfill the future needs of PMIFL.

Key Issue 2 – Partial compliance on NBFC: With respect to legal status, all the POs were registered with government bodies under various acts. However, the most important element was compliance of POs with NBFC regulations as they were providing financial services. In this regard, all the POs except six; ADO, BRSP, EPS, FDO, HANDS, and SERVE; were registered as NBFCs or in the process of getting registered. These six POs have also agreed with PPAF to get themselves registered under the NBFC regulation.

Key Recommendation 2 – Ensuring full compliance on NBFC: As per the legal agreements between POs and PPAF, compliance of NBFC is one the fundamental requirements for any organization to be considered as a partner in PMIFL. Therefore, the PPAF Board and PMIFL Management should take strict action on this matter and ensure that the existing POs get themselves registered with NBFC as soon as possible.

Key Issue 3 – Lack of clarity regarding eligibility criteria: Only 51% of beneficiaries had gained knowledge about the eligibility criteria from the loan centers. Due to this factor, there was a lack of understanding about the eligibility criteria which was evident during the FGDs. Some participants claimed that the loan center staff gave loans to people of their own choice. Some also said that only those people got loans who had recommendation or “sifarish” from someone.

³⁰ Stephen Kidd, Bjorn Gelders and Diloá Bailey-Athias; An assessment of the effectiveness of the proxy means test poverty targeting mechanism; ESS – Working Paper No. 56; Development Pathways

Key Recommendation 3 – Clear messages about eligibility criterion: It is recommended that an orientation and training should be given to staff of all the POs on how to respond to questions about eligibility in a clear and unambiguous manner. They should be instructed to replicate this message further to the CI members. Secondly, in order to create awareness amongst the general masses, IEC material highlighting the eligibility criteria should be displayed by all means..

Key Issue 4 – Varied approaches for targeting: It was found that most of the POs were administering their own PSC data and some had even adopted their own approach for targeting of borrowers under the PMIFL. One such example is NRSP, working in two districts of Punjab; Bhakkar and Rajanpur; they were only considering BISP beneficiaries for applying loans under PMIFL. This approach had entirely altered the gender balance in these districts and caused un-conformity with the program design. Secondly, the PSC of BISP beneficiaries is up to 16.17, whereas the PMIFL band goes up to 40.00. Therefore, due to this convention, the targeted borrowers above 16.17 in these districts were left out resulting in a direct exclusion error.

Key Recommendation 4 – Standardization of targeting approach: PPAF should issue strict policy guidelines with respect to non-compliance of the targeting approach and should ensure that such incidences are controlled timely in future. The current case of NRSP should also be discussed with its management and all efforts should be made to make course corrections in the respective districts.

Key Issue 5 – Non-compliance of loan conditionality: Of the total 4,120 beneficiaries interviewed, 1.1% reported that they had applied the loan for personal use which is not permissible under the PMIFL policy and design. The surprising fact is that their applications were accepted irrespective of this non-compliance.

Key Recommendation 5 – Strict adherence of loan conditionality: The management of POs should take their staff on board and devise strategies to minimize such non-compliances. Once identified, such cases should be investigated and the loan approval committee must be held responsible for their negligence.

Key Issue 6 – Issues faced during loan processing: Overall, 16.7% beneficiaries had faced problem during the processing of their loan. The proportion of such beneficiaries was comparatively high in Balochistan with 51.5%, Sindh with 21.3% and Punjab with 16.3%. From the overall beneficiaries who had faced problem during the processing of their loan, 93.3% had encountered it while preparing the documentation. The average cost spent by the beneficiaries for preparing loan documentation, across the country, was estimated at PKR 120.3.

Key Recommendation 6 – Review of documentation requirements: The requirements set for documentation with the loan application may be revisited and the number forms may be rationalized. Alternatively, arrangements can be made to ensure that dedicated resource persons are available all the time for assisting the borrowers in completing their formalities.

Key Issue 7 – Multiple visits and resource implications: In terms of time taken by the beneficiaries for traveling to the loan centers (one way), the average travel time was calculated at 48.4 minutes for one way. Similarly, the average cost incurred by the beneficiaries for traveling to the loan centers was estimated to be PKR 94.2 for one way. As in total, the beneficiaries had to make 3.9 visits on average for the complete processing of their loans, this amounts to a lot of time and money spent on receiving a loan.

Key Recommendation 7 – Pre-visit awareness and social mobilization: Awareness campaigns should be planned in consultation with CIs to inform the targeted borrowers about all the pre-requisite formalities and documents prior to their visits at the loan centers. Secondly, the local CIs can be tasked to plan the visits of borrowers during times when they can be accommodated in a timely and efficiently manner. This will help in minimizing their visits to the loan centers by at least half.

Key Issue 8 – Lack of functionality of KRM: About 69% of the beneficiaries did not know about the concept of KRM or its presence and functionality at the loan centers. Amongst the beneficiaries who were familiar with the presence and functionality of KRM, 32% rated the services as helpful, 60.6%

rated it as partially helpful, and 7.4% thought that the services were unhelpful. In some areas, especially in GB, the PO officials even denied existence of KRM at their centers.

Key Recommendation 8 – Assessment of KRM functionality: PPAF may consider conducting an institutional analysis of the loan centers as a whole but with a special emphasize on the dimension of KRM including its functionalities and the staff responsible for its operations.

Key Issue 9 – Limited availability of some resources: Though OM of PMIFL and other mandatory resources such as computers were mostly available at the PO offices, but their availability at the loan centers was not proven especially where the loan centers were in remote locations. This may be due to the fact observed during preliminary field visits when a few focal persons raised concerns regarding provision of insufficient operational costs which were born by the POs for implementing PMIFL scheme. In these incidences, the staff was not aware about the requirements laid down in OM as many fundamental items and resources were missing at the center such as a dedicated accountant, sign boards, computer and digital communication facilities.

Key Recommendation 9 – Improved availability of some resources: PPAF may like to ask the managements of all the POs to verify the existing resources provided at their loan centers designated for PMIFL and ensure supply of the deficient items or human resource. A supply capacity assessment exercise can also be carried out in this regard by the PO managements.

Key Issue 10 – Absence of female Staff: Female beneficiaries especially in Balochistan and FATA, were restricted to go to the loan center due to tribal culture and veil, instead their husbands filed their applications and received the cheque. Correspondingly, availability of female staff at the loan centers was reported by 59% of the beneficiaries. From FATA to Punjab, unavailability of female staff was a big problem and women beneficiaries felt uncomfortable talking to male staff.

Key Recommendation 10 – Deployment of additional female staff:

As more than 60% of the targeted borrowers are female, therefore, special measures must be taken to ensure that all the loan centers, across the country, are deputed with sufficient number of female staff. This is a special requirement in provinces such as KP and Balochistan and parts of Sindh and Punjab where women face major cultural constraints and are not allowed to interact with males. Secondly, in case on temporary unavailability of female staff at a particular day or time, female members of a local CI can be assigned to act as an alternative.

Key Issue 11 – Undue payments: From the interviewed beneficiaries, 17 had to make some kind of undue payments for processing of their loans, other than the travelling and documentation costs. Out of these 17 beneficiaries, 6 were in Balochistan, 6 were in Punjab, and 5 were in Sindh. Of such beneficiaries in Balochistan, 1 had paid PKR 300, 3 had paid PKR 500 each, and 1 each had paid PKR 700 and PKR 1,000 respectively. In Punjab, all such beneficiaries had paid PKR 300 each. Amongst such beneficiaries in Sindh, 1 had paid PKR 50 and the remaining 4 had paid PKR 1,000 each. All of the 17 had paid these amounts to agents / middlemen.

Key Recommendation 11 – Awareness raising and strict monitoring regime: Awareness amongst beneficiaries should be increased through the CIs about reporting the cases of extortion and exploitation at the loan centers or to the CI members. Loan center manager should be held accountable from where such cases or embezzlement are reported. Mechanisms for strict monitoring should be evolved and instituted at the PO offices as well as at the loan centers. Notices should be displayed in the centers warning the people against exploitation of beneficiaries.

Key Issue 12 – Future of PMIFL: The PMIFL funds should not be left with POs as they cannot bear the operational costs. LSOs are a viable option as they are run by volunteers who can contribute both time and costs from their own to maintain the funds. At the present, due to lack of necessary skills and training, the LSOs are not in a position to manage the PMIFL operations independently. However, they can take over PMIFL in the long run, subject to strengthening of their existing resources and provision of adequate capacity building support.

Key Recommendation 12 – Two pronged approach: The best possible approach for the future of PMIFL will be to have two parallel strategies, one for the short-term and the other for long-term sustainability of the program. In short run, the Scheme should continue with the current model and POs should be given all the mandatory resources and support for efficient implementation. For the long run, the CIs should be gradually involved more in the implementation activities and they should be continuously provided with training, capacity development, and institutional strengthening support until they become self-sufficient to run the program independently. For this purpose, milestones can be determined by PPAF as by when CIs are fully trained and handed over the PMIFL funds.

7.13. General Recommendations of stakeholders

There were a number of general recommendations received from the loan center managers. These recommendations are listed below:

- An overwhelming majority from all regions requested that loan amount should be increased as well as the duration.
- A large proportion emphasized that maximum people should be accommodated under PMIFL.
- Many, except from AJK and FATA, said that documentation should be reduced.
- Many also suggested that the role of CIs should be increased and they should be provided with trainings.
- Some, from AJK and Punjab, recommended that for the betterment of PMIFL, it should be spread to more areas and after completion in one UC, it should be shifted to another UC.
- A few, in AJK, Punjab and Sindh, highlighted that the MIS should be improved for the betterment of PMIFL Scheme.
- A few, particularly in Punjab, emphasized on the need of regular meetings between the loan center staff and the beneficiaries.

An account of the most convincing recommendations given by the beneficiaries of PMIFL is given below:

- The loan amount and duration should be increased while the number of installments should be decreased.
- The Scheme should continue in the long run and it should be expanded to other districts as well.
- Meaningful trainings and workshops should be arranged to teach skills relevant to the business of beneficiaries as well as some additional skills.
- Installment date should be flexible and surplus time of at least one week should be given.
- People are not much aware about the program. IEC material should be displayed and people must be communicated right information about the program.
- Beneficiaries should get the loan amount directly in their hands.

Annexure 1: Terms of Reference

1. Introduction:

Pakistan Poverty Alleviation Fund (PPAF) is the lead apex institution for community-driven development in the country. Set up, by the Government of Pakistan, as a fully autonomous not-for-profit private sector organization, PPAF enjoys facilitation and support from Government of Pakistan, the World Bank, the Italian Development Corporation (IDC), KfW Entwicklungsbank (Development Bank of Germany), International Fund for Agricultural Development (IFAD), and other statutory and corporate donors. PPAF aims to be the 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 at the grassroots/community level through a network of more than 130 Partner Organizations across the country. These include social mobilization, livelihood support, access to credit, infrastructure and energy, health, education and disaster management. Externally commissioned independent studies have demonstrated positive outcomes and impact of PPAF interventions on the lives of benefiting communities related to their economic output, household incomes, assets, agricultural productivity skills and other quality of life indices. For a complete profile, please visit our website at <http://www.ppaf.org.pk/>

2. Background and Rationale of the Scheme:

Poverty is widespread in Pakistan, particularly in the rural areas. There is high unemployment and generally lack of income earning opportunities, particularly for women. To address the issue, the Government of Pakistan under the umbrella of Prime Minister Youth Program (PMYP) approved an amount of PKR 3.5 billion for Prime Minister's Interest Free Loan (PMIFL) Scheme in May 14, 2014 to support productive microenterprise activities for the poor in rural and urban areas of the country. The households having a score range of 0-40 on Poverty Scorecard (PSC) with viable business ideas or opportunity but little or no access to banks or microcredit institutions are eligible for the programme. As per the programme, maximum loan size per beneficiary should be around PKR 50,000 and 50% of the interest free loans should go to women. The scheme is anticipated to provide one million interest free loans to the eligible households over a time period of four years.

Based on its previous experience as the lead apex institution for community-driven development in the country, PPAF has been selected by the Government to design, mobilize, implement and monitor the scheme in partnership with the local partner organizations who have earlier implemented poverty alleviation programmes through microfinance, interest free loans or livelihoods interventions in Pakistan. Since its inception till end December 2016 251,351 interest free loans (62% loans to women) have been provided to eligible households through 26 Partner Organization in 44 scheme districts.

3. The Objectives and Outcomes of PMFIL Scheme:

Key objectives of the scheme are as follows:

- Make Interest Free Loans available to men, women and youth from poor, vulnerable and marginalized households categorized under 0-40 on the Poverty Score Card to

enable them to engage in productive economic activities, improve their lives and positively contribute to the economy.

- Support female participation and inclusion in economic activities by disbursing at least 50% loans to women.
- Encourage behavioral change by demanding loan beneficiaries to ensure specific health and education practices.
- Enhance the entrepreneurial competencies by extending capacity building services, e.g. enterprise training & counseling, market linkages, financial literacy and numeracy training.
- Establish and strengthen Rural and Urban Branches, and Union Council based community institutions for assessing, distributing and recovering Interest Free Loans.

The intended **outcomes of PMFIL scheme** are as follows:

- At least 60% of the targeted borrowers graduated to higher scores on the poverty scorecard.
- At least 60% of target community members/borrowers report a minimum of 25% increase in household incomes and/or assets.
- At least 50% of targeted third tier community institutions of the poor report improved linkages with government line agencies, market and private sector
- At least 50% of those targeted are women
- Environment friendly practices reflected during the development of BDP, loan appraisal process and utilization of financial services
- At least 90% of the IFL amount are utilized for productive purposes as set in Business Development Plans (BDP) developed during appraisal stage
- At least 95% of average repayment rate maintained from beneficiary households to the Branches/ Loan Centers.

4. Key Objectives of Mid-term Evaluation:

The overall objective of the mid-term evaluation is to assess and evaluate PMFIL scheme's performance to-date related to its objectives and outcomes as well as in terms of its contribution towards poverty alleviation, its relevance to the national context, and to identify best practices, lessons learnt areas of improvement and corrective action plan in the effective attainment of project objectives/outputs, key interventions as well as related to the implementation approach of PMFIL scheme.

The evaluation will provide detailed assessment and systematic analysis of performance and outcomes of the scheme with sufficient information as per the following criteria:

- a. Assess and evaluate the progress so far related to each objective and outcome indicators of the scheme.
- b. **Relevance:** Assess whether the proposed implementation processes and interventions are in line with the needs of the target beneficiaries, with the proposed objectives and outcomes and donor guidelines as well as relevant to PPAF's overall mandate. Assess the relevance and effectiveness of interest free

- loans as a viable tool for poverty alleviation and inclusion of those who are un-bankable.
- c. **Efficiency:** Assess and document whether the implementation strategy and approach of the scheme is the most efficient. Have the interventions been carried out timely? How efficiently the allocated resources were utilized to achieve the stated objectives? Is there any alternative cost-efficient approach to achieve the desired objectives?
 - d. **Effectiveness:** Assess how effectively the allocated resources have been utilized to transform inputs into outcomes. Assess and report how effective each intervention is in the attainment of the project objectives and outcomes. Are the interventions undertaken cost effective? Have the available means been optimally utilized? Most significant aspects of the environment of the scheme that affected the achievement of scheme's objectives.
 - e. **Connectedness:** Assess whether the interventions and processes carried out were coherently linked to each other. Whether interventions implemented are linked and complementing to the interventions carried out by other agencies, especially the Govt. authorities.
 - a. **Impact:** Assess and document the project outcomes achieved so far and the interventions potentially leading towards the fulfillment of the project outcomes (to be achieved in the remaining project period) with anecdotal evidences. Assess performance of PMFIL scheme in terms of increase in Poverty Scorecard (PSC) score, income level and asset base of the target beneficiaries. Assess the impact of given loan under PMFIL schemes on target beneficiaries having different needs. Assess the actual impact of PMFIL scheme at each poverty band level as defined in poverty graduation strategy of PPAF. Assess the complementarity of PMFIL scheme with other programmes of PPAF like how many of those who had received assets and trainings under PPAF-III have also taken loan under PMFIL. Assess and record behavioral change among the beneficiaries with respect to their improved health practices and children's enrolment in schools. Assess the level of enhancement in the entrepreneurial competencies amongst the beneficiaries due to enterprise training and counseling, market linkages, financial literacy and numeracy trainings. Assess how much each of the intervention/output achieved is potentially contributing to the attainment of SDGs.
 - f. **Institutional Capacity:** Review the PPAF's and partners' capacity in field level implementation, coordination, monitoring and evaluation, planning, reporting, learning and financial management, procurement, documentation management for PMFIL scheme, with particular attention to the evidence needed to show outcomes and impact of the scheme related to its objectives and the outcome indicators. Assess how the community institutions have been integrated into PMFIL scheme and how far the CIs have the institutional capacity to take forward the scheme of interest free loan in their respective areas. Review the MIS and triangulate data on MIS with field data so as to gauge PO capability and utilization of MIS. Run analyses on MIS.

- g. **Process Review:** Document key processes undertaken for each intervention and identify gaps and good practices in the process undertaken for the implementation of each intervention/result. Identify key lesson learnt and good practices and propose practical recommendations for follow-up actions for PPAF and its POs in order to bring improvement in the approach and modalities and results in the remaining period of the scheme.
- h. **Sustainability:** Assess institutional, social and economic sustainability of the interventions and benefits achieved so far and the potential level of sustainability to be achieved in the remaining project period. Assess the productive linkages of the target communities and beneficiaries developed so far (as well as potential for remaining period of the scheme) with the primary/secondary and tertiary level markets as well as development partners including government, development projects, I/NGOs, etc. for the continuity and upscaling of outcomes of the scheme or any other purpose.
- i. **Cross-Cutting Themes:** Assess the level of *participation* of primary stakeholders (women, men, girls, boys, elderly persons and people with special needs) in the different stages of the scheme. Assess the impact of scheme interventions so far and likely to occur (in the remaining project period) on *gender* and youth, especially participation of women as well as their access to and control over resources. Assess impact of PMFIL scheme on women's empowerment, their inclusion in economic activities, their access to and control over economic resources and improved social status. The evaluation team should also assess as to how PMFIL scheme resulted in increased participation of women in domestic and community level decision making, their increased mobility, and elimination of discrimination, etc. as result of scheme interventions. It would be important to analyze the social barriers the implementation team (including partners' staff) faced in different cultural settings to ensure women's involvement in all stages of the scheme and how the field staff dealt with those barriers. Assess the level of *inclusion of marginalized groups*, such as people with special needs, elderly persons and others. Assess the overall outcomes of the interventions on social and natural *environment*.

In addition, the evaluation team shall also assess and document the following key aspects:

- b. Review the organization's and partners' capacity in coordination, monitoring, planning, reporting on MIS, learning and resources management, documentation management, with a particular attention to the evidence needed to show outcomes and impact of the scheme against its objectives and the outcome indicators.
- c. Assess PMFIL scheme's performance in establishing/strengthening urban/rural branches and Union Councils based community institutions and their capacity to appraise, distribute and recover interest free loans
- d. Byproducts/secondary /unintended positive impacts that the scheme has achieved
- e. Unintended negative medium or long term outcome of the programme

- The consultant firm will also develop and share the data collection and analysis plan for PPAF review and approval.
- The consulting firm will share their field visit plan with PPAF for review and approval
- Profiles of all the field supervisors and enumerators for data collection will be shared with PPAF for prior approval
- PPAF MER Unit will be part of enumerators training on the field instruments and mock exercises will be conducted before start of the actual field data collection.
- Replacement sample will be part of sample, so that, if any sampled activity/ interview could not take place due to certain reason, the replacement will be already sampled. In such a case, the enumerators/ field researchers will inform MER Unit beforehand
- Interviews will be conducted with the partners, beneficiaries, communities and other stakeholders
- PPAF will spot check field data collection activity.
- Thorough statistical analysis of data matching, triangulation, observed facts and figures, with analysis of differences and inconsistencies, and formulation of draft conclusions and recommendations will be carried out by the firm.
- A clean, verified and documented data set will be provided to PPAF (MER) by consulting firm after the completion of the field work.
- Reporting template and the initial draft report will be shared with PPAF for review and comments of PPAF
- Submission of final report by the firm based on comments and feedback by PPAF.
- Pictorial evidences from the field must be collected

9. Proposed Sampling Methodology and Framework:

The scheme is being implemented in 427 UCs of 44 districts with the help of 26 partner organizations with an estimated 251,351 borrowers. As part of the sample selection process, four stage sampling technique will be used. In the first stage, all the provinces/regions will be selected to draw the proportionate sample size per province/region (Provinces: Balochistan, KPK, Punjab and Sindh and regions: GB, FATA and AJK). In the second stage, at least three to four districts (depending upon the province/region wise proportion of target population) with one PO from each of the selected province/region (where law and order situation is favorable) will be selected; while in the third stage, at least three UCs from each of the selected district will be considered; in the last stage, a proportionally representative sample of male and female borrowers (including representation of marginalized segments such as persons with disabilities, women, social and ethnic minorities etc.) will randomly be selected from the sampled union councils. **Sample size calculation**

For the midterm evaluation, the sample size of the borrowers will be determined through the following statistical formula:

$$Sample\ Size = \frac{\frac{z^2 \cdot p(1-p)}{e^2}}{1 + \left(\frac{z^2 \cdot p(1-p)}{e^2 N}\right)}$$

Where N is the borrowers' population (251,351), e is margin of error (4%) and z is the critical value for the confidence level of 96% (z = 2.05). To calculate the optimum sample size a normal distribution (p = 50%) is used. The aforementioned formula has been applied

with the proportion of target beneficiaries per province/region and the cumulative sample of all the provinces/regions has been computed as 4,093 borrowers. However, the firm will develop the sampling framework (to ensure stratified multistage probability proportionate to aforementioned sample size) and share it with PPAF for final review and approval. Along with the evaluation report, the firm will be expected to provide the complete database of the respondents with the demographic details including their CNIC number for future tracking.

10. Mid Term Evaluation Report:

The consultant firm will be required to submit the report in English on the format as agreed at inception report stage. Initially, a draft report will be submitted by the consulting firm. The report should essentially cover all the evaluation areas mentioned above and also provide synthesis on all findings and conclusions into an overall mid-term evaluation. A final report with the same specifications as stated earlier, by incorporating the comments received from PPAF on the draft report to be presented within one week of receipt of the comments from the organization.

11. Schedule and Timeline:

The total allocated duration for the mid-term evaluation is three and half months after signing of contract between consulting firm and PPAF.

Activity	Duration (in weeks)
Submission and approval of inception report	1 week
NOC/s for data collection in the field areas (if required)	2 weeks
Formation of field teams	1 week
Training and field testing of survey instruments including interview questionnaire/s	1 week
Desk review of secondary literature/data	1 week
The field work	3 weeks
Data tabulation and analysis	3 weeks
Preparation of draft report	2 week
Finalization of report	1 week

12. Supervision and Reporting:

The consultant firm will report directly to GM-MER of PPAF. Findings of the evaluation will be reported to the steering committee and relevant stakeholders.

Annexure 2: List of Districts – PMIFL

Scheme will be targeted to selected union councils in the following districts

Province	Districts		
Sindh(11)	1. Thatta	2. Badin	3. Sanghar
	4. Karachi	5. Khairpur	6. Shikarpur
	7. Kashmore	8. Karachi West	9. Dadu
	10. Ghotki	11. Tharparker	
Punjab(13)	1. Layyah	2. Muzaffargarh	3. DG Khan
	4. Multan	5. Bahawalnagar	6. Norowal
	7. Jhang	8. Khushab	9. Bhakkar
	10. Lodhran	11. Nankana Sahib	12. Rajanpur
	13. Bahawalpur		
Balochistan(15)	1. Pashin	2. Kharan	3. Quetta (Rural)
	4. Ziarat	5. Panjgoor	6. Lasbela
	7. Zob	8. Gwader	9. Kech/Turbat
	10. Loralai	11. Noshaki	12. Killa Saifullah
	13. Killa Abdullah	14. Awaran	15. Musa Khail
Khyber Pakhtunkhwa [KP](15)	1. Shangla	2. Batagram	3. Haripur
	4. Swabi	5. Swat	6. Buner
	7. Upper Dir	8. D.I.Khan	9. Lower Dir
	10. Kohistan	11. Bannu	12. Mansehra
	13. Laki Marwat	14. Chitral	15. Charsada
Azad Jammu Kashmir(5)	1. Muzafarabad	2. Nelum	3. Kotli
	4. Hattian	5. Havelli	
Gilgit Baltistan(4)	1. Skardu	2. Ghanche	3. Astore
	4. Ghizer		

Annexure 3: Eligibility Criteria

Please answer the following with YES or NO. Provide further details if the answer is YES.

GENERAL		
1	Is your Organization a registered entity under one of the following Acts, i.e. The Voluntary Social Welfare Agencies (Registration & Control) Ordinance 1961, The Societies Registration Act 1860, Trust Act 1882, or Section 42 of the Companies Ordinance 1984.	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Your Organization has been in existence for at least two years.	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	Your Organization has been active in the sector(s) and geographical area(s) for which you are submitting this proposal.	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Your Organization has a strong management and governance structure, evidenced by an effective accountability and transparency system, and a robust Board of Governors or Board of Directors.	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Your Organization has the following internal controls and external audit systems as per the relevant laws of its registration: <ul style="list-style-type: none"> • Two years Audit Report from a QCR rated Auditor • Human Resource Management System (HRMS) • Management and Financial Information Systems (MIS/FIS) • Internal Audit/Monitoring System • Accounting System • External Audit Compliance 	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	Your Organization is non-political, non-discriminatory, non-ethnic, non-sectarian and inclusive in nature.	<input type="checkbox"/> Yes <input type="checkbox"/> No
7	Your Organization has a transparent recording of all previous or current sources of funding.	<input type="checkbox"/> Yes <input type="checkbox"/> No
SPECIFIC		
8	Your Organization has the experience of implementing credit to target groups upto 40 on the poverty scorecard.	<input type="checkbox"/> Yes <input type="checkbox"/> No
9	Your Organization is experienced in working on livelihoods and microenterprise development, with a focus on the ultra, vulnerable and transitory poor including women, youth and persons with disabilities.	<input type="checkbox"/> Yes <input type="checkbox"/> No
10	Your Organization has the experience of working in the proposed district/s or Union Councils?	<input type="checkbox"/> Yes <input type="checkbox"/> No
11	Your Organization has the expertise of assessing households on the Poverty Scorecard and wealth ranking.	<input type="checkbox"/> Yes <input type="checkbox"/> No
12	Your Organization has the expertise of managing database and management information systems (MIS).	<input type="checkbox"/> Yes <input type="checkbox"/> No

Annexure 4: Results and Monitoring Framework

Intermediate Outcome Indicators	Reporting Indicators	Baseline	Source of information/MOV	Progress
1.1. At least 60% of the targeted poor and vulnerable households graduated to higher scores on the poverty scorecard	<ul style="list-style-type: none"> No. of households identified with PSC score ranges 0-40 No. of total beneficiaries availed IFL scheme successfully Poverty scorecard survey completed of beneficiary households 	<ul style="list-style-type: none"> Poverty scorecard survey or acquiring BISP data for identification of poor 	<p>POs Progress/implementation Reports</p> <p>Pictures, Area/ Primary Sample Unit</p>	
1.2. At least 60% of community members report a minimum of 25% increase in household incomes and/or assets.	<ul style="list-style-type: none"> Income levels of beneficiary households 		Sample Surveys, Impacts studies.	
1.3. At least 50% of targeted third tier community institutions of the poor report improved linkages with government line agencies, market and private sector	<ul style="list-style-type: none"> No. of total TTOs on-board for IFL scheme No. of linkages created with government line agencies No. of linkages created with market No. of linkages created with private sector 		Correspondent with stakeholders, External studies/assessments, Databases Reports	
1.4. At least 50% of those targeted are women	<ul style="list-style-type: none"> Total No. of right-holders availed the IFL scheme Male beneficiaries Female beneficiaries 		<p>Monitoring Visits, Meetings with beneficiaries,</p> <p>Databases, Periodic Progress Reports</p>	
1.5. Environment friendly practices reflected during the development of BDP, loan appraisal process and utilization of financial services	<ul style="list-style-type: none"> LEP and Microfinance Guidelines must be complied as set in ESMF. BDP should not fall in the negative list of ESMF. 		<p>Business development plan document.</p> <p>ESM integration in loan appraisal process.</p> <p>Inclusion of clause on ESM compliance in the agreement.</p>	
1.6 At least 90% of the IFL amount are utilized for productive purposes as set in Business Development	<ul style="list-style-type: none"> No of follow up visits made/paid to support and monitor 		Progress reports, Physical verification of loan utilization,	

Intermediate Outcome Indicators	Reporting Indicators	Baseline	Source of information/MOV	Progress
Plans(BDP) developed during appraisal stage	beneficiaries.			
1.7 At least 95% of average repayment rate maintained from beneficiary households to the Branches/ Loan Centers	- Increase in gross loan portfolio of participating Loan Centers.		Record Verification/ Database, Periodic Progress Reports	

Annexure 5: District wise sample distribution

District/Province	Population						Sample					
	Male		Female		Overall		Male		Female		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Hattian	150	17.1	729	82.9	879	100	16	35.6	29	64.4	45	100
Havaili	199	75.1	66	24.9	265	100	4	33.3	8	66.7	12	100
AJK	349	30.5	795	69.5	1,144	100	20	35.1	37	64.9	57	100
Jhal Magsi	13	7.5	161	92.5	174	100	6	24.0	19	76.0	25	100
Lasbela	260	51.2	248	48.8	508	100	72	66.1	37	33.9	109	100
Pishin	26	17.8	120	82.2	146	100	20	57.1	15	42.9	35	100
Balochistan	299	36.1	529	63.9	828	100	98	58.0	71	42.0	169	100
SWA	723	90.6	75	9.4	798	100	36	90.0	4	10.0	40	100
FATA	723	90.6	75	9.4	798	100	36	90.0	4	10.0	40	100
Ghanche	1,132	95.2	57	4.8	1,189	100	19	82.6	4	17.4	23	100
Skardu	1,755	81.7	394	18.3	2,149	100	53	84.1	10	15.9	63	100
GB	2,887	86.5	451	13.5	3,338	100	72	83.7	14	16.3	86	100
Mansehra	3,822	75.1	1,269	24.9	5,091	100	337	69.8	146	30.2	483	100
Swabi	-	-	557	100.0	557	100	-	-	37	100.0	37	100
Swat	3,188	97.4	85	2.6	3,273	100	171	82.6	36	17.4	207	100
KP	7,010	78.6	1,911	21.4	8,921	100	508	69.9	219	30.1	727	100
Bhakkar	-	-	1,503	100.0	1,503	100	-	-	246	100.0	246	100
Muzaffargarh	1,377	35.7	2,476	64.3	3,853	100	296	38.4	475	61.6	771	100
Narowal	1,738	52.7	1,558	47.3	3,296	100	92	29.2	223	70.8	315	100

District/Province	Population						Sample					
	Male		Female		Overall		Male		Female		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Rajanpur	792	18.4	3,519	81.6	4,311	100	217	29.2	527	70.8	744	100
Punjab	3,907	30.1	9,056	69.9	12,963	100	605	29.1	1,471	70.9	2,076	100
Ghotki	-	-	2,433	100.0	2,433	100	-	-	89	100.0	89	100
Sanghar	2,133	42.2	2,917	57.8	5,050	100	95	43.4	124	56.6	219	100
Tharparkar	1,196	46.2	1,391	53.8	2,587	100	83	30.7	187	69.3	270	100
Thatta	1,058	39.0	1,653	61.0	2,711	100	119	30.7	268	69.3	387	100
Sindh	4,387	34.3	8,394	65.7	12,781	100	297	30.8	668	69.2	965	100
Overall	19,562	48.0	21,211	52.0	40,773	100	1,636	39.7	2,484	60.3	4,120	100

Annexure 6: Final Versions of MTE Instruments (English)

Mid-Term Evaluation of PMIFL

Beneficiary Interview

The Prime Minister Interest Free Loan (PMIFL) scheme was initiated by the Government of Pakistan (GoP) in May 2014 to support productive micro-enterprise activities for the poor in rural and urban areas of the country. Pakistan Poverty Alleviation Fund (PPAF) was selected by the GoP to design, mobilize, implement and monitor the scheme in partnership with local partner organizations.

Being the apex organization for implementing the PMIFL scheme, PPAF has engaged the services of MMP to assess and evaluate the performance of this program with respect to its objectives and outcomes as well as in terms of its contribution towards poverty alleviation. The evaluation will provide detailed assessment and systematic analysis of performance and outcomes of the PMIFL program.

For this purpose, MMP is conducting a series of interviews with some selected beneficiaries for obtaining their direct feedback with regards to implementation of PMIFL and its related activities. Your cooperation in this regard is highly appreciated.

Date (mm/dd/yy) _____		Province		District		UC		Beneficiary																					
		ID																											
Name of Enumerator _____																													
Gender	Male=1	Female=2	Contact #	_____																									
Beneficiary and Household Details																													
1. Beneficiary's name		_____																											
2. CNIC Number		<table border="1" style="width: 100%; text-align: center;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>														-													
						-																							
3. Religion		Muslim=1			Hindu=2			Christian=3																					
		Sikh=4			Other=5			Specify _____																					
4. Address		_____																											
5. Village		_____			6. Union Council			_____																					

7. Tehsil			8. District			
9. Province			10. Contact #			
11. Location			Urban=1	Rural=2		
12. Are you the household head?				Yes=1 (go to Q14)		No=2
13. If not, relationship with the household head	Husband=1	Wife=2	Father=3	Mother=4	Brother=5	Sister=6
	Son=7	Daughter=8	Other=9	Specify _____		
14. Structure of family		Joint=1		Separate=2		

Family Details

Sr. No	15. Name (First member will be beneficiary himself/herself. If household head is other than the beneficiary, then second member will be household head)	16. Gender*	17. Age (Years)	18. Marital status**	19. Level of Education***	20. Enrolled in School Yes=1 No=2	21. Occupation****		22. Disability Yes =1 No=2
							Before PMIFL Loan	After PMIFL Loan	
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									

*Gender Code: Male=1, Female=2, Transgender =3

**Marital Status Code: Single=1, Married=2, Divorced=3, Separated=4, Widow=5

***Education Code (for age 04 years and above): Illiterate=1, Primary (1 to 5) =2, Middle (6-8) =3, Matric (9-10) =4, Intermediate (11-12) =5, Graduate (B.A./B.Sc.) or higher =6, Literate=7, Religious education=8

****Occupation Code: Farming/livestock=1, Own business/shop=2, Govt./private Job=3, Permanent labour=4, Daily wage=5, Unpaid family worker=6, Student=7, Housewife=8, Old-age/child=9, Disable=10, Not earning=11, Other (please Specify) _____

Family Details

Sr. No	15. Name (First member will be beneficiary himself/herself. If household head is other than the beneficiary, then second member will be household head)	16. Gender*	17. Age (Years)	18. Marital status**	19. Level of Education***	20. Enrolled in School Yes=1 No=2	21. Occupation****		22. Disability Yes =1 No=2
							Before PMIFL Loan	After PMIFL Loan	
14									
15									
16									
17									
18									
19									
20									
21									
22									
23									
24									
25									
26									

*Gender Code: Male=1, Female=2, Transgender =3

**Marital Status Code: Single=1, Married=2, Divorced=3, Separated=4, Widow=5

***Education Code (for age 04 years and above): Illiterate=1, Primary (1 to 5) =2, Middle (6-8) =3, Matric (9-10) =4, Intermediate (11-12) =5, Graduate (B.A./B.Sc.) or higher =6, Literate=7, Religious education=8

****Occupation Code: Farming/livestock=1, Own business/shop=2, Govt./private Job=3, Permanent labour=4, Daily wage=5, Unpaid family worker=6, Student=7, Housewife=8, Old-age/child=9, Disable=10, Not earning=11, Other (please Specify) _____

Socio-Economic Characteristics of Household				
23. Type of house ownership	Own=1	Rented=2	Other=3	Specify _____
24. Nature of house construction	Pakka=1	Kacha=2	Mixed=3	Slum=4
25. Poverty Score (before intervention)	_____			
26. Are you or any of your family members a beneficiary of BISP?			Yes=1	No=2 (go to Q29)
27. If yes, since when?			Year _____	
28. Type(s) of BISP compensation(s) being received	Consumption allowance/cash grant=1		Waseela-e-Taleem=2	
	Waseela-e-Haq=3	Waseela-e-Sehat=4	Waseela-e-Rozegar=5	
29. Are you benefited with any other program of PPAF / partner organization other than the PMIFL scheme?			Yes=1	No=2 (go to Q31)
30. If yes, from which program(s)?	1. _____		2. _____	
31. How much does your household earn from the following activities?				
Activity	Household Income			
	Monthly (Rupees)	Bi-annually (Rupees)	Annually (Rupees)	
Agriculture/cropping				
Livestock/poultry/fishery				
Manufacturing/light engineering/workshop				
Embroidery/stitching/handicrafts				
Casual labour				
Agriculture labour				
Services (cobbler, beautician, barber, carpenter, etc.)				

Micro-enterprise or shop			
Government / private job			
Rental income			
Pension			
Remittances			
BISP fund(s)			
Charity/Zakat/social benefits			
Other 1 _____			
Other 2 _____			
Other 3 _____			
32. How much do you spend on the following?			
Item	Expenditure		
	Monthly (Rupees)	Bi-annually (Rupees)	Annually (Rupees)
Food			
Health			
Education			
Clothing			
Utilities			
Business			
Rent/housing			
Livestock feed			
Purchase of household asset(s)			

Travelling/fuel			
Social functions/gatherings			
Communication (telephone/mobile)			
Other 1 _____			
Other 2 _____			
Other 3 _____			

Poverty Score Card Before PMIFL			
33. How many of your household members permanently lived and eat together <u>before receiving the PMIFL loan</u> ?		Number _____	
34. How many people in your household were under the age of 18 or over the age of 65 <u>before receiving the PMIFL loan</u> ?		Zero to two=1	Three to four=2
		Five to six=3	Seven or more=4
35. What was the highest educational level of the head of household (completed) <u>before PMIFL loan</u> ?	Never attended=1	Upto primary=2	Class six to ten=3
	Class eleven or above=4	Other _____	
36. <u>Before receiving the PMIFL loan</u> , how many children in your household between 5 and 16 years old (<u>at that time</u>) were attending school?	No child of 5 to 16 years of age=1	All children between 5 to 16 years go to school =2	
	Some children between 5 to 16 years go to school =3	No child between 5 to 16 years go to school=4	
37. Number of rooms the household was living in (excluding, store, bathrooms, toilet kitchen shop, etc) <u>before receiving the PMIFL loan</u>		Number _____	
38. What kind of toilet was used by the household <u>before the PMIFL loan</u> ?	Toilet connected to a sewerage=1	Dry toilet / pit hole=2	No toilet =3
39. Did the household own at least one refrigerator, freezer or washing machine <u>before receiving the PMIFL loan</u> ?		Yes=1	No=2
40. Did the household own at least one air conditioner, air cooler, geyser or heater <u>before receiving the PMIFL loan</u> ?		Yes=1	No=2

41. Did the household own at least one cooking stove, cooking range or microwave oven <u>before receiving the PMIFL loan</u> ?		Yes=1	No=2
42. Did the household own the following engine driven vehicle(s) <u>before receiving the PMIFL loan</u> ?	<u>At least one</u> car/tractor and <u>at least one</u> scooter/motor cycle =1	<u>At least one</u> car/tractor <u>but no</u> scooter/motor cycle =2	
	<u>No</u> car/tractor but <u>at least one</u> scooter/motor cycle =3	<u>No</u> car/tractor and <u>no</u> scooter/motor cycle =4	
43. Did the household own at least one television <u>before receiving the PMIFL loan</u> ?		Yes=1	No=2
44. Did the household own the following livestock <u>before receiving the PMIFL loan</u> ?	<u>At least one</u> buffalo/bullock and <u>at least one</u> cow/goat/ sheep=1	<u>At least one</u> buffalo/ bullock but <u>no</u> cow/goat/ sheep=2	
	<u>No</u> buffalo/bullock but <u>at least one</u> cow/ goat/sheep=3	<u>No</u> buffalo/bullock and <u>no</u> cow/goat/ sheep=4	
45. How much agricultural land did the household own <u>before receiving the PMIFL loan</u> ?	Area _____	Unit of area _____	

Current Poverty Score Card			
46. How many of your household members permanently live and eat together <u>at the present</u> ?		Number _____	
47. How many people in the household are <u>currently</u> under the age of 18 or over the age of 65?	Zero to two=1	Three to four=2	
	Five to six=3	Seven or more=4	
48. What is the highest educational level of the head of the household (completed) <u>now</u> ?	Never attended=1	Upto primary=2	Class six to ten=3
	Class eleven or above=4	Other _____	
49. How many children in the household between 5 and 16 years old are <u>currently</u> attending school?	No child of 5 to 16 years of age=1	All children between 5 to 16 years go to school =2	
	Some children between 5 to 16 years go to school =3	No child between 5 to 16 years go to school=4	
50. Number of rooms the household is <u>currently</u> living in (excluding, store, bathrooms, toilet kitchen shop, etc)		Number _____	
51. What kind of toilet is used by the household <u>at the present</u> ?	Toilet connected to a sewerage=1	Dry toilet / pit hole=2	No toilet =3

52. Does the household <u>currently</u> own at least one refrigerator, freezer or washing machine?		Yes=1	No=2
53. Does the household <u>currently</u> own at least one air conditioner, air cooler, geyser or heater?		Yes=1	No=2
54. Does the household <u>currently</u> own at least one cooking stove, cooking range or microwave oven?		Yes=1	No=2
55. Does the household own the following engine driven vehicles <u>at the present</u> ?	<u>At least one</u> car/tractor and <u>at least one</u> scooter/motor cycle =1	<u>At least one</u> car/tractor <u>but no</u> scooter/motor cycle =2	
	<u>No</u> car/tractor but <u>at least one</u> scooter/motor cycle =3	<u>No</u> car/tractor and <u>no</u> scooter/motor cycle =4	
56. Does the household own at least one television <u>at the present</u> ?		Yes=1	No=2
57. Does the household <u>currently</u> own the following livestock?	<u>At least one</u> buffalo/bullock and <u>at least one</u> cow/goat/ sheep=1	<u>At least one</u> buffalo/ bullock but <u>no</u> cow/goat/ sheep=2	
	<u>No</u> buffalo/bullock but <u>at least one</u> cow/ goat/sheep=3	<u>No</u> buffalo/bullock and <u>no</u> cow/goat/ sheep=4	
58. How much agricultural land does the household own <u>at the present</u> ?	Area _____	Unit of area _____	

Understanding of PMIFL Scheme				
59. What are the objectives of PMIFL that you remember?	Provide interest free loans to men, women and youth from poor households =1		Engage poor households in productive economic activities=2	
	Include females in economic activities=3		To encourage health and educational practices=4	
	To enhance business skills=5		Establish and/or strengthen community centres for revolving of loans=6	
	Other=7	Specify _____		
60. Who do you think is sponsoring PMIFL?	Government=1	Pakistan Poverty Alleviation Fund (PPAF)=3	Donor Agency=1	NGOs=4
	Other =5	Specify _____		

61. What is the eligibility criteria of PMIFL?	Resident of a PMIFL UC=1	Having a CNIC=2	Poverty Score between 0 to 40=3	
	Willing to establish micro enterprise=4		No history of illegal/unethical activities=5	
	Good reputation=6	Don't know=7	Not a defaulter of any other loan=8	
	Other=9	Specify _____		
62. Do you know that you can file complaints related to PMIFL?			Yes=1	No=2 (go to Q65)
63. If yes, with whom?	Partner Organization=1	Pakistan Poverty Alleviation Fund (PPAF)=2	Government=3	Community institution=4
	Loan centre=5	Other=6	Specify _____	
64. Do you know what type of complaints can be launched?	Recommendations/suggestions/queries=1		Poor services=2	
	Dealing/attitude=3		Environmental issues=4	
	Delay in loan processing/response=5		Non-availability of staff=6	
	Non issuance of loan recovery receipt=7		Non-availability of relevant forms=8	
	In-correct records=9		Fraudulent activities=10	
	Don't know=11	Other=12	Specify _____	

Processing / Registration of PMIFL Loan(s)			
65. How many loans have you taken under PMIFL scheme?	One=1	Two=2	Three=3
	<u>First Loan</u>	<u>Second Loan</u>	<u>Third Loan</u>
66. Date of submission of loan application (mm/dd/yy)			
67. Loan processing time (Days)			
68. Type of business for which you applied the loan?*			
*Agriculture/cropping=1, Livestock/poultry/fish farming=2, Commerce/ retailing/petty trading=3, Manufacturing/light engineering/workshop=4, Food/agricultural processing=5, Micro-enterprise=6, Handicrafts/cottage=7, Services (beauty parlour, barber, carts, service station, etc.)=8, Other=9 Specify			

69. Was it a new business for which you applied PMIFL loan? Yes=1, No=2 (If 'No', go to Q72)			
70. If yes, did you have prior experience related to this business? Yes=1, No=2			
71. If yes, how many years?			
72. Date of establishment of your business? (mm/dd/yy)			
73. Name of partner organization through which you applied your PMIFL loan			
74. Name/location of the centre where you applied your loan			
75. What were the stages that you had to pass through during the loan application process?	Loan request=1		Verification of your CNIC=2
	Verification of PSC=4		Registration=5
	Don't know=7	Other=8	Specify _____
76. What documents did you submit during your loan application process?	CNIC copy =1		Application form =2
	Social and financial appraisal form=4		Business plan=5
	Copy of utility bill=7		Affidavit =8
	Photograph=10	Other=11	Specify _____
77. What aspects were included in your business plan?	Basic information about the planned business =1		Reason of initiating the business=2
	Marketing strategy=4		Cost estimate for establishing the business=5
	Required financial resources=7		Estimation of profit=8
	Specify _____		Targets of production and sale =3
			Monthly running expenses=6
			Other=9

78. Were you provided any assistance during the application process?		Yes=1		No=2 (go to Q81)	
79. If yes, then what kind of assistance was provided?					
80. Who provided the assistance?		Loan centre staff=1	CO=2	VO=3	LSO=4
		Credit committee=6	Other=7	Specify _____	
81. What type of orientation/training sessions have you been provided as a part of PMIFL scheme?		Financial literacy/numeracy=1		Enterprise development=2	
		Business plan processes=4		Marketing strategies =5	
		Branding/promotion=7		Communication=8	
		None=10	Other=11	Specify _____	
		Life skill=3		Value chain=6	
		Livestock rearing=9			

Payment of <u>First</u> Loan			
82. Loan receiving date	Day _____	Month _____	Year _____
83. Loan amount (Rupees)	Applied _____		Received _____
84. Duration of loan	Number of months _____		
85. Instalment plan for recovery of loan	Lump sum=1	Bi-annually=2	Quarterly=3
	Monthly=4		
86. Amount of each instalment	Rupees _____		
87. Are you satisfied with the instalment plan?		Yes=1 (go to Q89)	
		No=2	
88. If no, please provide reason			

89. How did you receive your loan amount?	Bearer cheque=1	Open cheque=2	Order cheque=3
	Over the counter funds transfer=4		Cash=5
90. From where did you receive your loan?	Branch/loan centre=1	Office of partner organization=2	Delivered at home=3
	Other=4	Specify _____	
91. What was the basic requirement for receiving the loan amount?	Bank account=1		Valid CNIC=2
	Other=3	Specify _____	

Payment of <u>Second</u> Loan			
92. Loan receiving date	Day _____	Month _____	Year _____
93. Loan amount (Rupees)	Applied _____		Received _____
94. Duration of loan	Number of months _____		
95. Instalment plan for recovery of loan	Lump sum=1	Bi-annually=2	Quarterly=3 Monthly=4
96. Amount of each instalment	Rupees _____		
97. Are you satisfied with the instalment plan?		Yes=1 (go to Q99)	No=2
98. If no, please provide reason	_____		

99. How did you receive your loan amount?	Bearer cheque=1	Open cheque=2	Order cheque=3
	Over the counter funds transfer=4		Cash=5

100. From where did you receive your loan?	Branch/loan centre=1	Office of partner organization=2	Delivered at home=3
	Other=4	Specify _____	
101. What was the basic requirement for receiving the loan amount?	Bank account=1		Valid CNIC=2
	Other=3	Specify _____	

Payment of <u>Third</u> Loan			
102. Loan receiving date	Day _____	Month _____	Year _____
103. Loan amount (Rupees)	Applied _____		Received _____
104. Duration of loan	Number of months _____		
105. Instalment plan for recovery of loan	Lump sum=1	Bi-annually=2	Quarterly=3 Monthly=4
106. Amount of each instalment	Rupees _____		
107. Are you satisfied with the instalment plan?		Yes=1 (go to Q109)	No=2
108. If no, please provide reason		_____	
109. How did you receive your loan amount?	Bearer cheque=1	Open cheque=2	Order cheque=3
	Over the counter funds transfer=4		Cash=5
110. From where did you receive your loan?	Branch/loan centre=1	Office of partner organization=2	Delivered at home=3
	Other=4	Specify _____	

111. What was the basic requirement for receiving the loan amount?	Bank account=1		Valid CNIC=2
	Other=3	Specify _____	

Utilization of Loan			
	<u>First Loan</u>	<u>Second Loan</u>	<u>Third Loan</u>
112. Type of business for which you have utilized the PMIFL loan?*			
**Agriculture/cropping=1, Livestock/poultry/fish farming=2, Commerce/ retailing/petty trading=3, Manufacturing/light engineering/workshop=4, Food/agricultural processing=5, Micro-enterprise=6, Handicrafts/cottage=7, Services (beauty parlour, barber, carts, service station, etc.)=8, Other=9 Specify			
113. Investment on business from <u>PMIFL loan</u> (Rupees)			
114. Investment on business from <u>other loans</u> (Rupees)			
115. Investment on business from <u>personal sources</u> (Rupees)			
116. If personal, specify the source(s)			
117. Actual usage of loan amount on <u>business fixed assets</u> (Rupees)			
118. Actual usage of loan amount on <u>raw materials/products</u> (Rupees)			
119. Actual usage of loan amount on <u>other expenses</u> (Rupees)			

120.If total loan amount was not utilized in business, what are the reasons?			
121.Who was running the business before receiving the PMIFL loan? (Please specify any relationship)			
122.Who has been running the business after receiving the PMIFL loan? (Please specify any relationship)			
123.How many of your family members were providing assistance in running your business before PMIFL loan ?			
124.How many of your family members have been providing assistance in running your business after PMIFL loan ?			
125.Have you employed any human resource for your business? Yes=1, No=2 (If 'No', go to Q128)			
126.If yes, please provide number of male employed			
127.If yes, please provide number of female employed			
128.Monthly income generated by this business before PMIFL loan			
129.Monthly income generated by this business after PMIFL loan			
130.Monthly running expenses for this business			

131. Monthly cost of materials/ products used in business			
132. Have you completed your loan re-payment? Yes=1, No=2 (If 'Yes', go to Q134)			
133. If no, what was the reason			
134. Number of instalments returned to-date			
135. Total amount of loan returned to-date (Rupees)			
136. Do you think that the PMIFL loan has been useful for your business? Yes=1, No=2 (If 'No', go to Q138)			
137. If yes, to what extent Substantially=1, Partially=2, Not at all=3			

Loan History (other than the PMIFL loan)						
138. Please specify any loan(s) that you have received during last three years (other than the PMIFL loan)						
Source of loan	Purpose of loan Current Business=1, Other Business=2, Personal use=3	Amount of loan (Rupees)	Date of receiving		Current Status Fully paid=1 Partially paid=2 Defaulter=3	Amount returned to date (Rupees)
			Month	Year		
Bank						
Family						
Micro-finance from another organization						

Relatives/friends						

Facilitation from Karobar Rehnumai Markaz (KRM)			
139. Do you know about KRM?		Yes=1	No=2 (go to Q154)
140. Are you registered with KRM in your area?		Yes=1	No=2 (go to Q142)
141. How did you get registration with KRM?			
142. Do you have contact number of any KRM member?		Yes=1	No=2
143. Were you provided assistance by staff of KRM and community members during the processing of loan and preparation of business plan?		Yes=1	No=2
144. Were you provided with business development strategies by the KRM staff and community members?		Yes=1	No=2
145. What information was displayed or provided by the KRM staff at the loan centre?	PMIFL related materials=1		Information about KRM=2
	List of potential business ideas =3		List of available training institutes=4
	List of ustads / on-job mentors=5		Strategies for linking with business institutions=6
	Other=7	Specify _____	
146. What type of orientation/training sessions have you been provided by the KRM?	Financial literacy/numeracy=1		Enterprise development=2
	Business plan processes=4		Marketing strategies =5
	Branding/promotion=7		Communication=8
	None=10	Other=11	Specify _____

147. Do you replicate to other community members what you have learnt through these trainings?		Yes=1	No=2 (go to Q149)	
148. If yes, to how many individuals have you passed on this information till now?		Number _____		
149. What type of facilitation was provided by the KRM in establishing/ promoting your business?	Developing market linkages=1		Forming group enterprises=2	
	Connecting with suppliers=3		Identifying skill training institutes=4	
	Establishing linkages with government agencies or NGOs=5		Conducting business fairs=6	
	Other=7	Specify _____		
150. Do the KRM staff and community members follow up with you on advisory services related to your business?		Yes=1	No=2 (go to Q152)	
151. If yes, frequency of the follow up calls	Weekly=1	Monthly=2	Quarterly=3	Bi-annually=4
152. How did you find the services provided by KRM staff and community members?	Helpful=1	Partially helpful=2	Not helpful=3	
153. How did you find the facilitation and guidance provided by KRM staff and community members?	Useful=1	Partially useful=2	Not useful=3	

Support by Community Institutions (CIs)				
154. Are you aware about community institutions working in your area?		Yes=1	No=2 (answer Q155 and go to Q165)	
155. If no, what is the reason?				
156. Which community institutions are involved in PMIFL?	Local Support Organizations=1		Village Organizations=2	Loan Committee=3
	Community Organizations=4		Group Lending=5	None involved=6
	Don't know=7	Other=8	Specify _____	

157. Are you a member of any community institution involved in PMIFL?		Yes=1	No=2 (go to Q161)	
158. If yes, what is the type of membership?		General body=1		Executive body=2
159. If yes, what is your role in the community institution?		Member=1	Secretary=2	President=3
160. If yes, please specify the name of community institution				
161. What are the roles of community institutions in the PMIFL scheme?	Assessing, disbursing and recovering loans=1		Orientation and linkages=2	
	Supporting KRM activities=3		Guarantor=4	
	Other=5	Specify _____		
162. How often are beneficiaries visited by members of community institutions?		Weekly=1	Monthly=2	Quarterly=3 Bi-annually=4
163. Do you think these community institutions are playing an effective role in the implementation of PMIFL scheme?			Yes=1	No=2
164. Do you think that the community institutions can operate the PMIFL scheme independently?			Yes=1	No=2

Economy/Transaction Costs	
165. How many visits did you have to make for complete processing of your loan?	Information _____ Submission of application _____
	Receiving payment _____ Orientation sessions _____
	Other (specify) _____
166. Average traveling time taken to reach the loan centre (One way)	
Minutes _____	
167. Average time spent at the centre during visits	
Minutes _____	
168. Average traveling cost incurred to reach the loan centre (One way)	
Rupees _____	

169. Cost incurred for preparing the documentation for loan processing		Rupees _____	
170. Did you have to make payment for any of the training(s) that you received?		Yes=1	No=2 (go to Q173)
171. If yes, amount paid		Rupees _____	
172. If yes, to whom			
173. Did you have to make any additional payment(s), other than the above, for processing of your loan?		Yes=1	No=2 (go to Q176)
174. If yes, amount paid		Rupees _____	
175. If yes, to whom			

Communication				
176. How did you come to know about the PMIFL scheme?	Community Institutions=1		Local notables=2	Announcements at Masjid=3
	Orientation sessions by POs=4		TV/cable=5	Newspaper=6
	Internet/social media=7		Friends/relatives=8	Printed material=9
	Radio=10	Other=11	Specify _____	
177. Did you receive detailed information about PMIFL scheme and its processes during your visits to loan centre?			Yes=1	No=2 (go to Q179)
178. If yes, how?	Pana flexes/banners=1		Brochures/flyers=2	Orientation session=3
	Other=4		Specify _____	
179. What information did you receive?	Eligibility criteria=1		Application process=2	Payment process=3
	Loan return process=4		Technical guidance=5	Complaint resolution=6
	None=7	Other=8	Specify _____	

180. Language of the information	English=1	Urdu=2	Local Language=3
181. Do you receive updates from any source(s) about the PMIFL scheme?	Yes=1	No=2	
182. Have you ever been contacted by the partner organization/loan centre staff for sharing of your experiences about the PMIFL scheme?	Yes=1	No=2 (go to Q184)	
183. If yes, what kind of information did you share?			

Empowerment							
184. Who was responsible for taking business decisions <u>before</u> PMIFL intervention?	Self=1	Husband=2	Wife=3	Father=4	Mother=5	Brother=6	Sister=7
	Son=8	Daughter=9	Other=10	Specify _____			
185. Who is responsible for taking business decisions <u>after</u> PMIFL intervention?	Self=1	Husband=2	Wife=3	Father=4	Mother=5	Brother=6	Sister=7
	Son=8	Daughter=9	Other=10	Specify _____			
186. Who had the financial control of your business <u>before</u> PMIFL intervention?	Beneficiary=1			Non-beneficiary=2			
187. Who has the financial control of your business <u>after</u> PMIFL intervention?	Beneficiary=1 (go to Q189)			Non-beneficiary=2			
188. If others involved, then provide relationship with the beneficiary.	Husband=1	Wife=2	Father=3	Mother=4	Brother=5	Sister=6	
	Son=7	Daughter=8	Other=9	Specify _____			
189. Being a PMIFL beneficiary, has it improved your self-confidence?	Yes=1	No=2					
190. Did you have a bank account before becoming PMIFL beneficiary?	Yes=1	No=2					
191. Do you have a bank account after becoming PMIFL beneficiary?	Yes=1	No=2					
192. As a result of being a PMIFL beneficiary, are you now involved more in decision making process in your family?	Yes=1	No=2					

193. As a result of being a PMIFL beneficiary, are you now involved more in decision making process in your community?	Yes=1	No=2
194. Are you involved in any community based efforts for socio-economic uplift of your area?	Yes=1	No=2

Gender Sensitization						
195. Did you notice gender discrimination during processing of your loan?				Yes=1	No=2 (go to Q197)	
196. If yes, please specify the issue(s)						
197. Was male/female staff available separately at the loan centre?				Yes=1	No=2	
198. Who handled your loan processing case?	<u>First Loan</u>		<u>Second Loan</u>		<u>Third Loan</u>	
	Male=1	Female=2	Male=1	Female=2	Male=1	Female=2

Environmental and Social Management		
199. How many individuals are involved in running your business including yourself?	Male adults _____	Female adults _____
	Children below 14 years of age _____	
200. Was a social review carried out for your business?		No=2 (go to Q204)
201. If yes, were you informed of any social issue(s) related to your business?		No=2 (go to Q204)
202. If yes, please specify the issue(s)?		
203. What was the advice/preventive measure provided in this regard?		

204. Is any of the following item(s) linked with your business?	Hazardous chemical/material =1		Deforestation=2	
	Explosives/ammunition=3		Poaching/hunting=4	
	Drain without disposal=5		Commercial construction=6	
	Machinery/tools=7		Fire/smoke=8	
205. Was an environmental review carried out for your business?			Yes=1	No=2 (go to Q208)
206. If yes, were you informed of any environmental issue(s)?			Yes=1	No=2 (go to Q208)
207. If yes, please specify the issue(s)?				
208. Were you provided with any orientation and/or training on mitigation of environmental issues?			Yes=1	No=2
209. Have you implemented any protective measure(s) in this regard?			Yes=1	No=2 (go to Q211)
210. If yes, please specify				
211. Does any official(s) from PPAF or the local partner organization visit your business for social and environmental monitoring?			Yes=1	No=2 (go to Q213)
212. If yes, what is the frequency of such visits?	Weekly=1	Monthly=2	Quarterly=3	Bi-annually=4

Grievance Redress				
213. Did you face any problem during the processing of your loan?			Yes=1	No=2 (go to Q225)
214. If yes, at which stage?	Information/communication=1	Preparation of documentation=2	Processing of application=3	
	Training/capacity building=4	Receiving of loan=5	Returning of instalment=6	
	Other=7	Specify _____		

215. Please specify the issue			
216. Did you launch a complaint against this issue?	Yes=1	No=2 (go to Q225)	
217. If yes, how?			
218. Was your complaint registered?	Yes=1	No=2 (go to Q225)	
219. If yes, were you provided with an acknowledgment or complaint tracking number?	Yes=1	No=2	
220. What is the status of your complaint?	Resolved=1	Pending=2	Rejected=3
221. If resolved, how long did it take?	Days _____		
222. If pending or rejected were you informed about the reason?	Yes=1	No=2 (go to Q225)	
223. If yes, what was the reason?			
224. If pending, please provide since how many days?	Days _____		

Satisfaction with PMIFL			
225. What is your level of satisfaction with the manner in which information and communication were provided under PMIFL?	Satisfied=1	Partially satisfied=2	Not satisfied=3
226. What is your level of satisfaction with the processing of loan under PMIFL?	Satisfied=1	Partially satisfied=2	Not satisfied=3

227. What is your level of satisfaction with the training and capacity building provided under PMIFL?	Satisfied=1	Partially satisfied=2	Not satisfied=3
228. What is your level of satisfaction with the loan payment process?	Satisfied=1	Partially satisfied=2	Not satisfied=3
229. Are you satisfied with the amount of loan received under PMIFL scheme?	Satisfied=1	Partially satisfied=2	Not satisfied=3
230. Are you satisfied with the services provided by partner organization and its staff?	Satisfied=1	Partially satisfied=2	Not satisfied=3
231. Are you satisfied with the support provided by KRM and community institutions?	Satisfied=1	Partially satisfied=2	Not satisfied=3

Mid-Term Evaluation of PMIFL

Focus Group Discussions (FGDs)

The Prime Minister Interest Free Loan (PMIFL) scheme was initiated by the Government of Pakistan (GoP) in May 2014 to support productive micro-enterprise activities for the poor in rural and urban areas of the country. Pakistan Poverty Alleviation Fund (PPAF) was selected by the GoP to design, mobilize, implement and monitor the scheme in partnership with local partner organizations.

Being the apex organization for implementing the PMIFL scheme, PPAF has engaged the services of MMP to assess and evaluate the performance of this program with respect to its objectives and outcomes as well as in terms of its contribution towards poverty alleviation. The evaluation will provide detailed assessment and systematic analysis of performance and outcomes of the PMIFL program. For this purpose, MMP is conducting a series of interviews with some selected beneficiaries and members of community institutions for obtaining their direct feedback with regards to implementation of PMIFL and its related activities. Your cooperation in this regard is highly appreciated.

Date _____

District _____

Tehsil _____

Union Council _____

Village _____

Starting Time _____

Ending Time _____

Name of Facilitator _____

Name of Note taker _____

Signature of Note taker _____

Signature of Facilitator _____

Demographic Profile of Participants

Sr. No.	Name	CNIC #	Age	Gender	Years of schooling	Occupation / Business	Contact #	Status in PMIFL
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								

1. What do you know about PMIFL scheme?
 - a. objectives
 - b. type of businesses/enterprises financed
 - c. stages that one has to pass through to receive the loan
 - d. range of loan
2. Please explain the role of Karobar Rhenumai Markaz (KRM) in the PMIFL and how does it facilitate the beneficiaries (especially in preparation of business plans, provision of technical advisory services and enterprise development?)
3. What did you learn from the trainings and business advisory services provided by the POs and others?
4. What measures are taken to ensure compliance of environmental and social safeguards in the business start-ups and existing businesses?
5. What liabilities do the beneficiaries face in case of delay or non-payment of loan instalments?
6. During the complete process of receiving loans, what kinds of issues are faced by the beneficiaries? (additional focus should be given to the issues faced by women beneficiaries)
7. What are your thoughts about the performance of loan centres and its staff in your area?
8. After becoming PMIFL beneficiary, how has your socio-economic conditions changed?
9. Do you believe that generally, the total loan amount is utilized for the intended purpose / business? If no, what are the reasons?
10. What role and support these organizations/structures have performed in PMIFL scheme in your area?
 - a. Local Support Organization
 - b. Village Organization
 - c. Community Organization
 - d. Credit Committee
 - e. Group Lending

11. How women and youth from poor, vulnerable and marginalized households are specifically being benefitted through the scheme?
12. How PMIFL scheme has been effective in female participation and inclusion in economic activities in your area?
13. What sort of behavioural changes are being observed in the beneficiaries with respect to health and education practices?
14. To what level do you feel that community institutions can take over all the responsibilities of PMIFL in the long term? What challenges they may face in this regard?
15. In your view, what are possible options on where/how to place the revolving fund?
16. What is your perception about sustainability of community institutions?
17. Have you observed any sort of discrimination with anyone during the loan processing/cycle?
18. Have u seen anyone make any additional payment(s) for the processing of PMIFL loan?
19. Are you aware of any success story of PMIFL beneficiary? Please narrate.
20. What are your suggestions/recommendations for the improvement of PMIFL?

Mid-Term Evaluation of PMIFL

IDI with Partner Organization (PO) Staff

The Prime Minister Interest Free Loan (PMIFL) scheme was initiated by the Government of Pakistan (GoP) in May 2014 to support productive micro-enterprise activities for the poor in rural and urban areas of the country. Pakistan Poverty Alleviation Fund (PPAF) was selected by the GoP to design, mobilize, implement and monitor the scheme in partnership with local partner organizations.

Being the apex organization for implementing the PMIFL scheme, PPAF has engaged the services of MMP to assess and evaluate the performance of this program with respect to its objectives and outcomes as well as in terms of its contribution towards poverty alleviation. The evaluation will provide detailed assessment and systematic analysis of performance and outcomes of the PMIFL program. For this purpose, MMP is conducting a series of interviews with some selected staff of partner organizations for obtaining their direct views and feedback with regards to implementation of PMIFL and its related activities. Your cooperation in this regard is highly appreciated.

	Province	District	Union Council
ID			

District _____

Village _____

Name of Enumerator _____

Enumerator's Gender _____

Contact Number _____

Name of Partner Organization (PO) _____

Name of PO Representative _____

Designation of PO Representative _____

Contact Number _____

Address of Loan Centre _____

Name of Loan Centre In-charge _____

Gender of Loan Centre In-charge _____

Contact Number _____

Questions with Partner Organization Representative / Focal Person

Date _____

Start Time _____

1. What type of legal status does your organization have?

2. How long has your organization been involved in the following fields:

	Field	Years of Experience
1.	Micro finance	
2.	Community development	
3.	Enterprise development	

3. How long have you been associated with PMIFL program?

4. Do you have all the key program documents including operations manual of PMIFL available with you? Please specify the documents.

5. Do you hold any regular meetings for coordination of PMIFL activities? If yes, with whom and what is the purpose and frequency of these meetings?

	Designation of Official	Organization	Frequency	Purpose
1.				
2.				
3.				
4.				
5.				

6. Please specify what kind of monitoring and audit mechanisms are implemented by PPAF and your organization.

	Organization	Monitoring / Audit Mechanism	Focus Area
1.			
2.			
3.			

7. What approaches do you adopt for monitoring and audit of PMIFL processes carried out at the centre and the enterprises established/supported in the field?

	Monitoring / Audit Approach	Focus Area	Frequency
1.			
2.			
3.			
4.			
5.			

8. Do you have access to the MIS provided by PPAF? If yes, is the information of PMIFL beneficiaries pertaining to your organization up to date in the MIS?

9. How frequently do you update the beneficiaries' data in the MIS? What are the issues being faced during data entry in the MIS?

10. Is the MIS being used for preparing Monthly Progress Reports of PMIFL? If not, what is the reason?

11. In your view, what are possible options on where/how to place the revolving fund of PMIFL?

End Time _____

Questions with Loan Centre In-charge

Date _____

Start Time _____

12. Since when has this branch/centre been operationalized and how long have you been appointed here?

13. Was your team provided with a training/orientation on the PMIFL operations manual?

14. How, when and where was this training provided?

15. Are refresher trainings conducted for the same?

16. Please specify the topics covered under this training and your level of understanding.

	Topics	Coverage (Yes / No)	Understanding Level (Fully / Partially / None)
1.	Community engagement		
2.	Setting up and managing loan centres		
3.	Assessment and documentation of loan applications		
4.	Loan appraisal		
5.	Karobar Rehnumai Markaz (KRM)		
6.	Disbursements and recoveries of loan		
7.	Environmental and social management		
8.	Monitoring and reporting		

17. Please list down the different type and number of personnel deployed at this centre. What are the roles and responsibilities of each?

	Designation	No. of Male	No. of Female	Responsibilities
1.	In-charge / Credit Officer			
2.	Field Officers			
3.	Accounts Officer			
4.	KRM Representative			
5.				

18. Which facilities are available at this centre to ensure provision of services to the beneficiaries /visitors?

Item/facility	Availability (Yes/No)	Item/facility	Availability (Yes/No)
Computer		Tables	
Black & white printer		Chairs	
Scanner		Carpet	
Calculators		Toilet for male	
Ceiling / pedestal fans		Toilet for female	
White board / writing board		Cabinets	
Water cooler		Internet service	
Water glass		UPS	

19. What type of informative material and stationary are provided at this centre for smooth functioning of operations?

Item/material	Availability (Yes/No)	Item/material	Availability (Yes/No)
Map of area		Appraisal forms	
Brochures of PMIFL		Monitoring forms	
Posters		Loan and stock registers	
Trainings booklets		Loan recovery receipts	
Signboards		Cash book	

Contacts diary		Receipts book for donations	
Application forms		Box files	
Stamp pad			

20. Which methods do you adopt for informing the public about the PMIFL scheme and how do you engage communities at different levels?

21. With what frequency do you contact the communities for PMIFL?

22. Do you keep a daily record of the visitors who come to this centre? If yes, how?

23. What is the stipulated target of cases to be dealt under PMIFL at this centre per month? How many cases are actually processed by the centre per month?

	Type of Case	No. of Male Visitors	No. of Female Visitors
1.	Loan requests/registration		
2.	Preparation of documents		
3.	Submission of complete application		
4.	Loan appraisal		
5.	Approval of loan		
6.	Payments		
7.	Recovery of loan		
8.	Complaints		

24. What is the eligibility criteria for becoming a beneficiary of PMIFL scheme? What additional qualities are assessed in this regard?

25. Do you think that the eligibility criteria for PMIFL is sufficient to mitigate the risk? If not, what should be included or excluded in this criteria?

26. How do you screen the visitors/potential beneficiaries when they come to the centre with a loan request? Please describe the complete procedure for screening.
27. After screening of potential beneficiaries what are the stages that they have to pass through in order to receive the loan?
28. What are the required documents to be submitted by the potential beneficiaries as part of the loan application process?
29. Who provide assistance to the potential beneficiaries for completion of these documents and preparation of business plans?
30. Please explain the role of KRM in PMIFL? How does the KRM facilitate the beneficiaries?
31. Do you believe that generally, the total loan amount is utilized for the intended purpose / business? If no, what are the reasons?
32. How do you ensure utilization of loan for intended purpose?
33. What are the roles and responsibilities of PO staff in providing enterprise development trainings to the beneficiaries? How do you organize these trainings?
34. How many trainings has your loan centre delivered so far? In your opinion, which training was the most effective?
35. How do you conduct loan appraisals and what is the procedure for approval of loans? How long does it normally take from submission of application to approval of loan?

36. Which type of activities, goods and services are ineligible under PMIFL financing? What measures are taken for ensuring compliance of environmental and social safeguards in the business start-ups and existing businesses?
37. Are you satisfied with these measures for ensuring compliance of environmental and social safeguards? If not, what are your suggestions in this regard?
38. After approval of loan what are the protocols for issuance of payment/loan to the beneficiaries? How do the beneficiaries get the payment?
39. How do you manage timely recovery of loans from beneficiaries and their further deposit to the PO head office?
40. What are the mechanisms adopted for record keeping and registering of transactions? What types of records are maintained at your centre?
41. Do you face any trouble while recovering loans? If yes, how do you tackle such issue(s)?
42. What measures do you take in case of default by the borrower?
43. Which type of complaints do you normally receive from the beneficiaries? How long does it take for resolution of these complaints?
44. Which of these complaints can you resolve at your end?
45. What support do community institutions provide in implementing the PMIFL scheme? How do you find the assistance provided by the community institutions?
46. Do you feel that community institutions can take over all the responsibilities of PMIFL in the long term?

47. Are you satisfied with the performances of community institutions? If not, what sort of training(s) do you suggest for the community institutions that would be beneficial in the long run?

48. Do you face any issue(s) with regard to the PMIFL operations? If yes, please describe each.

49. Do you have any suggestions for the prevention or resolution of these problems? Please specify.

50. What are your recommendations and suggestions about the PMIFL scheme in general?

End Time _____

Mid-Term Evaluation of PMIFL

IDI with Community Institution (CI) Representative

The Prime Minister Interest Free Loan (PMIFL) scheme was initiated by the Government of Pakistan (GoP) in May 2014 to support productive micro-enterprise activities for the poor in rural and urban areas of the country. Pakistan Poverty Alleviation Fund (PPAF) was selected by the GoP to design, mobilize, implement and monitor the scheme in partnership with local partner organizations.

Being the apex organization for implementing the PMIFL scheme, PPAF has engaged the services of MMP to assess and evaluate the performance of this program with respect to its objectives and outcomes as well as in terms of its contribution towards poverty alleviation. The evaluation will provide detailed assessment and systematic analysis of performance and outcomes of the PMIFL program. For this purpose, MMP is conducting a series of interviews with some selected community institutions for obtaining their direct views and feedback with regards to implementation of PMIFL and its related activities. Your cooperation in this regard is highly appreciated.

	Province	District	Union Council
ID			

Date _____

District _____

Village _____

Name of Enumerator _____

Enumerator's Gender _____

Contact Number of Enumerator _____

Respondent Name _____

Respondent's Gender _____

Respondent Designation _____

Contact Number of Respondent _____

Name of Community Institution _____

Type of Community Institution _____

Start Time _____

1. How long has your Institution been operational and since when have you been its member?
2. How long have you been associated with PMIFL program?
3. Were you provided with a formal training/orientation on the PMIFL operations manual? How, when and where was this training provided?
4. Please specify the topics covered under this training and your level of understanding.

	Topics	Coverage (Yes / No)	Understanding Level (Fully / Partially / None)
1.	Community engagement		
2.	Setting up and managing loan centres		
3.	Assessment and documentation of loan applications		
4.	Loan appraisal		
5.	Karobar Rehnumai Markaz (KRM)		
6.	Disbursements and recoveries of loan		
7.	Environmental and social management		
8.	Monitoring and reporting		

5. What support do community institutions provide in implementing the PMIFL scheme?
6. Please list down the number of members of your Institution in supporting the PMIFL activities. What are the roles and responsibilities of each?

	Designation	No. of Male	No. of Female	Responsibilities
1.				
2.				

3.				
4.				
5.				
6.				
7.				

7. Which methods do you adopt for informing the public about the PMIFL scheme and how do you engage communities at different levels?
8. What is the eligibility criteria for becoming a beneficiary of PMIFL scheme? What additional qualities are to be assessed in this regard?
9. What are the required documents to be submitted by the potential beneficiaries as part of the loan application process? Who provide assistance to the potential beneficiaries for completion of these documents?
10. Please explain the role of your Institution in functioning of KRM? How does the KRM facilitate the beneficiaries especially in preparation of business plans, provision of technical advisory services and enterprise development training?
11. After approval of loan what are the protocols for issuance of payment/loan to the beneficiaries? How do the beneficiaries get the payment?
12. Which type of activities, goods and services are ineligible under PMIFL financing? What measures are taken for ensuring compliance of environmental and social safeguards in the business start-ups and existing businesses?
13. How do you support in timely recovery of loans from beneficiaries and their further deposit to the PO head office?
14. Do you maintain any records with respect to PMIFL related activities? What types of records are maintained at your end?

	Type of Record	Availability (Yes/No)	Mechanism Used
1.	New business established		
2.	Numbers of individuals trained		
3.	Successful/unsuccessful businesses		

4.	Market linkages created		
5.	Defaulters		

15. Do you hold any regular meetings for coordination? If yes, with whom and what is the purpose and frequency of these meetings?

	Designation of Official	Organization	Purpose	Frequency
1.				
2.				
3.				

16. What is the average number of cases who are provided facilitation by your Institution per month?

	Type of Case	No. of Male Visitors	No. of Female Visitors
1.	Loan requests/registration		
2.	Preparation of business plan		
3.	Submission of documents		
4.	Loan appraisal		
5.	Approval of loans		
6.	Enterprise development trainings		
7.	Payments		
8.	Technical advisory and follow up		
9.	Complaints		
10.	Monitoring and supervision		
11.	Recovery of loan		
	TOTAL cases per month		

17. Please specify what kind of monitoring and audit mechanisms are implemented by PPAF and the local partner organization.
18. What approaches do you adopt for monitoring and audit of PMIFL processes carried out at the centre and the enterprises established/supported in the field?
19. Does the loan committee ensure that the loans are utilized for the intended purpose?
20. If no, what are the reasons of loans not being utilized for the intended purpose?
21. Have you noticed any employment opportunities (including self-employment) created by the business running with PMIFL loans.
22. How have the community organizations improved linkages with government line agencies, market and private sectors?
23. Do you agree that this scheme has resulted in improvements in the following areas?

	Area of Improvement	Agree	Disagree
1.	Women financial inclusion		
2.	Improved decision making at community level		
3.	Improved access to health and education services		

24. Do you face any issue(s) with regard to the PMIFL operations? If yes, please describe each.
25. Do you have any suggestions for the prevention or resolution of these problems? Please specify
26. Do you feel that your Institution can take over all the responsibilities of PMIFL in the long term? If yes, to what level and if no, please provide the reasons.
27. In your view, what are possible options on where/how to place the revolving fund?
28. How can the identified challenges be addressed to enable community institutions to continue PMIFL scheme beyond project life.

End Time _____

Annexure 7: Data Tables for Beneficiary Interviews

Beneficiary Interview

Annex Table 1: District wise sample distribution

District/Province	Population						Sample					
	Male		Female		Overall		Male		Female		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Hattian	150	17.1	729	82.9	879	100	16	35.6	29	64.4	45	100
Havaili	199	75.1	66	24.9	265	100	4	33.3	8	66.7	12	100
AJK	349	30.5	795	69.5	1,144	100	20	35.1	37	64.9	57	100
Jhal Magsi	13	7.5	161	92.5	174	100	6	24.0	19	76.0	25	100
Lasbela	260	51.2	248	48.8	508	100	72	66.1	37	33.9	109	100
Pishin	26	17.8	120	82.2	146	100	20	57.1	15	42.9	35	100
Balochistan	299	36.1	529	63.9	828	100	98	58.0	71	42.0	169	100
SWA	723	90.6	75	9.4	798	100	36	90.0	4	10.0	40	100
FATA	723	90.6	75	9.4	798	100	36	90.0	4	10.0	40	100
Ghanche	1,132	95.2	57	4.8	1,189	100	19	82.6	4	17.4	23	100
Skardu	1,755	81.7	394	18.3	2,149	100	53	84.1	10	15.9	63	100
GB	2,887	86.5	451	13.5	3,338	100	72	83.7	14	16.3	86	100
Mansehra	3,822	75.1	1,269	24.9	5,091	100	337	69.8	146	30.2	483	100
Swabi	-	-	557	100.0	557	100	-	-	37	100.0	37	100
Swat	3,188	97.4	85	2.6	3,273	100	171	82.6	36	17.4	207	100
KP	7,010	78.6	1,911	21.4	8,921	100	508	69.9	219	30.1	727	100

District/Province	Population						Sample					
	Male		Female		Overall		Male		Female		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bhakkar	-	-	1,503	100.0	1,503	100	-	-	246	100.0	246	100
Muzaffargarh	1,377	35.7	2,476	64.3	3,853	100	296	38.4	475	61.6	771	100
Narowal	1,738	52.7	1,558	47.3	3,296	100	92	29.2	223	70.8	315	100
Rajanpur	792	18.4	3,519	81.6	4,311	100	217	29.2	527	70.8	744	100
Punjab	3,907	30.1	9,056	69.9	12,963	100	605	29.1	1,471	70.9	2,076	100
Ghotki	-	-	2,433	100.0	2,433	100	-	-	89	100.0	89	100
Sanghar	2,133	42.2	2,917	57.8	5,050	100	95	43.4	124	56.6	219	100
Tharparkar	1,196	46.2	1,391	53.8	2,587	100	83	30.7	187	69.3	270	100
Thatta	1,058	39.0	1,653	61.0	2,711	100	119	30.7	268	69.3	387	100
Sindh	4,387	34.3	8,394	65.7	12,781	100	297	30.8	668	69.2	965	100
Overall	19,562	48.0	21,211	52.0	40,773	100	1,636	39.7	2,484	60.3	4,120	100

Annex Table 1.1: PO wise sample distribution

Partner Organization	Male		Female		Overall	
	No.	%	No.	%	No.	%
HHRD	20	1.2	37	1.5	57	1.4
BRSP	26	1.6	34	1.4	60	1.5
HANDS	112	6.8	126	5.1	238	5.8
SERVE	36	2.2	4	0.2	40	1.0
AKHUWAT	466	28.5	160	6.4	626	15.2
GBTI	-	-	37	1.5	37	0.9
EPS	114	7.0	36	1.4	150	3.6
NRSP	-	-	458	18.4	458	11.1
PRSP	65	4.0	50	2.0	115	2.8

Partner Organization	Male		Female		Overall	
	No.	%	No.	%	No.	%
BLCC	133	8.1	100	4.0	233	5.7
FFO	-	-	95	3.8	95	2.3
MOJAZ	128	7.8	169	6.8	297	7.2
AGAHE	72	4.4	240	9.7	312	7.6
NRDP	62	3.8	149	6.0	211	5.1
SF	145	8.9	210	8.5	355	8.6
SRSO	-	-	89	3.6	89	2.2
SSF	135	8.3	214	8.6	349	8.5
TRDP	83	5.1	187	7.5	270	6.6
AMRDO	39	2.4	89	3.6	128	3.1
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 2: Province wise sample distribution

Province	Male		Female		Overall	
	No.	%	No.	%	No.	%
AJK	20	1.2	37	1.5	57	1.4
Balochistan	98	6.0	71	2.9	169	4.1
FATA	36	2.2	4	0.2	40	1.0
GB	72	4.4	14	0.6	86	2.1
KP	508	31.1	219	8.8	727	17.6
Punjab	605	37.0	1471	59.2	2076	50.4
Sindh	297	18.2	668	26.9	965	23.4
Overall	1636	100.0	2484	100.0	4120	100.0

Annex Table 3: Religion

Religion	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Muslim	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,065	99.5	794	82.3	3,938	95.6
Hindu	-	-	-	-	-	-	-	-	-	-	2	0.1	170	17.6	172	4.2
Christian	-	-	-	-	-	-	-	-	-	-	9	0.4	-	-	9	0.2
Sikh	-	-	-	-	-	-	-	-	-	-	-	-	1	0.1	1	-
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 4: Location

Location	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Urban	3	5.3	3	1.8	-	-	56	65.1	150	20.6	274	13.2	30	3.1	516	12.5
Rural	54	94.7	166	98.2	40	100.0	30	34.9	577	79.4	1,802	86.8	935	96.9	3,604	87.5
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 5: Beneficiaries who are the household head themselves

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	27	47.4	92	54.4	37	92.5	52	60.5	383	52.7	613	29.5	280	29.0	1,484	36.0
No	30	52.6	77	45.6	3	7.5	34	39.5	344	47.3	1,463	70.5	685	71.0	2,636	64.0
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 5.1: Beneficiaries who are the household head themselves – gender

Gender	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	17	63.0	87	94.6	36	97.3	51	98.1	355	92.7	493	80.4	255	91.1	1,294	87.2
Female	10	37.0	5	5.4	1	2.7	1	1.9	28	7.3	120	19.6	25	8.9	190	12.8
Overall	27	100.0	92	100.0	37	100.0	52	100.0	383	100.0	613	100.0	280	100.0	1,484	100.0

Annex Table 6: Relationship of beneficiaries with their household head

Relation	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Husband	26	86.7	62	80.5	3	100.0	9	26.5	181	52.6	1,344	91.9	591	86.3	2,216	84.1
Wife	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Father	1	3.3	1	1.3	-	-	13	38.2	116	33.7	46	3.1	42	6.1	219	8.3
Mother	-	-	-	-	-	-	2	5.9	15	4.4	14	1.0	13	1.9	44	1.7
Brother	-	-	2	2.6	-	-	3	8.8	15	4.4	13	0.9	4	0.6	37	1.4
Sister	-	-	-	-	-	-	1	2.9	-	-	4	0.3	6	0.9	11	0.4
Son	2	6.7	11	14.3	-	-	5	14.7	14	4.1	33	2.3	15	2.2	80	3.0
Daughter	1	3.3	1	1.3	-	-	1	2.9	3	0.9	9	0.6	14	2.0	29	1.1
Overall	30	100.0	77	100.0	3	100.0	34	100.0	344	100.0	1,463	100.0	685	100.0	2,636	100.0

Annex Table 7: Structure of beneficiaries' family

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Joint	27	47.4	84	49.7	2	5.0	50	58.1	268	36.9	757	36.5	462	47.9	1,650	40.0
Separate	30	52.6	85	50.3	38	95.0	36	41.9	459	63.1	1,319	63.5	503	52.1	2,470	60.0
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 8: Distribution of beneficiaries' family size

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1 - 5	23	40.4	56	33.1	34	85.0	16	18.6	300	41.3	694	33.4	369	38.2	1,492	36.2
6 - 10	31	54.4	106	62.7	6	15.0	63	73.3	396	54.5	1,267	61.0	516	53.5	2,385	57.9
11 - 20	3	5.3	7	4.1	-	-	7	8.1	30	4.1	114	5.5	75	7.8	236	5.7
Above 20	-	-	-	-	-	-	-	-	1	0.1	1	-	5	0.5	7	0.2
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 9: Average family size

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
1 - 5	40.4	3.8	33.1	4.2	85.0	3.7	18.6	4.4	41.3	4.2	33.4	4.2	38.2	4.0	36.2	4.1
6 - 10	54.4	7.3	62.7	7.2	15.0	6.7	73.3	7.7	54.5	7.1	61.0	7.4	53.5	7.4	57.9	7.4
11 - 20	5.3	11.7	4.1	13.1	-	.	8.1	11.7	4.1	12.8	5.5	12.9	7.8	12.6	5.7	12.7
Above 20	-	.	-	.	-	.	-	.	0.1	21.0	-	25.0	0.5	24.6	0.2	24.1
Overall	100.0	6.1	100.0	6.5	100.0	4.1	100.0	7.4	100.0	6.2	100.0	6.6	100.0	6.6	100.0	6.5

Annex Table 10: Gender of beneficiaries

Gender	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	20	35.1	98	58.0	36	90.0	72	83.7	508	69.9	605	29.1	297	30.8	1,636	39.7
Female	37	64.9	71	42.0	4	10.0	14	16.3	219	30.1	1,471	70.9	668	69.2	2,484	60.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 11: Age distribution of beneficiaries

Years	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
18 - 24	5	8.8	11	6.5	5	12.5	7	8.1	61	8.4	94	4.5	38	3.9	221	5.4
25 - 30	14	24.6	32	18.9	12	30.0	16	18.6	174	23.9	416	20.0	203	21.0	867	21.0
31 - 40	23	40.4	65	38.5	12	30.0	34	39.5	271	37.3	830	40.0	399	41.3	1,634	39.7
41 - 50	12	21.1	41	24.3	4	10.0	21	24.4	164	22.6	540	26.0	215	22.3	997	24.2
51 - 60	3	5.3	14	8.3	4	10.0	8	9.3	47	6.5	170	8.2	88	9.1	334	8.1
Above 60	-	-	6	3.6	3	7.5	-	-	10	1.4	26	1.3	22	2.3	67	1.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 12: Average age of beneficiaries

Years	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
18 - 24	8.8	21.4	6.5	22.3	12.5	22.8	8.1	22.4	8.4	22.3	4.5	22.1	3.9	22.7	5.4	22.3
25 - 30	24.6	27.9	18.9	28.1	30.0	27.0	18.6	27.4	23.9	27.8	20.0	28.0	21.0	28.0	21.0	27.9
31 - 40	40.4	36.6	38.5	35.9	30.0	35.7	39.5	35.8	37.3	36.2	40.0	36.1	41.3	36.5	39.7	36.2
41 - 50	21.1	47.9	24.3	46.0	10.0	46.3	24.4	44.8	22.6	45.5	26.0	45.3	22.3	46.0	24.2	45.6
51 - 60	5.3	58.3	8.3	55.7	10.0	53.5	9.3	53.3	6.5	55.0	8.2	54.8	9.1	55.7	8.1	55.1
Above 60	-	-	3.6	65.8	7.5	66.7	-	-	1.4	63.7	1.3	65.2	2.3	64.3	1.6	64.8
Overall	100.0	36.6	100.0	38.7	100.0	36.6	100.0	37.0	100.0	36.7	100.0	38.1	100.0	38.7	100.0	38.0

Annex Table 13: Marital status of beneficiaries

Marital Status	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Single	3	5.3	11	6.5	-	-	9	10.5	91	12.5	106	5.1	71	7.4	291	7.1
Married	51	89.5	156	92.3	40	100.0	77	89.5	628	86.4	1,904	91.7	878	91.0	3,734	90.6
Divorced	-	-	-	-	-	-	-	-	4	0.6	8	0.4	2	0.2	14	0.3
Separated	-	-	-	-	-	-	-	-	2	0.3	3	0.1	2	0.2	7	0.2
Widow	3	5.3	2	1.2	-	-	-	-	2	0.3	55	2.6	12	1.2	74	1.8
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 14: Education level of beneficiaries

Education :Level	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Illiterate	17	29.8	113	66.9	22	55.0	15	17.4	217	29.8	1,481	71.3	751	77.8	2,616	63.5
Primary	12	21.1	15	8.9	3	7.5	5	5.8	106	14.6	243	11.7	97	10.1	481	11.7

Education :Level	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Middle	7	12.3	17	10.1	9	22.5	19	22.1	94	12.9	136	6.6	27	2.8	309	7.5
Matric	12	21.1	11	6.5	3	7.5	15	17.4	208	28.6	112	5.4	27	2.8	388	9.4
Intermediate	4	7.0	5	3.0	2	5.0	11	12.8	46	6.3	28	1.3	28	2.9	124	3.0
Graduate	5	8.8	2	1.2	-	-	18	20.9	55	7.6	37	1.8	11	1.1	128	3.1
Literate	-	-	2	1.2	-	-	-	-	-	-	14	0.7	19	2.0	35	0.8
Religious education	-	-	4	2.4	1	2.5	3	3.5	1	0.1	25	1.2	5	0.5	39	0.9
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 14.1: Education level of beneficiaries - by gender

Education level	Male		Female		Overall	
	No.	%	No.	%	No.	%
Illiterate	659	40.3	1,957	78.8	2,616	63.5
Primary	249	15.2	232	9.3	481	11.7
Middle	215	13.1	94	3.8	309	7.5
Matric	288	17.6	100	4.0	388	9.4
Intermediate	105	6.4	19	0.8	124	3.0
Graduate	97	5.9	31	1.3	128	3.1
Literate	10	0.6	25	1.0	35	0.9
Religious education	13	0.8	26	1.1	39	1.0
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 15: Beneficiary occupations before PMIFL

Occupations	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Farming/livestock	7	12.3	47	27.8	21	52.5	2	2.3	104	14.3	791	38.1	335	34.7	1,307	31.7
Business/shop	6	10.5	24	14.2	9	22.5	26	30.2	355	48.8	260	12.5	73	7.6	753	18.3
Govt./private job	2	3.5	11	6.5	-	-	30	34.9	25	3.4	51	2.5	24	2.5	143	3.5
Permanent labour	6	10.5	5	3.0	-	-	11	12.8	50	6.9	110	5.3	46	4.8	228	5.5
Daily wage	-	-	26	15.4	-	-	8	9.3	29	4.0	124	6.0	1	0.1	188	4.6
Unpaid family worker	-	-	-	-	-	-	-	-	3	0.4	4	0.2	-	-	7	0.2
Student	1	1.8	5	3.0	-	-	2	2.3	4	0.6	11	0.5	1	0.1	24	0.6
Housewife	32	56.1	31	18.3	4	10.0	6	7.0	123	16.9	668	32.2	410	42.5	1,274	30.9
Oldage/child	-	-	2	1.2	-	-	-	-	1	0.1	9	0.4	3	0.3	15	0.4
Not earning	3	5.3	4	2.4	-	-	-	-	8	1.1	6	0.3	5	0.5	26	0.6
Embroidery/Stitching	-	-	14	8.3	2	5.0	-	-	19	2.6	35	1.7	66	6.8	136	3.3
Imam Masjid	-	-	-	-	1	2.5	-	-	1	0.1	1	-	-	-	3	0.1
Services	-	-	-	-	1	2.5	-	-	2	0.3	-	-	-	-	3	0.1
Driver	-	-	-	-	1	2.5	1	1.2	2	0.3	2	0.1	1	0.1	7	0.2
Handicraft	-	-	-	-	1	2.5	-	-	-	-	2	0.1	-	-	3	0.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 15.1: Beneficiary occupations before PMIFL - by gender

Occupations	Male		Female		Overall	
	No.	%	No.	%	No.	%
Farming/livestock	620	37.9	687	27.7	1,307	31.7
Housewife	-	-	1,274	51.3	1,274	30.9
Business/shop	588	35.9	165	6.6	753	18.3
Permanent labour	181	11.1	47	1.9	228	5.5

Occupations	Male		Female		Overall	
	No.	%	No.	%	No.	%
Daily wage	83	5.1	105	4.2	188	4.6
Govt./private job	112	6.9	31	1.3	143	3.5
Embroidery/Stitching	7	0.4	129	5.2	136	3.3
Not earning	14	0.9	12	0.5	26	0.6
Student	10	0.6	14	0.6	24	0.6
Old age/child	2	0.1	13	0.5	15	0.4
Unpaid family worker	4	0.2	3	0.1	7	0.2
Driver	7	0.4	-	-	7	0.2
Disable	2	0.1	1	0.0	3	0.1
Imam Masjid	2	0.1	1	0.0	3	0.1
Services	3	0.2	-	-	3	0.1
Others	-	-	2	0.1	2	0.1
Handicraft	1	0.1	-	-	1	0.0
Overall	1,636	100	2,484	100	4,120	100

Annex Table 16: Beneficiary occupations after PMIFL

Occupations	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Farming/livestock	21	36.8	58	34.3	20	50.0	-	-	144	19.8	886	42.7	345	35.8	1,474	35.8
Business/shop	11	19.3	41	24.3	15	37.5	37	43.0	437	60.1	292	14.1	91	9.4	924	22.4
Govt./private job	2	3.5	13	7.7	-	-	30	34.9	17	2.3	44	2.1	24	2.5	130	3.2
Permanent labour	8	14.0	5	3.0	-	-	9	10.5	26	3.6	96	4.6	37	3.8	181	4.4
Daily wage	-	-	8	4.7	-	-	3	3.5	8	1.1	105	5.1	1	0.1	125	3.0
Unpaid family worker	-	-	-	-	-	-	-	-	1	0.1	4	0.2	-	-	5	0.1
Student	-	-	4	2.4	-	-	1	1.2	2	0.3	9	0.4	-	-	16	0.4

Occupations	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Housewife	15	26.3	20	11.8	-	-	5	5.8	37	5.1	583	28.1	393	40.7	1,053	25.6
Oldage/child	-	-	2	1.2	-	-	-	-	1	0.1	9	0.4	3	0.3	15	0.4
Not earning	-	-	-	-	-	-	-	-	2	0.3	1	-	3	0.3	6	0.1
Embroidery/Stitching	-	-	18	10.7	2	5.0	-	-	45	6.2	40	1.9	66	6.8	171	4.2
Imam Masjid	-	-	-	-	-	-	-	-	1	0.1	1	-	-	-	2	-
Services	-	-	-	-	1	2.5	-	-	1	0.1	-	-	-	-	2	-
Driver	-	-	-	-	1	2.5	1	1.2	3	0.4	2	0.1	1	0.1	8	0.2
Handicraft	-	-	-	-	1	2.5	-	-	1	0.1	2	0.1	-	-	4	0.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 16.1: Beneficiary occupations after PMIFL - by gender

Occupations	Male		Female		Overall	
	No.	%	No.	%	No.	%
Farming/livestock	643	39.3	831	33.5	1,474	35.8
Housewife	-	-	1,053	42.4	1,053	25.6
Business/shop	669	40.9	255	10.3	924	22.4
Permanent labour	147	9.0	34	1.4	181	4.4
Embroidery/Stitching	8	0.5	163	6.6	171	4.2
Govt./private job	106	6.5	24	1.0	130	3.2
Daily wage	39	2.4	86	3.5	125	3.0
Student	6	0.4	10	0.4	16	0.4
Old age/child	1	0.1	14	0.6	15	0.4
Driver	7	0.4	1	0.0	8	0.2
Not earning	2	0.1	4	0.2	6	0.2
Unpaid family worker	1	0.1	4	0.2	5	0.1

Occupations	Male		Female		Overall	
	No.	%	No.	%	No.	%
Disable	3	0.2	1	0.0	4	0.1
Imam Masjid	1	0.1	1	0.0	2	0.1
Services	2	0.1	-	-	2	0.1
Handicraft	1	0.1	1	0.0	2	0.1
Others	-	-	2	0.1	2	0.1
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 17: Beneficiaries with any disability

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	0	0	1	0.6	0	0	6	7	4	0.6	14	0.7	3	0.3	28	0.7
No	57	100	168	99.4	40	100	80	93	723	99.4	2062	99.3	962	99.7	4092	99.3
Overall	57	100	169	100	40	100	86	100	727	100	2076	100	965	100	4120	100

Annex Table 17.1: Beneficiaries with any disability - by gender

Incidence	Male		Female		Overall	
	No.	%	No.	%	No.	%
Yes	16	1.0	12	0.5	28	0.7
No	1,620	99.0	2,472	99.5	4,092	99.3
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 18: Beneficiary households having earning members

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	1	1.8	1	0.6	-	-	1	1.2	5	0.7	14	0.7	10	1.0	32	0.8
1 - 2	48	84.2	131	77.5	39	97.5	76	88.4	621	85.4	1,545	74.4	748	77.5	3,208	77.9
3 - 4	6	10.5	27	16.0	1	2.5	7	8.1	87	12.0	406	19.6	148	15.3	682	16.6
5 - 6	2	3.5	9	5.3	-	-	2	2.3	13	1.8	94	4.5	43	4.5	163	4.0
Above 6	-	-	1	0.6	-	-	-	-	1	0.1	17	0.8	16	1.7	35	0.9
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 19: Beneficiary households by average number of earning members

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
None	1.8	-	0.6	-	-	-	1.2	-	0.7	-	0.7	-	1.0	-	0.8	-
1 - 2	84.2	1.5	77.5	1.3	97.5	1.1	88.4	1.4	85.4	1.4	74.4	1.5	77.5	1.4	77.9	1.5
3 - 4	10.5	3.7	16.0	3.3	2.5	3.0	8.1	3.0	12.0	3.2	19.6	3.4	15.3	3.3	16.6	3.3
5 - 6	3.5	5.0	5.3	5.3	-	-	2.3	5.0	1.8	5.4	4.5	5.3	4.5	5.3	4.0	5.3
Above 6	-	-	0.6	7.0	-	-	-	-	0.1	7.0	0.8	7.6	1.7	8.1	0.9	7.8
Overall	100.0	1.8	100.0	1.9	100.0	1.2	100.0	1.6	100.0	1.7	100.0	2.1	100.0	2.0	100.0	2.0

Annex Table 20: Beneficiary households having non-earning adult members

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	20	35.1	26	15.4	1	2.5	8	9.3	121	16.6	602	29.0	190	19.7	968	23.5
1 - 2	29	50.9	118	69.8	36	90.0	67	77.9	419	57.6	1,162	56.0	566	58.7	2,397	58.2
3 - 4	8	14.0	24	14.2	3	7.5	9	10.5	144	19.8	238	11.5	156	16.2	582	14.1

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
5 - 6	-	-	1	0.6	-	-	2	2.3	39	5.4	62	3.0	45	4.7	149	3.6
Above 6	-	-	-	-	-	-	-	-	4	0.6	12	0.6	8	0.8	24	0.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 21: Beneficiary households by average number of non-earning adult members

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
None	35.1	-	15.4	-	2.5	-	9.3	-	16.6	-	29.0	-	19.7	-	23.5	-
1 - 2	50.9	1.3	69.8	1.3	90.0	1.1	77.9	1.3	57.6	1.3	56.0	1.3	58.7	1.3	58.2	1.3
3 - 4	14.0	3.1	14.2	3.2	7.5	3.0	10.5	3.6	19.8	3.4	11.5	3.3	16.2	3.4	14.1	3.3
5 - 6	-	-	0.6	5.0	-	-	2.3	5.5	5.4	5.2	3.0	5.3	4.7	5.2	3.6	5.3
Above 6	-	-	-	-	-	-	-	-	0.6	7.0	0.6	7.9	0.8	7.6	0.6	7.7
Overall	100.0	1.1	100.0	1.4	100.0	1.2	100.0	1.6	100.0	1.8	100.0	1.3	100.0	1.6	100.0	1.5

Annex Table 22: Beneficiary households having school going children

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	10	17.5	50	29.6	22	55.0	8	9.3	200	27.5	623	30.0	499	51.7	1,412	34.3
1 - 2	24	42.1	52	30.8	8	20.0	28	32.6	285	39.2	712	34.3	335	34.7	1,444	35.1
3 - 4	18	31.6	58	34.3	10	25.0	29	33.7	192	26.4	563	27.1	99	10.3	969	23.5
5 - 6	5	8.8	8	4.7	-	-	20	23.3	47	6.5	159	7.7	27	2.8	266	6.5
Above 6	-	-	1	0.6	-	-	1	1.2	3	0.4	19	0.9	5	0.5	29	0.7
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 23: Beneficiary households by average number of school going children

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
None	17.5	-	29.6	-	55.0	-	9.3	-	27.5	-	30.0	-	51.7	-	34.3	-
1 - 2	42.1	1.6	30.8	1.6	20.0	1.5	32.6	1.9	39.2	1.6	34.3	1.5	34.7	1.4	35.1	1.5
3 - 4	31.6	3.3	34.3	3.3	25.0	3.3	33.7	3.4	26.4	3.4	27.1	3.4	10.3	3.3	23.5	3.4
5 - 6	8.8	5.8	4.7	5.3	-	-	23.3	5.2	6.5	5.2	7.7	5.3	2.8	5.3	6.5	5.3
Above 6	-	-	0.6	9.0	-	-	1.2	7.0	0.4	7.0	0.9	7.7	0.5	8.8	0.7	7.8
Overall	100.0	2.2	100.0	2.0	100.0	1.1	100.0	3.1	100.0	1.9	100.0	1.9	100.0	1.0	100.0	1.7

Annex Table 24: Beneficiary households having members in old age / infancy or with disability

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	26	45.6	62	36.7	21	52.5	25	29.1	336	46.2	849	40.9	229	23.7	1,548	37.6
1 - 2	24	42.1	79	46.8	17	42.5	53	61.6	339	46.6	839	40.4	411	42.6	1,762	42.8
3 - 4	6	10.5	24	14.2	2	5.0	7	8.1	46	6.3	303	14.6	228	23.6	616	15.0
5 - 6	1	1.8	4	2.4	-	-	1	1.2	4	0.6	71	3.4	90	9.3	171	4.2
Above 6	-	-	-	-	-	-	-	-	2	0.3	14	0.7	7	0.7	23	0.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 25: Beneficiary households by average number of members in old age / infancy or having disability

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
None	45.6	-	36.7	-	52.5	-	29.1	-	46.2	-	40.9	-	23.7	-	37.6	-
1 - 2	42.1	1.3	46.8	1.4	42.5	1.1	61.6	1.5	46.6	1.4	40.4	1.4	42.6	1.5	42.8	1.4
3 - 4	10.5	3.2	14.2	3.4	5.0	3.0	8.1	3.3	6.3	3.1	14.6	3.4	23.6	3.4	15.0	3.3

Members	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
5 - 6	1.8	5.0	2.4	5.5	-	.	1.2	5.0	0.6	5.5	3.4	5.3	9.3	5.3	4.2	5.3
Above 6	-	.	-	.	-	.	-	.	0.3	8.0	0.7	7.6	0.7	7.9	0.6	7.7
Overall	100.0	1.0	100.0	1.3	100.0	0.6	100.0	1.2	100.0	0.9	100.0	1.3	100.0	2.0	100.0	1.4

Socio-Economic Characteristics of Beneficiary Households

Annex Table 26: Beneficiary households by type of house ownership

Ownership	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Own	57	100.0	165	97.6	40	100.0	76	88.4	643	88.4	2,051	98.8	959	99.4	3,991	96.9
Rented	-	-	4	2.4	-	-	10	11.6	84	11.6	25	1.2	6	0.6	129	3.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 27: Beneficiary households by nature of house construction

Construction type	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Pakka	24	42.1	69	40.8	-	-	4	4.7	368	50.6	772	37.2	118	12.2	1,355	32.9
Kacha	14	24.6	74	43.8	38	95.0	47	54.7	113	15.5	455	21.9	492	51.0	1,233	29.9
Mixed	18	31.6	23	13.6	2	5.0	35	40.7	246	33.8	846	40.8	267	27.7	1,437	34.9
Slum	1	1.8	3	1.8	-	-	-	-	-	-	3	0.1	88	9.1	95	2.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 28: Beneficiary households getting BISP compensation

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	12	21.1	22	13.0	-	-	7	8.1	122	16.8	909	43.8	349	36.2	1,421	34.5
No	45	78.9	147	87.0	40	100.0	79	91.9	605	83.2	1,167	56.2	616	63.8	2,699	65.5
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 29: Beneficiary households by year of receipt of BISP compensation

Years	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Not Remember	1	8.3	1	4.5	-	-	6	85.7	36	29.5	104	11.4	54	15.5	202	14.2
2008	-	-	-	-	-	-	-	-	3	2.5	1	0.1	-	-	4	0.3
2009	-	-	-	-	-	-	-	-	4	3.3	3	0.3	-	-	7	0.5
2010	-	-	-	-	-	-	-	-	1	0.8	2	0.2	-	-	3	0.2
2011	4	33.3	4	18.2	-	-	-	-	9	7.4	250	27.5	114	32.7	381	26.8
2012	1	8.3	1	4.5	-	-	1	14.3	28	23.0	317	34.9	129	37.0	477	33.6
2013	2	16.7	9	40.9	-	-	-	-	18	14.8	97	10.7	18	5.2	144	10.1
2014	2	16.7	5	22.7	-	-	-	-	14	11.5	68	7.5	18	5.2	107	7.5
2015	-	-	2	9.1	-	-	-	-	5	4.1	48	5.3	8	2.3	63	4.4
2016	2	16.7	-	-	-	-	-	-	4	3.3	18	2.0	8	2.3	32	2.3
2017	-	-	-	-	-	-	-	-	-	-	1	0.1	-	-	1	0.1
Overall	12	100.0	22	100.0	-	-	7	100.0	122	100.0	909	100.0	349	100.0	1,421	100.0

Annex Table 30: Type(s) of BISP compensation(s) received by beneficiary households

Based on Multiple responses

Type of compensations	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Consumption allowance / cash grant	12	100.0	22	100.0	-	-	7	100.0	122	100.0	909	100.0	349	100.0	1,421	100.0
Waseela-e-Taleem	-	-	1	4.5	-	-	3	42.9	4	3.3	8	0.9	44	12.6	60	4.2
Waseela-e-Haq	4	33.3	14	63.6	-	-	-	-	28	23.0	105	11.6	-	-	151	10.6
Waseela-e-Sehat	-	-	-	-	-	-	1	14.3	1	0.8	1	0.1	-	-	3	0.2
Waseela-e-Rozegar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annex Table 31: Beneficiary households benefited by other programs of PPAF / partner organizations (other than the PMIFL scheme)

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	43	25.4	-	-	-	-	5	0.7	40	1.9	10	1.0	98	2.4
No	57	100.0	126	74.6	40	100.0	86	100.0	722	99.3	2,036	98.1	955	99.0	4,022	97.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 32: Beneficiary households by type of benefits / schemes of other programs of PPAF / partner organizations (excluding PMIFL scheme)

Program	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Paved street	-	-	-	-	-	-	-	-	2	40.0	-	-	-	-	2	2.0
BRSP intervention	-	-	4	9.3	-	-	-	-	-	-	-	-	-	-	4	4.1
DWSS / hand pumps	-	-	-	-	-	-	-	-	3	60.0	-	-	-	-	3	3.1
NRSP intervention	-	-	-	-	-	-	-	-	-	-	33	82.5	-	-	33	33.7
Akhuwat intervention	-	-	-	-	-	-	-	-	-	-	1	2.5	-	-	1	1.0
Intervention by Mojaz	-	-	-	-	-	-	-	-	-	-	6	15.0	-	-	6	6.1

Program	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Health CPI	-	-	2	4.7	-	-	-	-	-	-	-	-	-	-	2	2.0
Livelihood program	-	-	1	2.3	-	-	-	-	-	-	-	-	-	-	1	1.0
Education CPI	-	-	1	2.3	-	-	-	-	-	-	-	-	-	-	1	1.0
PPR	-	-	35	81.4	-	-	-	-	-	-	-	-	-	-	35	35.7
Nutrition program	-	-	-	-	-	-	-	-	-	-	-	-	8	80.0	8	8.2
Water supply scheme	-	-	-	-	-	-	-	-	-	-	-	-	1	10.0	1	1.0
Health and hygiene	-	-	-	-	-	-	-	-	-	-	-	-	1	10.0	1	1.0
Overall	-	-	43	100.0	-	-	-	-	5	100.0	40	100.0	10	100.0	98	100.0

Annex Table 33: Average income of beneficiary households

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Monthly income	25,669	22,918	19,201	38,835	24,185	24,643	18,668	23,350
Annual income	307,954	275,017	230,410	466,024	290,138	295,714	224,021	280,180

Annex Table 33.1: Income of beneficiary households

Income (Rupees)	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 10000	2	3.5	17	10.1	2	5.0	1	1.2	58	8.0	268	12.9	180	18.7	528	12.8
10,001 - 20,000	22	38.6	68	40.2	27	67.5	11	12.8	318	43.7	653	31.5	477	49.4	1,576	38.3
20,001 - 30,000	16	28.1	47	27.8	8	20.0	20	23.3	176	24.2	602	29.0	190	19.7	1,059	25.7
30,001 - 40,000	9	15.8	21	12.4	3	7.5	24	27.9	98	13.5	312	15.0	67	6.9	534	13.0
40,001 - 50,000	5	8.8	11	6.5	-	-	11	12.8	45	6.2	126	6.1	23	2.4	221	5.4
Above 50,000	3	5.3	5	3.0	-	-	19	22.1	32	4.4	115	5.5	28	2.9	202	4.9
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 33.2: Average income of beneficiary households

Income (Rupees)	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 10000	3.5	8,000	10.1	6,763	5.0	8,250	1.2	2,417	8.0	8,425	12.9	7,777	18.7	7,429	12.8	7,689
10,001 - 20,000	38.6	16,180	40.2	15,776	67.5	16,662	12.8	17,423	43.7	16,214	31.5	15,476	49.4	14,683	38.3	15,442
20,001 - 30,000	28.1	25,000	27.8	24,573	20.0	25,000	23.3	26,400	24.2	24,984	29.0	25,305	19.7	24,371	25.7	25,065
30,001 - 40,000	15.8	34,056	12.4	34,992	7.5	33,889	27.9	35,272	13.5	35,949	15.0	34,713	6.9	33,997	13.0	34,870
40,001 - 50,000	8.8	43,650	6.5	44,333	-	-	12.8	45,421	6.2	44,187	6.1	45,081	2.4	44,285	5.4	44,763
Above 50,000	5.3	55,472	3.0	61,600	-	-	22.1	66,927	4.4	63,416	5.5	62,822	2.9	62,395	4.9	63,103
Overall	100.0	25,669	100.0	22,918	100.0	19,201	100.0	38,835	100.0	24,185	100.0	24,643	100.0	18,668	100.0	23,350

Annex Table 33.3: Per Capita Income

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Per capita income	161.4	130.1	175.0	187.3	142.1	133.4	104.2	129.9

Annex Table 34: Beneficiary households by income from different sources

Sources	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture/cropping	12	21.1	55	32.5	22	55.0	50	58.1	173	23.8	1,101	53.0	364	37.7	1,777	43.1
Livestock/poultry/fishery	16	28.1	58	34.3	18	45.0	32	37.2	158	21.7	1,029	49.6	677	70.2	1,988	48.3
Manufacturing/light engineering/workshop	1	1.8	1	0.6	3	7.5	-	-	21	2.9	20	1.0	15	1.6	61	1.5
Embroidery/stitching/handicrafts	7	12.3	51	30.2	6	15.0	12	14.0	136	18.7	376	18.1	240	24.9	828	20.1
Casual labour	33	57.9	98	58.0	2	5.0	29	33.7	210	28.9	1,164	56.1	441	45.7	1,977	48.0

Sources	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture labour	1	1.8	11	6.5	-	-	1	1.2	60	8.3	550	26.5	68	7.1	691	16.8
Services (cobbler, beautician, barber, carpenter, etc)	-	-	12	7.1	1	2.5	-	-	21	2.9	99	4.8	17	1.8	150	3.6
Micro-enterprise or shop	10	17.5	66	39.1	13	32.5	52	60.5	442	60.8	617	29.7	209	21.7	1,409	34.2
Government / private job	19	33.3	43	25.4	1	2.5	47	54.7	96	13.2	243	11.7	126	13.1	575	14.0
Rent	-	-	6	3.6	2	5.0	6	7.0	7	1.0	20	1.0	3	0.3	44	1.1
Pension	10	17.5	3	1.8	-	-	10	11.6	11	1.5	35	1.7	5	0.5	74	1.8
Remittances	3	5.3	1	0.6	-	-	-	-	28	3.9	28	1.4	2	0.2	62	1.5
BISP	12	21.1	22	13.0	-	-	7	8.1	121	16.6	909	43.8	348	36.1	1,419	34.4
Charity/Zakat/social benefits	-	-	15	8.9	-	-	-	-	9	1.2	45	2.2	5	0.5	74	1.8

Annex Table 35: Percentage share of income of beneficiary households from different sectors

Source	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
Agriculture/cropping	2.5	16.7	30.1	4.1	4.8	17.7	11.3	13.5
Livestock/poultry/fishery	6.4	9.8	24.9	4.7	7.0	11.3	30.8	15.0
Manufacturing/light engineering/workshop	1.2	0.0	5.7	-	1.9	0.3	0.3	0.6
Embroidery/stitching/handicrafts	6.2	8.3	8.8	3.7	7.3	3.9	5.8	5.2
Casual labour	40.0	22.5	2.2	15.1	16.8	31.1	24.4	26.2
Agriculture labour	0.4	2.7	-	0.1	3.9	5.4	2.8	4.2
Services (cobbler, beautician, barber, carpenter, etc.)	-	4.3	1.3	-	1.7	2.3	0.8	1.8
Micro-enterprise or shop	10.9	18.8	23.5	33.7	44.6	16.2	12.0	20.7
Government / private job	21.5	13.6	0.4	32.6	7.9	6.8	7.8	8.2
Rent	-	0.4	3.1	1.6	0.2	0.2	0.2	0.3
Pension	5.6	1.0	-	3.8	0.6	0.5	0.1	0.6

Source	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
Remittances	3.8	0.3	-	-	1.8	0.7	0.0	0.8
BISP fund(s)	1.5	0.9	-	0.6	1.3	3.2	3.7	2.8
Charity/Zakat/social benefits	-	0.5	-	-	0.1	0.2	0.2	0.2
Overall	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Annex Table 36: Average expenditure of beneficiary households

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Monthly expenses	21,810	19,206	13,505	31,492	18,242	16,087	17,221	17,236
Annual expenses	261,725	229,752	162,060	377,900	218,898	193,017	206,650	206,793

Annex Table 36.1: Expenditure of beneficiary households

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 10000	2	3.5	26	15.4	8	20.0	3	3.5	95	13.1	521	25.1	178	18.5	833	20.2
10,001 - 20,000	24	42.1	83	49.1	28	70.0	14	16.3	413	56.8	1,059	51.0	519	53.8	2,140	51.9
20,001 - 30,000	23	40.4	33	19.5	4	10.0	27	31.4	157	21.6	346	16.7	190	19.7	780	18.9
30,001 - 40,000	3	5.3	19	11.2	-	-	26	30.2	38	5.2	100	4.8	54	5.6	240	5.8
40,001 - 50,000	5	8.8	6	3.6	-	-	8	9.3	8	1.1	39	1.9	14	1.5	80	1.9
Above 50,000	-	-	2	1.2	-	-	8	9.3	16	2.2	11	0.5	10	1.0	47	1.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 36.2: Average expenditure of beneficiary households

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 10000	3.5	8,150	15.4	7,743	20.0	8,388	3.5	8,339	13.1	8,121	25.1	7,519	18.5	8,012	20.2	7,713
10,001 - 20,000	42.1	15,585	49.1	14,600	70.0	13,468	16.3	15,367	56.8	14,748	51.0	14,508	53.8	14,526	51.9	14,566
20,001 - 30,000	40.4	23,261	19.5	24,218	10.0	24,000	31.4	25,343	21.6	24,003	16.7	24,291	19.7	24,087	18.9	24,185
30,001 - 40,000	5.3	32,783	11.2	34,265	-	-	30.2	34,789	5.2	34,135	4.8	33,728	5.6	33,819	5.8	33,959
40,001 - 50,000	8.8	43,900	3.6	44,608	-	-	9.3	45,310	1.1	43,955	1.9	44,294	1.5	44,933	1.9	44,473
Above 50,000	-	-	1.2	57,417	-	-	9.3	64,608	2.2	61,375	0.5	55,414	1.0	62,103	1.1	60,517
Overall	100.0	21,810	100.0	19,206	100.0	13,505	100.0	31,492	100.0	18,241	100.0	16,087	100.0	17,221	100.0	17,236

Annex Table 37: Percentage share of expenses of beneficiary households on different items

Items	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
Food	48.4	54.0	62.0	50.9	57.6	47.9	52.7	51.2
Health	5.4	9.0	8.9	6.0	6.0	6.7	6.8	6.7
Education	10.6	4.0	4.7	13.8	5.7	6.5	2.6	5.6
Clothing	4.2	3	1.3	4.0	3.5	8.3	6.1	6.6
Utilities	4.9	3.0	-	1.9	7.0	6.3	0.9	4.8
Business	2.4	7.7	2.0	4.6	4.5	3.4	3.3	3.8
Rent/housing	1.7	0.9	0.4	3.6	5.3	1.3	0.4	1.8
Livestock feed	6.0	2.6	-	2.0	1.5	5.1	5.9	4.5
Purchase of household asset(s)	2.7	4.0	4.4	1.6	1.5	2.0	5.3	2.8
Travelling/fuel	7.1	3.1	8.6	6.4	1.9	5.4	5.2	4.7
Social functions/gatherings	2.8	2.5	7.7	2.6	2.4	4.0	5.7	4.1
Communication (telephone/mobile)	3.8	2.1	-	2.6	3.1	2.8	5.0	3.3

Items	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
Hospitality	-	1.7	-	0.0	-	0.1	0.2	0.2
Equipment	-	0.1	-	-	-	-	-	0.0
Overall	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Poverty Score Card (Before and after PMIFL)

Annex Table 38: Beneficiary households having members under the age of 18 or over the age of 65

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	Zero to two	18	31.6	59	34.9	27	67.5	24	27.9	306	42.1	657	31.7	392	40.6	1,483	36.0
	Three to four	29	50.9	78	46.2	10	25.0	38	44.2	309	42.5	868	41.8	351	36.4	1,683	40.9
	Five to six	9	15.8	23	13.6	3	7.5	22	25.6	61	8.4	412	19.9	176	18.2	706	17.1
	Seven or more	1	1.8	9	5.3	-	-	2	2.3	51	7.0	139	6.7	46	4.8	248	6.0
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
After PMIFL	Zero to two	15	26.3	55	32.5	28	70.0	20	23.3	266	36.6	571	27.5	319	33.1	1,274	30.9
	Three to four	30	52.6	73	43.2	10	25.0	41	47.7	289	39.8	880	42.4	332	34.4	1,655	40.2
	Five to six	11	19.3	30	17.8	2	5.0	22	25.6	85	11.7	442	21.3	225	23.3	817	19.8
	Seven or more	1	1.8	11	6.5	-	-	3	3.5	87	12.0	183	8.8	89	9.2	374	9.1
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 39: Highest educational level of the heads of beneficiary households (completed)

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	Never attended	18	31.6	114	67.5	22	55.0	21	24.4	278	38.2	1,223	58.9	678	70.3	2,354	57.1
	Upto primary	12	21.1	18	10.7	3	7.5	6	7.0	119	16.4	315	15.2	131	13.6	604	14.7
	Class six to ten	19	33.3	30	17.8	12	30.0	32	37.2	258	35.5	438	21.1	95	9.8	884	21.5
	Class eleven or above	8	14.0	7	4.1	3	7.5	27	31.4	72	9.9	100	4.8	61	6.3	278	6.8
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
After PMIFL	Never attended	18	31.6	87	51.5	22	55.0	23	26.7	285	39.2	1,185	57.1	591	61.2	2,211	53.7
	Upto primary	13	22.8	40	23.7	3	7.5	6	7.0	132	18.2	366	17.6	197	20.4	757	18.4
	Class six to ten	18	31.6	34	20.1	12	30.0	31	36.1	225	31.0	420	20.2	120	12.4	860	20.9
	Class eleven or above	8	14.0	8	4.7	3	7.5	26	30.2	85	11.7	105	5.1	57	5.9	292	7.1
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 40: Beneficiary households with children between 5 and 16 years old (at that time) attending school

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	No child of 5 to 16 years of age	1	1.8	26	15.4	11	27.5	2	2.3	155	21.3	239	11.5	150	15.5	584	14.2
	All children between 5 to 16 years go to school	14	24.6	35	20.7	1	2.5	17	19.8	182	25.0	454	21.9	97	10.1	800	19.4
	Some children between 5 to 16 years go to school	29	50.9	69	40.8	14	35.0	59	68.6	317	43.6	947	45.6	318	33.0	1,753	42.6

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
	No child between 5 to 16 years go to school	13	22.8	39	23.1	14	35.0	8	9.3	73	10.0	436	21.0	400	41.5	983	23.9
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
After PMIFL	No child of 5 to 16 years of age	3	5.3	53	31.4	6	15.0	1	1.2	156	21.5	298	14.4	263	27.3	780	18.9
	All children between 5 to 16 years go to school	24	42.1	32	18.9	3	7.5	20	23.3	202	27.8	467	22.5	112	11.6	860	20.9
	Some children between 5 to 16 years go to school	21	36.8	46	27.2	11	27.5	56	65.1	300	41.3	902	43.5	297	30.8	1,633	39.6
	No child between 5 to 16 years go to school	9	15.8	38	22.5	20	50.0	9	10.5	69	9.5	409	19.7	293	30.4	847	20.6
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 41: Average number of rooms the beneficiary households were living in (excluding, store, bathrooms, toilet kitchen shop, etc)

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Before PMIFL	2.7	1.5	1.1	3.3	2.4	1.8	2.1	2.0
After PMIFL	2.7	1.7	1.1	3.3	2.5	1.9	2.6	2.2

Annex Table 42: Type of toilet(s) used by the beneficiary households

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	Toilet connected to a sewerage	4	7.0	24	14.2	1	2.5	58	67.4	364	50.1	663	31.9	168	17.4	1,282	31.1
	Dry toilet/pit hole	53	93.0	97	57.4	28	70.0	28	32.6	322	44.3	875	42.2	327	33.9	1,730	42.0
	No toilet	-	-	48	28.4	11	27.5	-	-	41	5.6	538	25.9	470	48.7	1,108	26.9
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
After PMIFL	Toilet connected to a sewerage	4	7.0	53	31.4	2	5.0	60	69.8	361	49.7	690	33.2	211	21.9	1,381	33.5
	Dry toilet/pit hole	52	91.2	105	62.1	37	92.5	26	30.2	334	45.9	944	45.5	379	39.3	1,877	45.6
	No toilet	1	1.8	11	6.5	1	2.5	-	-	32	4.4	442	21.3	375	38.9	862	20.9
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 43: Beneficiary households having at least one refrigerator, freezer or washing machine

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	Yes	12	21.1	21	12.4	-	-	29	33.7	355	48.8	491	23.7	37	3.8	945	22.9
	No	45	79.0	148	87.6	40	100.0	57	66.3	372	51.2	1,585	76.4	928	96.2	3,175	77.1
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
After PMIFL	Yes	30	52.6	31	18.3	1	2.5	31	36.1	393	54.1	527	25.4	66	6.8	1,079	26.2
	No	27	47.4	138	81.7	39	97.5	55	64.0	334	45.9	1,549	74.6	899	93.2	3,041	73.8
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 44: Beneficiary households having at least one air conditioner, air cooler, geyser or heater

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	Yes	-	-	5	3.0	1	2.5	25	29.1	122	16.8	28	1.4	5	0.5	186	4.5
	No	57	100.0	164	97.0	39	97.5	61	70.9	605	83.2	2,048	98.7	960	99.5	3,934	95.5
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
After PMIFL	Yes	6	10.5	19	11.2	-	-	28	32.6	172	23.7	151	7.3	19	2.0	395	9.6
	No	51	89.5	150	88.8	40	100.0	58	67.4	555	76.3	1,925	92.7	946	98.0	3,725	90.4
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 45: Beneficiary households having at least one cooking stove, cooking range or microwave oven

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	Yes	39	68.4	62	36.7	1	2.5	49	57.0	593	81.6	106	5.1	32	3.3	882	21.4
	No	18	31.6	107	63.3	39	97.5	37	43.0	134	18.4	1,970	94.9	933	96.7	3,238	78.6
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
After PMIFL	Yes	40	70.2	47	27.8	4	10.0	50	58.1	523	71.9	89	4.3	22	2.3	775	18.8
	No	17	29.8	122	72.2	36	90.0	36	41.9	204	28.1	1,987	95.7	943	97.7	3,345	81.2
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 46: Ownership of engine driven vehicle(s) by the beneficiary households

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	At least one car/tractor and at least one scooter/motor cycle	-	-	16	9.5	-	-	4	4.7	18	2.5	110	5.3	31	3.2	179	4.3
	At least one car/tractor but no scooter/motorcycle	-	-	1	0.6	-	-	2	2.3	48	6.6	23	1.1	15	1.6	89	2.2
	No car/tractor but at least one scooter/motor cycle	-	-	11	6.5	-	-	22	25.6	33	4.5	837	40.3	120	12.4	1,023	24.8
	No car/tractor and no scooter/motor cycle	57	100.0	141	83.4	40	100.0	58	67.4	628	86.4	1,106	53.3	799	82.8	2,829	68.7
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100
After PMIFL	At least one car/tractor and at least one scooter/motor cycle	-	-	49	29.0	-	-	4	4.7	108	14.9	112	5.4	16	1.7	289	7.0
	At least one car/tractor but no scooter/motorcycle	-	-	18	10.7	-	-	1	1.2	43	5.9	255	12.3	237	24.6	554	13.5
	No car/tractor but at least one scooter/motor cycle	-	-	17	10.1	-	-	22	25.6	41	5.6	834	40.2	114	11.8	1,028	25.0
	No car/tractor and no scooter/motor cycle	57	100.0	85	50.3	40	100.0	59	68.6	535	73.6	875	42.2	598	62.0	2,249	54.6
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100

Annex Table 47: Beneficiary households in possession of at least one television

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	Yes	20	35.1	16	9.5	1	2.5	76	88.4	279	38.4	860	41.4	118	12.2	1,370	33.3
	No	37	64.9	153	90.5	39	97.5	10	11.6	448	61.6	1,216	58.6	847	87.8	2,750	66.8
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
After PMIFL	Yes	31	54.4	32	18.9	2	5.0	77	89.5	301	41.4	1,013	48.8	139	14.4	1,595	38.7
	No	26	45.6	137	81.1	38	95.0	9	10.5	426	58.6	1,063	51.2	826	85.6	2,525	61.3
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 48: Ownership of livestock by the beneficiary households

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	At least one buffalo/bullock and at least one cow/goat/sheep	2	3.5	17	10.1	1	2.5	1	1.2	73	10.0	361	17.4	81	8.4	536	13.0
	At least one buffalo/bullock but no cow/goat/sheep	5	8.8	2	1.2	-	-	1	1.2	42	5.8	140	6.7	118	12.2	308	7.5
	No buffalo/bullock but at least one cow/goat/sheep	14	24.6	29	17.2	17	42.5	48	55.8	53	7.3	686	33.0	532	55.1	1,379	33.5
	No buffalo/bullock and no cow/goat/sheep	36	63.2	121	71.6	22	55.0	36	41.9	559	76.9	889	42.8	234	24.3	1,897	46.0
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100
After PMIFL	At least one buffalo/bullock and at least one cow/goat/sheep	9	15.8	21	12.4	1	2.5	2	2.3	100	13.8	446	21.5	80	8.3	659	16.0
	At least one buffalo/bullock but no cow/goat/sheep	11	19.3	2	1.2	-	-	-	-	49	6.7	142	6.8	107	11.1	311	7.6

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
	No buffalo/bullock but at least one cow/goat/sheep	14	24.6	53	31.4	21	52.5	48	55.8	64	8.8	865	41.7	568	58.9	1,633	39.6
	No buffalo/bullock and no cow/goat/sheep	23	40.4	93	55.0	18	45.0	36	41.9	514	70.7	623	30.0	210	21.8	1,517	36.8
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100

Annex Table 49: Ownership of agricultural land by the beneficiary households

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Before PMIFL	No land	17	29.8	135	79.9	12	30.0	30	34.9	535	73.6	1,001	48.2	617	63.9	2,347	57.0
	Up to 12.5 Acres	40	70.2	34	20.1	28	70.0	56	65.1	192	26.4	1,067	51.4	344	35.7	1,761	42.7
	Above 12.5 Acres	-	-	-	-	-	-	-	-	-	-	8	0.4	4	0.4	12	0.3
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100
After PMIFL	No land	13	22.8	167	98.8	11	27.5	30	34.9	565	77.7	1,139	54.9	733	76.0	2,658	64.5
	Up to 12.5 Acres	44	77.2	2	1.2	29	72.5	56	65.1	162	22.3	930	44.8	227	23.5	1,450	35.2
	Above 12.5 Acres	-	-	-	-	-	-	-	-	-	-	7	0.3	5	0.5	12	0.3
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100

Annex Table 50: Beneficiary households by status of Poverty Score before and after PMIFL

Province	District	Increase / Improvement		No change		Decrease / Degradation		Total	
		No.	%	No.	%	No.	%	No.	%
AJK	Hattian	29	64.4	4	8.9	12	26.7	45	100.0
	Havaili	3	25.0	6	50.0	3	25.0	12	100.0
	Overall	32	56.1	10	17.5	15	26.3	57	100.0
Balochistan	Jhal Magsi	7	28.0	16	64.0	2	8.0	25	100.0

Province	District	Increase / Improvement		No change		Decrease / Degradation		Total	
		No.	%	No.	%	No.	%	No.	%
	Lasbela	49	45.0	40	36.7	20	18.4	109	100.0
	Pishin	34	97.1	-	-	1	2.9	35	100.0
	Overall	90	53.3	56	33.1	23	13.6	169	100.0
FATA	SWA	16	40.0	18	45.0	6	15.0	40	100.0
	Overall	16	40.0	18	45.0	6	15.0	40	100.0
GB	Ghanche	6	26.1	11	47.8	6	26.1	23	100.0
	Skardu	18	28.6	26	41.3	19	30.2	63	100.0
	Overall	24	27.9	37	43.0	25	29.1	86	100.0
KP	Mansehra	196	40.6	178	36.9	109	22.6	483	100.0
	Swabi	30	81.1	2	5.4	5	13.5	37	100.0
	Swat	65	31.4	86	41.6	56	27.1	207	100.0
	Overall	291	40.0	266	36.6	170	23.4	727	100.0
Punjab	Bhakkar	144	58.5	71	28.9	31	12.6	246	100.0
	Muzaffargarh	437	56.7	195	25.3	139	18.0	771	100.0
	Narowal	118	37.5	124	39.4	73	23.2	315	100.0
	Rajanpur	153	20.6	398	53.5	193	25.9	744	100.0
	Overall	852	41.0	788	38.0	436	21.0	2,076	100.0
Sindh	Ghotki	38	42.7	21	23.6	30	33.7	89	100.0
	Sanghar	107	48.9	72	32.9	40	18.3	219	100.0
	Tharparkar	170	63.0	47	17.4	53	19.6	270	100.0
	Thatta	153	39.5	117	30.2	117	30.2	387	100.0
	Overall	468	48.5	257	26.6	240	24.9	965	100.0
Overall on National Level		1,773	43.0	1,432	34.8	915	22.2	4,120	100.0

Annex Table 50.1: Beneficiaries by poverty bands before PMIFL

PSC score	Categories	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
0 – 11	Extremely poor/ ultra-poor	1	1.8	21	12.4	3	7.5	-	-	4	0.6	71	3.4	136	14.1	236	5.7
12 - 18	Chronically poor	2	3.5	35	20.7	20	50.0	4	4.7	77	10.6	818	39.4	232	24.0	1,188	28.8
19 - 23	Transitory poor	5	8.8	42	24.9	13	32.5	18	20.9	126	17.3	421	20.3	188	19.5	813	19.7
24 - 34	Transitory vulnerable	25	43.9	53	31.4	4	10.0	47	54.7	361	49.7	616	29.7	328	34.0	1,434	34.8
35 - 50	Transitory non- poor	24	42.1	18	10.7	-	-	17	19.8	159	21.9	150	7.2	81	8.4	449	10.9
51 - 100	Non-poor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall		57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 50.2: Beneficiaries by poverty bands before PMIFL – PO wise

Partner organization	0 – 11 Extremely poor/ultra poor		12 – 18 Chronically poor		19 – 23 Transitory poor		24 – 34 Transitory vulnerable		35 - 50 Transitory non-poor		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
HHRD	1	1.8	2	3.5	5	8.8	25	43.9	24	42.1	57	100.0
BRSP	15	25.0	16	26.7	16	26.7	13	21.7	-	-	60	100.0
HANDS	21	8.8	49	20.6	57	23.9	87	36.6	24	10.1	238	100.0
SERVE	3	7.5	20	50.0	13	32.5	4	10.0	-	-	40	100.0
AKHUWAT	2	0.3	33	5.3	96	15.3	328	52.4	167	26.7	626	100.0
GBTI	1	2.7	8	21.6	10	27.0	16	43.2	2	5.4	37	100.0
EPS	1	0.7	40	26.7	38	25.3	64	42.7	7	4.7	150	100.0

Partner organization	0 – 11 Extremely poor/ultra poor		12 – 18 Chronically poor		19 – 23 Transitory poor		24 – 34 Transitory vulnerable		35 - 50 Transitory non-poor		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
NRSP	2	0.4	456	99.6	-	-	-	-	-	-	458	100.0
PRSP	5	4.3	39	33.9	27	23.5	35	30.4	9	7.8	115	100.0
BLCC	15	6.4	83	35.6	65	27.9	59	25.3	11	4.7	233	100.0
FFO	-	-	5	5.3	19	20.0	51	53.7	20	21.1	95	100.0
MOJAZ	4	1.3	51	17.2	78	26.3	127	42.8	37	12.5	297	100.0
AGAHE	16	5.1	57	18.3	95	30.4	111	35.6	33	10.6	312	100.0
NRDP	2	0.9	34	16.1	27	12.8	130	61.6	18	8.5	211	100.0
SF	27	7.6	93	26.2	110	31.0	103	29.0	22	6.2	355	100.0
SRSO	10	11.2	13	14.6	17	19.1	31	34.8	18	20.2	89	100.0
SSF	60	17.2	98	28.1	65	18.6	115	33.0	11	3.2	349	100.0
TRDP	49	18.1	85	31.5	52	19.3	66	24.4	18	6.7	270	100.0
AMRDO	2	1.6	6	4.7	23	18.0	69	53.9	28	21.9	128	100.0
Overall	236	5.7	1,188	28.8	813	19.7	1,434	34.8	449	10.9	4,120	100.0

Annex Table 50.3: Beneficiaries by poverty bands before PMIFL – gender wise

Poverty band	Male		Female		Overall	
	No.	%	No.	%	No.	%
0 - 11 - Extremely poor/ultra poor	63	3.9	173	7.0	236	5.7
12 - 18 - Chronically poor	280	17.1	908	36.6	1,188	28.8
19 - 23 - Transitory poor	342	20.9	471	19.0	813	19.7
24 - 34 - Transitory vulnerable	709	43.3	725	29.2	1,434	34.8
35 - 50 - Transitory non-poor	242	14.8	207	8.3	449	10.9
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 50.4: Beneficiaries by poverty band after PMIFL

PSC score	Categories	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
0 – 11	Extremely poor/ultra poor	-	-	6	3.6	-	-	1	1.2	4	0.6	67	3.2	50	5.2	128	3.1
12 - 18	Chronically poor	1	1.8	20	11.8	5	12.5	4	4.7	26	3.6	211	10.2	107	11.1	374	9.1
19 - 23	Transitory poor	6	10.5	28	16.6	9	22.5	6	7.0	53	7.3	333	16.0	133	13.8	568	13.8
24 - 34	Transitory vulnerable	15	26.3	41	24.3	15	37.5	21	24.4	189	26.0	661	31.8	323	33.5	1,265	30.7
35 - 50	Transitory non-poor	26	45.6	41	24.3	11	27.5	21	24.4	279	38.4	500	24.1	205	21.2	1,083	26.3
51 - 100	Non-poor	9	15.8	33	19.5	-	-	33	38.4	176	24.2	304	14.6	147	15.2	702	17.0
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 50.5: Beneficiaries by poverty band after PMIFL – PO wise

Partner organization	0 – 11 Extremely poor/ultra poor		12 – 18 Chronically poor		19 – 23 Transitory poor		24 – 34 Transitory vulnerable		35 – 50 Transitory non-poor		51 – 100 Non-poor		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
HHRD	-	-	1	1.8	6	10.5	15	26.3	26	45.6	9	15.8	57	100.0
BRSP	4	6.7	8	13.3	5	8.3	8	13.3	21	35.0	14	23.3	60	100.0
HANDS	10	4.2	25	10.5	47	19.7	68	28.6	47	19.7	41	17.2	238	100.0
SERVE	-	-	5	12.5	9	22.5	15	37.5	11	27.5	-	-	40	100.0
AKHUWAT	4	0.6	15	2.4	40	6.4	138	22.0	245	39.1	184	29.4	626	100.0
GBTI	1	2.7	10	27.0	7	18.9	17	45.9	2	5.4	-	-	37	100.0
EPS	-	-	5	3.3	12	8.0	55	36.7	53	35.3	25	16.7	150	100.0
NRSP	29	6.3	65	14.2	62	13.5	122	26.6	95	20.7	85	18.6	458	100.0
PRSP	-	-	14	12.2	30	26.1	61	53.0	9	7.8	1	0.9	115	100.0
BLCC	15	6.4	33	14.2	35	15.0	94	40.3	39	16.7	17	7.3	233	100.0
FFO	-	-	2	2.1	2	2.1	7	7.4	48	50.5	36	37.9	95	100.0
MOJAZ	4	1.3	28	9.4	48	16.2	94	31.6	95	32.0	28	9.4	297	100.0
AGAHE	7	2.2	25	8.0	55	17.6	94	30.1	90	28.8	41	13.1	312	100.0
NRDP	-	-	-	-	11	5.2	52	24.6	80	37.9	68	32.2	211	100.0
SF	12	3.4	44	12.4	90	25.4	137	38.6	44	12.4	28	7.9	355	100.0
SRSO	2	2.2	17	19.1	13	14.6	8	9.0	25	28.1	24	27.0	89	100.0
SSF	29	8.3	43	12.3	51	14.6	174	49.9	38	10.9	14	4.0	349	100.0
TRDP	8	3.0	25	9.3	33	12.2	77	28.5	81	30.0	46	17.0	270	100.0
AMRDO	3	2.3	9	7.0	12	9.4	29	22.7	34	26.6	41	32.0	128	100.0
Overall	128	3.1	374	9.1	568	13.8	1,265	30.7	1,083	26.3	702	17.0	4,120	100.0

Annex Table 50.6: Beneficiaries by poverty band after PMIFL – gender wise

Poverty band	Male		Female		Overall	
	No.	%	No.	%	No.	%
0 - 11 - Extremely poor/ultra poor	30	1.8	98	3.9	128	3.1
12 - 18 - Chronically poor	111	6.8	263	10.6	374	9.1
19 - 23 - Transitory poor	228	13.9	340	13.7	568	13.8
24 - 34 - Transitory vulnerable	561	34.3	704	28.3	1,265	30.7
35 - 50 - Transitory non-poor	446	27.3	637	25.6	1,083	26.3
51 - 100 - Non-poor	260	15.9	442	17.8	702	17.0
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 50.7: Change in PSC of beneficiaries

PSC bands		Extremely poor/ultra poor	Chronically poor	Transitory poor	Transitory vulnerable	Transitory non-poor	Non-poor	Overall
		0 - 11	12 - 18	19 - 23	24 - 34	35 - 50	51 - 100	
0 - 11	Extremely poor ultra poor	17	41	48	67	47	16	236
12 - 18	Chronically poor	67	164	199	354	231	173	1,188
19 - 23	Transitory poor	27	79	128	263	198	118	813
24 - 34	Transitory vulnerable	13	78	148	461	447	287	1,434
35 - 50	Transitory non-poor	4	12	45	120	160	108	449
51 - 100	Non-poor	-	-	-	-	-	-	-
	Overall	128	374	568	1,265	1,083	702	4,120

Annex Table 50.8: Beneficiaries households by status of poverty band before and after PMIFL

	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Improved	27	47.4	108	63.9	31	77.5	55	64.0	466	64.1	1,330	64.1	580	60.1	2,597	63.0
No Change	15	26.3	39	23.1	9	22.5	20	23.3	168	23.1	453	21.8	226	23.4	930	22.6
Degradation	15	26.3	22	13.0	-	-	11	12.8	93	12.8	293	14.1	159	16.5	593	14.4
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100

Annex Table 50.9: Beneficiary households by status of poverty band before and after PMIFL – PO wise

Poverty Organization	Improved		No Change		Degradation		Overall	
	No.	%	No.	%	No.	%	No.	%
HHRD	27	47.4	15	26.3	15	26.3	57	100.0
BRSP	53	88.3	5	8.3	2	3.3	60	100.0
HANDS	129	54.2	65	27.3	44	18.5	238	100.0
SERVE	31	77.5	9	22.5	-	-	40	100.0
AKHUWAT	400	63.9	143	22.8	83	13.3	626	100.0
GBTI	9	24.3	16	43.2	12	32.4	37	100.0
EPS	112	74.7	29	19.3	9	6.0	150	100.0
NRSP	364	79.5	65	14.2	29	6.3	458	100.0
PRSP	61	53.0	35	30.4	19	16.5	115	100.0
BLCC	134	57.5	54	23.2	45	19.3	233	100.0
FFO	75	78.9	16	16.8	4	4.2	95	100.0
MOJAZ	159	53.5	72	24.2	66	22.2	297	100.0
AGAHE	181	58.0	81	26.0	50	16.0	312	100.0

Poverty Organization	Improved		No Change		Degradation		Overall	
	No.	%	No.	%	No.	%	No.	%
NRDP	164	77.7	36	17.1	11	5.2	211	100.0
SF	192	54.1	94	26.5	69	19.4	355	100.0
SRSO	53	59.6	17	19.1	19	21.3	89	100.0
SSF	180	51.6	107	30.7	62	17.8	349	100.0
TRDP	200	74.1	43	15.9	27	10.0	270	100.0
AMRDO	73	57.0	28	21.9	27	21.1	128	100.0
Overall	2,597	63.0	930	22.6	593	14.4	4,120	100.0

Annex Table 50.10: Beneficiary households by status of poverty band before and after PMIFL – gender wise

Gender	Improved		No Change		Degradation		Overall	
	No.	%	No.	%	No.	%	No.	%
Male	952	58.2	423	25.9	261	16.0	1,636	100.0
Female	1,645	66.2	507	20.4	332	13.4	2,484	100.0
Overall	2,597	63.0	930	22.6	593	14.4	4,120	100.0

Annex Table 50.11: Beneficiary households by status of Poverty Score before and after PMIFL

Province	Districts	Increase/Improvement		No change		Decrease/Degradation		Overall	
		No.	%	No.	%	No.	%	No.	%
AJK	Hattian	32	71.1	1	2.2	12	26.7	45	100.0
	Havaili	6	50.0	-	-	6	50.0	12	100.0
	Overall	38	66.7	1	1.8	18	31.6	57	100.0
Balochistan	Jhal Magsi	20	80.0	-	-	5	20.0	25	100.0
	Lasbela	67	61.5	5	4.6	37	33.9	109	100.0

Province	Districts	Increase/Improvement		No change		Decrease/Degradation		Overall	
		No.	%	No.	%	No.	%	No.	%
	Pishin	35	100.0	-	-	-	-	35	100.0
	Overall	122	72.2	5	3.0	42	24.9	169	100.0
FATA	SWA	38	95.0	-	-	2	5.0	40	100.0
	Overall	38	95.0	-	-	2	5.0	40	100.0
GB	Ghanche	19	82.6	-	-	4	17.4	23	100.0
	Skardu	48	76.2	2	3.2	13	20.6	63	100.0
	Overall	67	77.9	2	2.3	17	19.8	86	100.0
KP	Mansehra	397	82.2	4	0.8	82	17.0	483	100.0
	Swabi	15	40.5	1	2.7	21	56.8	37	100.0
	Swat	158	76.3	5	2.4	44	21.3	207	100.0
	Overall	570	78.4	10	1.4	147	20.2	727	100.0
Punjab	Bhakkar	228	92.7	1	0.4	17	6.9	246	100.0
	Muzaffargarh	568	73.7	28	3.6	175	22.7	771	100.0
	Narowal	252	80.0	7	2.2	56	17.8	315	100.0
	Rajanpur	502	67.5	13	1.7	229	30.8	744	100.0
	Overall	1,550	74.7	49	2.4	477	23.0	2,076	100.0
Sindh	Ghotki	60	67.4	1	1.1	28	31.5	89	100.0
	Sanghar	150	68.5	11	5.0	58	26.5	219	100.0
	Tharparkar	221	81.9	5	1.9	44	16.3	270	100.0
	Thatta	259	66.9	13	3.4	115	29.7	387	100.0
	Overall	690	71.5	30	3.1	245	25.4	965	100.0
Overall		3,075	74.6	97	2.4	948	23.0	4,120	100.0

Annex Table 50.12: Beneficiary households by status of Poverty Score before and after PMIFL – PO wise

POs	Increase/Improvement		No change		Decrease/Degradation		Overall	
	No.	%	No.	%	No.	%	No.	%
HHRD	38	66.7	1	1.8	18	31.6	57	100.0
BRSP	55	91.7	-	-	5	8.3	60	100.0
HANDS	161	67.6	9	3.8	68	28.6	238	100.0
SERVE	38	95.0	-	-	2	5.0	40	100.0
AKHUWAT	492	78.6	6	1.0	128	20.4	626	100.0
GBTI	15	40.5	1	2.7	21	56.8	37	100.0
EPS	130	86.7	5	3.3	15	10.0	150	100.0
NRSP	387	84.5	1	0.2	70	15.3	458	100.0
PRSP	80	69.6	5	4.3	30	26.1	115	100.0
BLCC	159	68.2	12	5.2	62	26.6	233	100.0
FFO	88	92.6	-	-	7	7.4	95	100.0
MOJAZ	189	63.6	11	3.7	97	32.7	297	100.0
AGAHE	228	73.1	5	1.6	79	25.3	312	100.0
NRDP	185	87.7	4	1.9	22	10.4	211	100.0
SF	234	65.9	11	3.1	110	31.0	355	100.0
SRSO	60	67.4	1	1.1	28	31.5	89	100.0
SSF	228	65.3	19	5.4	102	29.2	349	100.0
TRDP	221	81.9	5	1.9	44	16.3	270	100.0
AMRDO	87	68.0	1	0.8	40	31.3	128	100.0
Overall	3,075	74.6	97	2.4	948	23.0	4,120	100.0

Annex Table 50.13: Beneficiary households by status of Poverty Score before and after PMIFL – gender wise

Gender	Increase/Improvement		No change		Decrease/Degradation		Overall	
	No.	%	No.	%	No.	%	No.	%
Male	1,187	72.6	42	2.6	407	24.9	1,636	100.0
Female	1,888	76.0	55	2.2	541	21.8	2,484	100.0
Overall	3,075	74.6	97	2.4	948	23.0	4,120	100.0

Understanding of PMIFL Scheme

Annex Table 51: Beneficiaries' understanding of the objectives of PMIFL

Based on multiple responses

Objectives	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Provide interest free loans to men, women and youth from poor households	57	100.0	124	73.4	37	92.5	84	97.7	587	80.7	1,837	88.5	669	69.3	3,395	82.4
Engage poor households in productive economic activities	55	96.5	56	33.1	36	90.0	10	11.6	344	47.3	990	47.7	532	55.1	2,023	49.1
To enhance business skills	35	61.4	119	70.4	35	87.5	3	3.5	297	40.9	971	46.8	440	45.6	1,900	46.1
Include females in economic activities	54	94.7	81	47.9	15	37.5	1	1.2	285	39.2	777	37.4	551	57.1	1,764	42.8
To encourage health and educational practices	47	82.5	49	29.0	19	47.5	6	7.0	232	31.9	419	20.2	355	36.8	1,127	27.4
Establish and/or strengthen community centres for revolving of loans	24	42.1	40	23.7	16	40.0	-	-	45	6.2	55	2.6	107	11.1	287	7.0

Annex Table 52: Beneficiaries' perceptions regarding sponsorship of the PMIFL Scheme

Based on multiple responses

Sponsor	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Government	33	57.9	94	55.6	21	52.5	69	80.2	602	82.8	1,745	84.1	546	56.6	3,110	75.5
Donor Agency	-	-	59	34.9	12	30.0	2	2.3	87	12.0	239	11.5	242	25.1	641	15.6
NGOs	8	14.0	31	18.3	6	15.0	16	18.6	32	4.4	37	1.8	150	15.5	280	6.8
Pakistan Poverty Alleviation Fund (PPAF)	18	31.6	18	10.7	1	2.5	-	-	42	5.8	84	4.0	53	5.5	216	5.2
Manager operation fund	-	-	2	1.2	-	-	1	1.2	-	-	10	0.5	3	0.3	16	0.4

Annex Table 53: Beneficiaries' knowledge about the eligibility criteria of PMIFL

Based on multiple responses

Criteria	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Having a CNIC	57	100.0	106	62.7	39	97.5	86	100.0	542	74.6	1,685	81.2	620	64.2	3,135	76.1
Resident of a PMIFL UC	56	98.2	45	26.6	32	80.0	24	27.9	566	77.9	1,429	68.8	476	49.3	2,628	63.8
Poverty Score between 0 to 40	56	98.2	98	58.0	14	35.0	7	8.1	261	35.9	865	41.7	633	65.6	1,934	46.9
Willing to establish micro enterprise	55	96.5	89	52.7	38	95.0	25	29.1	326	44.8	827	39.8	423	43.8	1,783	43.3
Good reputation	47	82.5	97	57.4	27	67.5	3	3.5	157	21.6	666	32.1	338	35.0	1,335	32.4
No history of illegal/unethical activities	52	91.2	53	31.4	16	40.0	1	1.2	63	8.7	389	18.7	236	24.5	810	19.7
Not a defaulter of any other loan	21	36.8	43	25.4	17	42.5	3	3.5	20	2.8	130	6.3	100	10.4	334	8.1
Don't know	-	-	-	-	-	-	-	-	-	-	55	2.6	10	1.0	65	1.6

Annex Table 54: Beneficiaries who knew that PMIFL related complaints can be filed

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	41	71.9	90	53.3	35	87.5	14	16.3	622	85.6	958	46.1	634	65.7	2,394	58.1
No	16	28.1	79	46.7	5	12.5	72	83.7	105	14.4	1,118	53.9	331	34.3	1,726	41.9
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 55: Beneficiaries who knew where PMIFL related complaints can be filed

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Partner Organization	30	73.2	57	63.3	7	20.0	13	92.9	454	73.0	489	51.0	246	38.8	1,296	54.1
Loan centre	22	53.7	10	11.1	25	71.4	-	-	156	25.1	94	9.8	212	33.4	519	21.7
Pakistan Poverty Alleviation Fund (PPAF)	6	14.6	36	40.0	1	2.9	2	14.3	70	11.3	163	17.0	227	35.8	505	21.1
Government	8	19.5	42	46.7	8	22.9	1	7.1	96	15.4	183	19.1	29	4.6	367	15.3
Community institution	8	19.5	11	12.2	4	11.4	-	-	26	4.2	209	21.8	88	13.9	346	14.5

Annex Table 56: Beneficiaries' knowledge about type of complaints that can be launched under PMIFL

Based on multiple responses

Type of complaints	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Don't know	16	28.1	93	55.0	5	12.5	75	87.2	145	19.9	1,268	61.1	427	44.2	2,029	49.2
Delay in loan processing/response	36	63.2	37	21.9	34	85.0	1	1.2	295	40.6	310	14.9	318	33.0	1,031	25.0
Dealing/attitude	41	71.9	59	34.9	19	47.5	1	1.2	238	32.7	474	22.8	181	18.8	1,013	24.6
Poor services	23	40.4	7	4.1	20	50.0	3	3.5	202	27.8	247	11.9	292	30.3	794	19.3
Recommendations/suggestions/queries	3	5.3	12	7.1	21	52.5	8	9.3	179	24.6	272	13.1	22	2.3	517	12.5

Type of complaints	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Non issuance of loan recovery receipt	6	10.5	38	22.5	6	15.0	1	1.2	121	16.6	122	5.9	175	18.1	469	11.4
Non-availability of staff	22	38.6	33	19.5	15	37.5	-	-	128	17.6	143	6.9	29	3.0	370	9.0
Environmental issues	9	15.8	38	22.5	1	2.5	-	-	68	9.4	88	4.2	92	9.5	296	7.2
Non-availability of relevant forms	6	10.5	37	21.9	16	40.0	-	-	80	11.0	71	3.4	17	1.8	227	5.5
In-correct records	8	14.0	35	20.7	18	45.0	-	-	61	8.4	47	2.3	38	3.9	207	5.0
Fraudulent activities	4	7.0	37	21.9	26	65.0	1	1.2	55	7.6	52	2.5	17	1.8	192	4.7

Processing, payment and utilization of loans under PMIFL

Annex Table 57: Beneficiaries by number of loans taken under PMIFL scheme

Number of Loans	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
One	20	35.1	152	89.9	40	100.0	43	50.0	493	67.8	768	37.0	315	32.6	1,831	44.4
Two	29	50.9	17	10.1	-	-	28	32.6	199	27.4	806	38.8	410	42.5	1,489	36.1
Three	8	14.0	-	-	-	-	15	17.4	35	4.8	502	24.2	240	24.9	800	19.4
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 57.1: Beneficiaries by number of loans taken under PMIFL scheme - by Partner Organization

POs	One		Two		Three		Overall	
	No.	%	No.	%	No.	%	No.	%
HHRD	20	35.1	29	50.9	8	14.0	57	100.0
BRSP	60	100.0	-	-	-	-	60	100.0
HANDS	137	57.6	65	27.3	36	15.1	238	100.0
SERVE	40	100.0	-	-	-	-	40	100.0
AKHUWAT	394	62.9	187	29.9	45	7.2	626	100.0

POs	One		Two		Three		Overall	
	No.	%	No.	%	No.	%	No.	%
GBTI	18	48.6	15	40.5	4	10.8	37	100.0
EPS	124	82.7	25	16.7	1	0.7	150	100.0
NRSP	76	16.6	172	37.6	210	45.9	458	100.0
PRSP	23	20.0	73	63.5	19	16.5	115	100.0
BLCC	231	99.1	2	0.9	-	-	233	100.0
FFO	22	23.2	43	45.3	30	31.6	95	100.0
MOJAZ	156	52.5	139	46.8	2	0.7	297	100.0
AGAHE	41	13.1	166	53.2	105	33.7	312	100.0
NRDP	65	30.8	70	33.2	76	36.0	211	100.0
SF	154	43.4	141	39.7	60	16.9	355	100.0
SRSO	22	24.7	40	44.9	27	30.3	89	100.0
SSF	79	22.6	130	37.2	140	40.1	349	100.0
TRDP	109	40.4	132	48.9	29	10.7	270	100.0
AMRDO	60	46.9	60	46.9	8	6.3	128	100.0
Overall	1,831	44.4	1,489	36.1	800	19.4	4,120	100.0

Annex Table 57.2: Beneficiaries by number of loans taken under PMIFL scheme - by gender

Gender	One		Two		Three		Overall	
	No.	%	No.	%	No.	%	No.	%
Male	922	56.4	513	31.4	201	12.3	1,636	100.0
Female	909	36.6	976	39.3	599	24.1	2,484	100.0
Overall	1,831	44.4	1,489	36.1	800	19.4	4,120	100.0

Processing and registration for First Loan

Annex Table 58: Beneficiaries by type of business for which the loan was applied

Type of business	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Livestock/poultry/fish farming	43	75.4	52	30.8	4	10.0	16	18.6	125	17.2	901	43.4	579	60.0	1,720	41.8
Micro-enterprise	9	15.8	30	17.8	5	12.5	29	33.7	231	31.8	299	14.4	117	12.1	720	17.5
Agriculture/cropping	-	-	44	26.0	14	35.0	1	1.2	45	6.2	459	22.1	153	15.9	716	17.4
Commerce/retailing/ petty trading	-	-	23	13.6	6	15.0	21	24.4	210	28.9	224	10.8	23	2.4	507	12.3
Handicrafts/cottage	3	5.3	14	8.3	7	17.5	10	11.6	81	11.1	46	2.2	81	8.4	242	5.9
Services	-	-	5	3.0	1	2.5	-	-	18	2.5	96	4.6	6	0.6	126	3.1
Personal use	1	1.8	1	0.6	1	2.5	2	2.3	3	0.4	35	1.7	3	0.3	46	1.1
Manufacturing/light engineering/workshop	1	1.8	-	-	2	5.0	6	7.0	12	1.7	10	0.5	2	0.2	33	0.8
Food/agriculture processing	-	-	-	-	-	-	1	1.2	2	0.3	6	0.3	1	0.1	10	0.2
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 58.1: Beneficiaries by type of business for which the loan was applied - by Partner Organization

Business	HHRD		BRSP		HANDS		SERVE		AKHUWAT	
	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture/cropping	0	0	26	43.3	44	18.5	14	35	20	3.2
Livestock/poultry/fish farming	43	75.4	24	40	108	45.4	4	10	65	10.4
Commerce/retailing/petty trading	0	0	6	10	18	7.6	6	15	223	35.6
Manufacturing/light engineering/workshop	1	1.8	0	0	0	0	2	5	13	2.1
Food/agriculture processing	0	0	0	0	0	0	0	0	3	0.5
Micro-enterprise	9	15.8	0	0	42	17.6	5	12.5	197	31.5

Business	HHRD		BRSP		HANDS		SERVE		AKHUWAT	
	No.	%	No.	%	No.	%	No.	%	No.	%
Handicrafts/cottage	3	5.3	0	0	22	9.2	7	17.5	86	13.7
Services	0	0	4	6.7	3	1.3	1	2.5	15	2.4
Personal use	1	1.8	0	0	1	0.4	1	2.5	4	0.6
Overall	57	100	60	100	238	100	40	100	626	100

Annex Table 58.1: Beneficiaries by type of business for which the loan was applied - by Partner Organization.....Cont.

Business	GBTI		EPS		NRSP		PRSP		BLCC	
	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture/cropping	1	2.7	25	16.7	55	12.0	16	13.9	189	81.1
Livestock/poultry/fish farming	8	21.6	68	45.3	235	51.3	99	86.1	21	9.0
Commerce/retailing/petty trading	-	-	8	5.3	41	9.0	-	-	10	4.3
Manufacturing/light engineering/workshop	1	2.7	4	2.7	3	0.7	-	-	1	0.4
Food/agriculture processing	-	-	-	-	-	-	-	-	5	2.1
Micro-enterprise	26	70.3	37	24.7	81	17.7	-	-	5	2.1
Handicrafts/cottage	1	2.7	4	2.7	4	0.9	-	-	-	-
Services	-	-	3	2.0	26	5.7	-	-	1	0.4
Personal use	-	-	1	0.7	13	2.8	-	-	1	0.4
Overall	37	100.0	150	100.0	458	100.0	115	100.0	233	100.0

Annex Table 58.1: Beneficiaries by type of business for which the loan was applied - by Partner OrganizationCont.

Business	FFO		MOJAZ		AGAHE		NRDP		SF	
	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture/cropping	2	2.1	8	2.7	70	22.4	90	42.7	29	8.2
Livestock/poultry/fish farming	56	58.9	203	68.4	138	44.2	61	28.9	88	24.8
Commerce/retailing/petty trading	3	3.2	20	6.7	58	18.6	11	5.2	81	22.8

Business	FFO		MOJAZ		AGAHE		NRDP		SF	
	No.	%	No.	%	No.	%	No.	%	No.	%
Manufacturing/light engineering/workshop	2	2.1	2	0.7	-	-	1	0.5	1	0.3
Food/agriculture processing	-	-	-	-	1	0.3	-	-	-	-
Micro-enterprise	-	-	35	11.8	25	8.0	47	22.3	106	29.9
Handicrafts/cottage	8	8.4	6	2.0	4	1.3	1	0.5	23	6.5
Services	24	25.3	23	7.7	8	2.6	-	-	14	3.9
Personal use	-	-	-	-	8	2.6	-	-	13	3.7
Overall	95	100.0	297	100.0	312	100.0	211	100.0	355	100.0

Annex Table 58.1: Beneficiaries by type of business for which the loan was applied - by Partner Organization.....Cont.

Business	SRSO		SSF		TRDP		AMRDO		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture/cropping	79	88.8	28	8.0	1	0.4	19	14.8	716	17.4
Livestock/poultry/fish farming	8	9.0	251	71.9	170	63.0	70	54.7	1,720	41.7
Commerce/retailing/petty trading	1	1.1	2	0.6	19	7.0	-	-	507	12.3
Manufacturing/light engineering/workshop	-	-	-	-	2	0.7	-	-	33	0.8
Food/agriculture processing	-	-	-	-	1	0.4	-	-	10	0.2
Micro-enterprise	1	1.1	24	6.9	64	23.7	16	12.5	720	17.5
Handicrafts/cottage	-	-	44	12.6	9	3.3	20	15.6	242	5.9
Services	-	-	-	-	1	0.4	3	2.3	126	3.1
Personal use	-	-	-	-	3	1.1	-	-	46	1.1
Overall	89	100.0	349	100.0	270	100.0	128	100.0	4,120	100.0

Annex Table 59: Beneficiaries who applied the loan for a new business

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	48	84.2	71	42.0	9	22.5	39	45.4	347	47.7	980	47.2	332	34.4	1,826	44.3
No	9	15.8	98	58.0	31	77.5	47	54.7	380	52.3	1,096	52.8	633	65.6	2,294	55.7
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 59.1: Beneficiaries who applied the loan for a new loan - by gender

Incidence	Male		Female		Overall	
	No.	%	No.	%	No.	%
Yes	614	37.5	1,212	48.8	1,826	44.3
No	1,022	62.5	1,272	51.2	2,294	55.7
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 60: Beneficiaries who had prior experience related to the new business before applying for the loan

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	46	95.8	39	54.9	8	88.9	21	53.9	288	83.0	633	64.6	250	75.3	1,285	70.4
No	2	4.2	32	45.1	1	11.1	18	46.2	59	17.0	347	35.4	82	24.7	541	29.6
Overall	48	100.0	71	100.0	9	100.0	39	100.0	347	100.0	980	100.0	332	100.0	1,826	100.0

Annex Table 61: Beneficiaries' years of prior experience related to the new business before applying for the loan

Experience	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Childhood	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 - 5 Years	13	28.3	26	66.7	1	12.5	16	76.2	191	66.3	331	52.3	135	54.0	713	55.5
6 - 10 Years	16	34.8	8	20.5	7	87.5	5	23.8	58	20.1	227	35.9	75	30.0	396	30.8

Experience	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
11 - 15 Years	6	13.0	3	7.7	-	-	-	-	10	3.5	42	6.6	31	12.4	92	7.2
Above 15 Years	11	23.9	2	5.1	-	-	-	-	29	10.1	33	5.2	9	3.6	84	6.5
Overall	46	100.0	39	100.0	8	100.0	21	100.0	288	100.0	633	100.0	250	100.0	1,285	100.0

Annex Table 62: Stages through which the beneficiaries had to pass during the loan application process

Based on multiple responses

Stages	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Loan request	56	98.3	103	61.0	40	100.0	58	67.4	542	74.6	1,498	72.2	554	57.4	2,851	69.2
Verification of your CNIC	55	96.5	73	43.2	40	100.0	58	67.4	586	80.6	1,653	79.6	533	55.2	2,998	72.8
Verification of household head CNIC	47	82.5	74	43.8	31	77.5	5	5.8	359	49.4	1,125	54.2	307	31.8	1,948	47.3
Verification of PSC	19	33.3	94	55.6	27	67.5	1	1.2	231	31.8	778	37.5	422	43.7	1,572	38.2
Registration	9	15.8	50	29.6	39	97.5	-	-	93	12.8	387	18.6	115	11.9	693	16.8
Issuance of application and business plan forms	19	33.3	41	24.3	23	57.5	1	1.2	50	6.9	420	20.2	119	12.3	673	16.3
Don't know	1	1.8	23	13.6	-	-	4	4.7	11	1.5	88	4.2	30	3.1	157	3.8

Table 62.1 Stages through which the beneficiaries had to pass during the loan application process - by gender

Based on multiple responses

Stages	Male		Female		Overall	
	No.	%	No.	%	No.	%
Loan request	1,207	73.8	1,644	66.2	2,851	69.2
Verification of your CNIC	1,267	77.4	1,731	69.7	2,998	72.8
Verification of household head CNIC	704	43.0	1,244	50.1	1,948	47.3

Stages	Male		Female		Overall	
	No.	%	No.	%	No.	%
Verification of PSC	513	31.4	1,059	42.6	1,572	38.2
Registration	251	15.3	442	17.8	693	16.8
Issuance of application and business plan forms	137	8.4	536	21.6	673	16.3
Don't know	72	4.4	85	3.4	157	3.8

Annex Table 63: Documents submitted by the beneficiaries during the loan application process

Based on multiple responses

Documents	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
CNIC copy	56	98.3	108	63.9	40	100.0	86	100.0	604	83.1	1,713	82.5	633	65.6	3,240	78.6
Application form	54	94.7	129	76.3	40	100.0	20	23.3	546	75.1	1,498	72.2	753	78.0	3,040	73.8
Photograph	53	93.0	136	80.5	36	90.0	75	87.2	442	60.8	1,524	73.4	505	52.3	2,771	67.3
Loan approval form	48	84.2	85	50.3	38	95.0	5	5.8	454	62.5	929	44.8	455	47.2	2,014	48.9
Guarantors' statement	35	61.4	123	72.8	39	97.5	15	17.4	259	35.6	718	34.6	271	28.1	1,460	35.4
Business plan	28	49.1	71	42.0	38	95.0	1	1.2	126	17.3	468	22.5	210	21.8	942	22.9
Social and financial appraisal form	37	64.9	62	36.7	23	57.5	-	-	149	20.5	341	16.4	236	24.5	848	20.6
Affidavit	30	52.6	69	40.8	40	100.0	21	24.4	120	16.5	473	22.8	55	5.7	808	19.6
Copy of utility bill	10	17.5	47	27.8	-	-	-	-	408	56.1	194	9.3	78	8.1	737	17.9
House ownership document	1	1.8	1	0.6	2	5.0	-	-	86	11.8	59	2.8	26	2.7	175	4.3

Table 63.1 Documents submitted by the beneficiaries during the loan application process - by gender

Based on multiple responses

Documents	Male		Female		Overall	
	No.	%	No.	%	No.	%
CNIC copy	1,415	86.5	1,825	73.5	3,240	78.6
Application form	1,187	72.6	1,853	74.6	3,040	73.8
Loan approval form	796	48.7	1,218	49.0	2,014	48.9
Social and financial appraisal form	279	17.1	569	22.9	848	20.6
Business plan	316	19.3	626	25.2	942	22.9
Guarantors' statement	626	38.3	834	33.6	1,460	35.4
Copy of utility bill	338	20.7	399	16.1	737	17.9
Affidavit	311	19.0	497	20.0	808	19.6
House ownership document	86	5.3	89	3.6	175	4.2
Photograph	1,128	68.9	1,643	66.1	2,771	67.3

Annex Table 64: Aspects included by the beneficiaries in their business plans

Based on multiple response

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Basic information about the planned business	53	93.0	52	30.8	36	90.0	17	19.8	489	67.3	1,059	51.0	498	51.6	2,204	53.5
Reason of initiating the business	51	89.5	83	49.1	18	45.0	2	2.3	338	46.5	669	32.2	304	31.5	1,465	35.6
Targets of production and sale	24	42.1	50	29.6	25	62.5	1	1.2	117	16.1	227	10.9	324	33.6	768	18.6
Marketing strategy	15	26.3	41	24.3	20	50.0	-	-	121	16.6	171	8.2	216	22.4	584	14.2
Cost estimate for establishing the business	6	10.5	40	23.7	17	42.5	2	2.3	36	5.0	165	8.0	56	5.8	322	7.8

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Monthly running expenses	28	49.1	80	47.3	38	95.0	48	55.8	68	9.4	770	37.1	132	13.7	1,164	28.3
Required financial resources	3	5.3	41	24.3	14	35.0	1	1.2	10	1.4	53	2.6	8	0.8	130	3.2
Estimation of profit	4	7.0	64	37.9	30	75.0	25	29.1	21	2.9	40	1.9	21	2.2	205	5.0
Don't know	4	7.0	37	21.9	-	-	41	47.7	19	2.6	563	27.1	49	5.1	713	17.3

Annex Table 65: Beneficiaries who were provided with assistance during the application process

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	45	79.0	134	79.3	34	85.0	79	91.9	596	82.0	1,775	85.5	588	60.9	3,251	78.9
No	12	21.1	35	20.7	6	15.0	7	8.1	131	18.0	301	14.5	377	39.1	869	21.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 66: Beneficiaries by nature of assistance provided during the application process

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Filing application	42	93.3	132	98.5	34	100.0	74	93.7	568	95.3	1,766	99.5	588	100.0	3,204	98.6
Business plan	3	6.7	2	1.5	-	-	5	6.3	28	4.7	9	0.5	-	-	47	1.5
Overall	45	100.0	134	100.0	34	100.0	79	100.0	596	100.0	1,775	100.0	588	100.0	3,251	100.0

Annex Table 66.1: Beneficiaries by nature of assistance provided during the application process - by Partner Organization

POs	Filing application		Business plan		Overall	
	No.	%	No.	%	No.	%
HHRD	42	93.3	3	6.7	45	100.0
BRSP	54	98.2	1	1.8	55	100.0
HANDS	143	99.3	1	0.7	144	100.0

POs	Filing application		Business plan		Overall	
	No.	%	No.	%	No.	%
SERVE	34	100.0	-	-	34	100.0
AKHUWAT	530	96.7	18	3.3	548	100.0
GBTI	36	100.0	-	-	36	100.0
EPS	76	83.5	15	16.5	91	100.0
NRSP	442	99.3	3	0.7	445	100.0
PRSP	114	99.1	1	0.9	115	100.0
BLCC	204	99.5	1	0.5	205	100.0
FFO	92	100.0	-	-	92	100.0
MOJAZ	210	100.0	-	-	210	100.0
AGAHE	280	98.6	4	1.4	284	100.0
NRDP	148	100.0	-	-	148	100.0
SF	276	100.0	-	-	276	100.0
SRSO	89	100.0	-	-	89	100.0
SSF	156	100.0	-	-	156	100.0
TRDP	184	100.0	-	-	184	100.0
AMRDO	94	100.0	-	-	94	100.0
Overall	3,204	98.6	47	1.4	3,251	100.0

Annex Table 66.2: Beneficiaries by nature of assistance provided during the application process - by gender

Gender	Filing application		Business plan		Overall	
	No.	%	No.	%	No.	%
Male	1,231	98.1	24	1.9	1,255	100.0
Female	1,973	98.8	23	1.2	1,996	100.0
Overall	3,204	98.6	47	1.4	3,251	100.0

Annex Table 67: Institutions that provided assistance to the beneficiaries during the application process

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Loan centre staff	37	82.2	58	43.3	29	85.3	63	79.8	427	71.6	837	47.2	354	60.2	1,805	55.5
VO	8	17.8	65	48.5	-	-	-	-	58	9.7	306	17.2	158	26.9	595	18.3
Group lending	7	15.6	49	36.6	5	14.7	16	20.3	80	13.4	293	16.5	126	21.4	576	17.7
Credit committee	7	15.6	31	23.1	2	5.9	-	-	12	2.0	335	18.9	93	15.8	480	14.8
CO	10	22.2	11	8.2	21	61.8	-	-	69	11.6	266	15.0	89	15.1	466	14.3
LSO	1	2.2	48	35.8	7	20.6	-	-	55	9.2	69	3.9	139	23.6	319	9.8
Relative	-	-	9	6.7	-	-	-	-	28	4.7	93	5.2	38	6.5	168	5.2

Annex Table 67.1: Beneficiaries who were provided with assistance during the application process - by Partner Organization

POs	Yes		No		Overall	
	No.	%	No.	%	No.	%
HHRD	45	78.9	12	21.1	57	100.0
BRSP	55	91.7	5	8.3	60	100.0
HANDS	144	60.5	94	39.5	238	100.0
SERVE	34	85.0	6	15.0	40	100.0
AKHUWAT	548	87.5	78	12.5	626	100.0
GBTI	36	97.3	1	2.7	37	100.0
EPS	91	60.7	59	39.3	150	100.0
NRSP	445	97.2	13	2.8	458	100.0
PRSP	115	100.0	-	-	115	100.0
BLCC	205	88.0	28	12.0	233	100.0
FFO	92	96.8	3	3.2	95	100.0
MOJAZ	210	70.7	87	29.3	297	100.0
AGAHE	284	91.0	28	9.0	312	100.0

POs	Yes		No		Overall	
	No.	%	No.	%	No.	%
NRDP	148	70.1	63	29.9	211	100.0
SF	276	77.7	79	22.3	355	100.0
SRSO	89	100.0	-	-	89	100.0
SSF	156	44.7	193	55.3	349	100.0
TRDP	184	68.1	86	31.9	270	100.0
AMRDO	94	73.4	34	26.6	128	100.0
Overall	3,251	78.9	869	21.1	4,120	100.0

Annex Table 67.2: Beneficiaries who were provided with assistance during the application process - by Gender

Incidence	Male		Female		Overall	
	No.	%	No.	%	No.	%
Yes	1,255	76.7	1,996	80.4	3,251	78.9
No	381	23.3	488	19.6	869	21.1
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 68 Beneficiaries by type of orientation / training provided under PMIFL scheme

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Enterprise development	39	86.7	38	28.4	31	91.2	2	2.5	430	72.2	810	45.6	194	33.0	1,544	47.5
Business plan processes	12	26.7	48	35.8	30	88.2	-	-	149	25.0	412	23.2	214	36.4	865	26.6
Livestock rearing	39	86.7	10	7.5	14	41.2	3	3.8	57	9.6	510	28.7	171	29.1	804	24.7
Financial literacy/numeracy	33	73.3	26	19.4	19	55.9	27	34.2	98	16.4	529	29.8	59	10.0	791	24.3
None	1	2.2	14	10.5	-	-	49	62.0	53	8.9	338	19.0	55	9.4	510	15.7
Life skill	28	62.2	51	38.1	17	50.0	-	-	87	14.6	223	12.6	83	14.1	489	15.0

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Marketing strategies	6	13.3	38	28.4	9	26.5	-	-	46	7.7	79	4.5	54	9.2	232	7.1
Interest free loan	-	-	12	9.0	-	-	2	2.5	10	1.7	78	4.4	126	21.4	228	7.0
Value chain	-	-	37	27.6	-	-	1	1.3	6	1.0	58	3.3	54	9.2	156	4.8
Branding/promotion	3	6.7	41	30.6	5	14.7	-	-	7	1.2	13	0.7	26	4.4	95	2.9
Communication	4	8.9	3	2.2	9	26.5	-	-	2	0.3	14	0.8	4	0.7	36	1.1

Annex Table 68.1: Beneficiaries by type of orientation/training provided under PMIFL scheme - by Partner Organization

Based on multiple responses

Orientation	HHRD		BRSP		HANDS		SERVE		AKHUWAT	
	No.	%	No.	%	No.	%	No.	%	No.	%
Enterprise development	39	86.7	12	21.8	52	36.1	31	91.2	317	57.8
Business plan processes	12	26.7	38	69.1	40	27.8	30	88.2	99	18.1
Livestock rearing	39	86.7	1	1.8	29	20.1	14	41.2	31	5.7
Financial literacy/numeracy	33	73.3	12	21.8	14	9.7	19	55.9	77	14.1
None	1	2.2	2	3.6	15	10.4	-	-	93	17.0
Life skill	28	62.2	34	61.8	24	16.7	17	50.0	69	12.6
Marketing strategies	6	13.3	30	54.5	15	10.4	9	26.5	37	6.8
Interest free loan	-	-	12	21.8	13	9.0	-	-	12	2.2
Value chain	-	-	34	61.8	9	6.3	-	-	5	0.9
Branding/promotion	3	6.7	32	58.2	9	6.3	5	14.7	4	0.7
Communication	4	8.9	1	1.8	2	1.4	9	26.5	2	0.4

Annex Table 68.1: Beneficiaries by type of orientation/training provided under PMIFL scheme - by Partner Organization

Based on multiple responses

Orientation	GBTI		EPS		NRSP		PRSP		BLCC	
	No.	%	No.	%	No.	%	No.	%	No.	%
Enterprise development	34	94.4	81	89.0	208	46.7	39	33.9	24	11.7
Business plan processes	30	83.3	20	22.0	90	20.2	5	4.3	5	2.4
Livestock rearing	2	5.6	27	29.7	159	35.7	23	20.0	2	1.0
Financial literacy/numeracy	-	-	48	52.7	46	10.3	79	68.7	96	46.8
None	2	5.6	7	7.7	109	24.5	3	2.6	81	39.5
Life skill	-	-	18	19.8	12	2.7	1	0.9	13	6.3
Marketing strategies	-	-	9	9.9	8	1.8	-	-	3	1.5
Interest free loan	-	-	-	-	42	9.4	-	-	-	-
Value chain	-	-	2	2.2	1	0.2	-	-	-	-
Branding/promotion	-	-	3	3.3	5	1.1	-	-	-	-
Communication	-	-	-	-	3	0.7	-	-	-	-

Annex Table 68.1: Beneficiaries by type of orientation/training provided under PMIFL scheme - by Partner Organization

Based on multiple responses

Orientation	FFO		MOJAZ		AGAHE		NRDP		SF	
	No.	%	No.	%	No.	%	No.	%	No.	%
Enterprise development	43	46.7	133	63.3	142	50.0	61	41.2	160	58.0
Business plan processes	51	55.4	24	11.4	49	17.3	96	64.9	92	33.3
Livestock rearing	15	16.3	138	65.7	75	26.4	28	18.9	70	25.4
Financial literacy/numeracy	38	41.3	31	14.8	134	47.2	21	14.2	84	30.4
None	4	4.3	26	12.4	37	13.0	33	22.3	45	16.3
Life skill	47	51.1	70	33.3	41	14.4	31	20.9	8	2.9
Marketing strategies	26	28.3	7	3.3	15	5.3	14	9.5	6	2.2
Interest free loan	14	15.2	-	-	2	0.7	10	6.8	10	3.6

Orientation	FFO		MOJAZ		AGAHE		NRDP		SF	
	No.	%	No.	%	No.	%	No.	%	No.	%
Value chain	21	22.8	1	0.5	2	0.7	25	16.9	8	2.9
Branding/promotion	7	7.6	-	-	-	-	1	0.7	-	-
Communication	3	3.3	1	0.5	7	2.5	-	-	-	-

Annex Table 68.1: Beneficiaries by type of orientation/training provided under PMIFL scheme - by Partner Organization

Based on multiple responses

Orientation	SRSO		SSF		TRDP		AMRDO		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%
Enterprise development	38	42.7	57	36.5	69	37.5	4	4.3	1,544	47.5
Business plan processes	29	32.6	59	37.8	74	40.2	22	23.4	865	26.6
Livestock rearing	37	41.6	64	41.0	29	15.8	21	22.3	804	24.7
Financial literacy/numeracy	3	3.4	12	7.7	43	23.4	1	1.1	791	24.3
None	2	2.2	17	10.9	19	10.3	14	14.9	510	15.7
Life skill	29	32.6	17	10.9	19	10.3	11	11.7	489	15.0
Marketing strategies	17	19.1	10	6.4	13	7.1	7	7.4	232	7.1
Interest free loan	42	47.2	7	4.5	35	19.0	29	30.9	228	7.0
Value chain	27	30.3	9	5.8	9	4.9	3	3.2	156	4.8
Branding/promotion	18	20.2	4	2.6	4	2.2	-	-	95	2.9
Communication	-	-	4	2.6	-	-	-	-	36	1.1

Payment of First Loan

Annex Table 69: Beneficiaries by year of receipt of loan payment

Years	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
2014	3	5.3	-	-	-	-	11	12.8	40	5.5	173	8.3	60	6.2	287	7.0
2015	28	49.1	77	45.6	-	-	37	43.0	452	62.2	1,404	67.6	678	70.3	2,676	65.0
2016	26	45.6	92	54.4	40	100.0	38	44.2	235	32.3	499	24.0	227	23.5	1,157	28.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 70: Beneficiaries by amount of loan applied

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	2	3.5	-	-	-	-	1	1.2	3	0.4	5	0.2	2	0.2	13	0.3
10001 - 20000	54	94.7	164	97.0	1	2.5	6	7.0	295	40.6	1,419	68.4	856	88.7	2,795	67.8
20001 - 30000	1	1.8	-	-	2	5.0	75	87.2	396	54.5	606	29.2	95	9.8	1,175	28.5
30001 - 40000	-	-	-	-	1	2.5	1	1.2	23	3.2	20	1.0	10	1.0	55	1.3
Above 40000	-	-	5	3.0	36	90.0	3	3.5	10	1.4	26	1.3	2	0.2	82	2.0
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 71: Beneficiaries by average amount of loan applied

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
5001 - 10000	3.5	10,000	-	-	-	-	1.2	10,000	0.4	10,000	0.2	10,000	0.2	10,000	0.3	10,000
10001 - 20000	94.7	16,944	97.0	20,000	2.5	12,000	7.0	20,000	40.6	19,464	68.4	19,576	88.7	18,855	67.8	19,316
20001 - 30000	1.8	24,000	-	-	5.0	24,000	87.2	29,533	54.5	26,788	29.2	26,045	9.8	26,947	28.5	26,586
30001 - 40000	-	-	-	-	2.5	36,000	1.2	40,000	3.2	36,304	1.0	38,250	1.0	37,700	1.3	37,327
Above 40000	-	-	3.0	50,000	90.0	49,389	3.5	50,000	1.4	49,500	1.3	50,000	0.2	50,000	2.0	49,671
Overall	100.0	16,825	100.0	20,888	100.0	46,850	100.0	29,477	100.0	24,360	100.0	22,002	100.0	19,893	100.0	22,204

Annex Table 72: Beneficiaries by amount of loan received

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 – 10000	2	3.5	5	3.0	-	-	1	1.2	5	0.7	12	0.6	3	0.3	28	0.7
10001 – 20000	54	94.7	164	97.0	17	42.5	59	68.6	590	81.2	1,594	76.8	907	94.0	3,385	82.2
20001 – 30000	1	1.8	-	-	23	57.5	26	30.2	125	17.2	464	22.4	48	5.0	687	16.7
30001 – 40000	-	-	-	-	-	-	-	-	4	0.6	6	0.3	6	0.6	16	0.4
Above 40000	-	-	-	-	-	-	-	-	3	0.4	-	-	1	0.1	4	0.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 72.1: Beneficiaries by amount of loan received - by Partner Organization

Amount	HHRD		BRSP		HANDS		SERVE		AKHUWAT	
	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-
5001 - 10000	2	3.5	-	-	5	2.1	-	-	5	0.8

Amount	HHRD		BRSP		HANDS		SERVE		AKHUWAT	
	No.	%	No.	%	No.	%	No.	%	No.	%
10001 - 20000	54	94.7	60	100.0	229	96.2	17	42.5	481	76.8
20001 - 30000	1	1.8	-	-	4	1.7	23	57.5	140	22.4
30001 - 40000	-	-	-	-	-	-	-	-	-	-
Above 40000	-	-	-	-	-	-	-	-	-	-
Overall	57	100.0	60	100.0	238	100.0	40	100.0	626	100.0

Annex Table 72.1: Beneficiaries by amount of loan received - by Partner Organization.....Conti...

Amount	GBTI		EPS		NRSP		PRSP		BLCC	
	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	1	0.7	3	0.7	-	-	-	-
10001 - 20000	33	89.2	135	90.0	74	16.2	114	99.1	233	100.0
20001 - 30000	4	10.8	7	4.7	375	81.9	1	0.9	-	-
30001 - 40000	-	-	4	2.7	6	1.3	-	-	-	-
Above 40000	-	-	3	2.0	-	-	-	-	-	-
Overall	37	100.0	150	100.0	458	100.0	115	100.0	233	100.0

Annex Table 72.1: Beneficiaries by amount of loan received - by Partner Organization.....Conti...

Amount	FFO		MOJAZ		AGAHE		NRDP		SF	
	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	-	-	-	-	7	3.3	2	0.6
10001 - 20000	94	98.9	292	98.3	260	83.3	197	93.4	330	93.0

Amount	FFO		MOJAZ		AGAHE		NRDP		SF	
	No.	%	No.	%	No.	%	No.	%	No.	%
20001 - 30000	1	1.1	5	1.7	52	16.7	7	3.3	23	6.5
30001 - 40000	-	-	-	-	-	-	-	-	-	-
Above 40000	-	-	-	-	-	-	-	-	-	-
Overall	95	100.0	297	100.0	312	100.0	211	100.0	355	100.0

Annex Table 72.1: Beneficiaries by amount of loan received - by Partner Organization.....Conti...

Amount	SRSO		SSF		TRDP		AMRDO		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	3	0.9	-	-	-	-	28	0.7
10001 - 20000	88	98.9	324	92.8	251	93.0	119	93.0	3,385	82.2
20001 - 30000	1	1.1	17	4.9	17	6.3	9	7.0	687	16.7
30001 - 40000	-	-	5	1.4	1	0.4	-	-	16	0.4
Above 40000	-	-	-	-	1	0.4	-	-	4	0.1
Overall	89	100.0	349	100.0	270	100.0	128	100.0	4,120	100.0

Annex Table 72.2: Beneficiaries by amount of loan received - by gender.....Conti...

	Male		Female		Overall	
	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-
5001 - 10000	6	0.4	22	0.9	28	0.7
10001 - 20000	1,434	87.7	1,951	78.5	3,385	82.2
20001 - 30000	189	11.6	498	20.0	687	16.7

	Male		Female		Overall	
	No.	%	No.	%	No.	%
30001 - 40000	3	0.2	13	0.5	16	0.4
Above 40000	4	0.2	-	-	4	0.1
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 73: Beneficiaries by average amount of loan received

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	3.5	10,000	3.0	9,000	-	-	1.2	10,000	0.7	10,000	0.6	10,000	0.3	10,000	0.7	9,821
10001 - 20000	94.7	16,722	97.0	20,000	42.5	17,647	68.6	19,932	81.2	19,064	76.8	19,183	94.0	18,736	82.2	19,048
20001 - 30000	1.8	24,000	-	-	57.5	24,000	30.2	25,769	17.2	25,016	22.4	25,591	5.0	25,938	16.7	25,461
30001 - 40000	-	-	-	-	-	-	-	-	0.6	38,750	0.3	35,000	0.6	36,167	0.4	36,375
Above 40000	-	-	-	-	-	-	-	-	0.4	50,000	-	-	0.1	50,000	0.1	50,000
Overall	100.0	16,614	100.0	19,675	100.0	21,300	100.0	21,581	100.0	20,261	100.0	20,607	100.0	19,208	100.0	20,152

Annex Table 74: Beneficiaries by duration of loan

Duration	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Upto 6 months	1	1.8	59	34.9	-	-	-	-	20	2.8	75	3.6	202	20.9	357	8.7
7 - 12 months	56	98.3	110	65.1	40	100.0	33	38.4	485	66.7	1,999	96.3	762	79.0	3,485	84.6
13 - 18 months	-	-	-	-	-	-	53	61.6	219	30.1	1	0.1	1	0.1	274	6.7
Above 18 months	-	-	-	-	-	-	-	-	3	0.4	1	0.1	-	-	4	0.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 74.1: Beneficiaries by duration Of loan - by Partner Organization

Duration	HHRD		BRSP		HANDS		SERVE		AKHUWAT	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to 6 months	1	1.8	35	58.3	151	63.4	-	-	-	-
7 - 12 months	56	98.2	25	41.7	87	36.6	40	100.0	351	56.1
13 - 18 months	-	-	-	-	-	-	-	-	272	43.5
Above 18 months	-	-	-	-	-	-	-	-	3	0.5
Overall	57	100.0	60	100.0	238	100.0	40	100.0	626	100.0

Annex Table 74.1: Beneficiaries by duration Of loan - by Partner Organization.....Conti....

Duration	GBTI		EPS		NRSP		PRSP		BLCC	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to 6 months	-	-	20	13.3	-	-	5	4.3	-	-
7 - 12 months	37	100.0	130	86.7	458	100.0	110	95.7	232	99.6
13 - 18 months	-	-	-	-	-	-	-	-	-	-
Above 18 months	-	-	-	-	-	-	-	-	1	0.4
Overall	37	100.0	150	100.0	458	100.0	115	100.0	233	100.0

Annex Table 74.1: Beneficiaries by duration Of loan - by Partner OrganizationConti....

Duration	FFO		MOJAZ		AGAHE		NRDP		SF	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to 6 months	-	-	1	0.3	6	1.9	49	23.2	14	3.9
7 - 12 months	95	100.0	296	99.7	306	98.1	161	76.3	341	96.1
13 - 18 months	-	-	-	-	-	-	1	0.5	-	-
Above 18 months	-	-	-	-	-	-	-	-	-	-
Overall	95	100.0	297	100.0	312	100.0	211	100.0	355	100.0

Annex Table 74.1: Beneficiaries by duration Of loan - by Partner OrganizationConti....

Duration	SRSO		SSF		TRDP		AMRDO		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%
Up to 6 months	-	-	5	1.4	-	-	70	54.7	357	8.7
7 - 12 months	89	100.0	344	98.6	270	100.0	57	44.5	3,485	84.6
13 - 18 months	-	-	-	-	-	-	1	0.8	274	6.7
Above 18 months	-	-	-	-	-	-	-	-	4	0.1
Overall	89	100.0	349	100.0	270	100.0	128	100.0	4,120	100.0

Annex Table 74.2: Beneficiaries by duration Of loan - by Gender

Duration	Male		Female		Overall	
	No.	%	No.	%	No.	%
Not remember	-	-	-	-	-	-
Up to 6 months	160	9.8	197	7.9	357	8.7
7 - 12 months	1,287	78.7	2,198	88.5	3,485	84.6
13 - 18 months	188	11.5	86	3.5	274	6.7
Above 18 months	1	0.1	3	0.1	4	0.1
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 75: Beneficiaries by frequency of installment plans for recovery of loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Lump sum	-	-	52	30.8	9	22.5	-	-	52	7.2	333	16.0	302	31.3	748	18.2
Bi-annually	-	-	9	5.3	7	17.5	-	-	-	-	215	10.4	10	1.0	241	5.9
Quarterly	-	-	2	1.2	2	5.0	-	-	1	0.1	1	0.1	204	21.1	210	5.1
Monthly	57	100.0	106	62.7	22	55.0	86	100.0	674	92.7	1,527	73.6	449	46.5	2,921	70.9
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 75.1: Beneficiaries by frequency of installment plans for recovery of loan

Duration	Lump sum		Bi-annually		Quarterly		Monthly		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%
Not remember	-	-	-	-	-	-	-	-	-	-
Up to 6 months	307	41.0	29	12.0	1	0.5	20	0.7	357	8.7
7 - 12 months	441	59.0	212	88.0	209	99.5	2,623	89.8	3,485	84.6
13 - 18 months	-	-	-	-	-	-	274	9.4	274	6.7
Above 18 months	-	-	-	-	-	-	4	0.1	4	0.1
Overall	748	100.0	241	100.0	210	100.0	2,921	100.0	4,120	100.0

Annex Table 76: Beneficiaries who were satisfied with the installment plan for recovery of loan

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	57	100.0	151	89.4	40	100.0	76	88.4	710	97.7	2,006	96.6	819	84.9	3,859	93.7
No	-	-	18	10.7	-	-	10	11.6	17	2.3	70	3.4	146	15.1	261	6.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 76.1: Beneficiaries who were satisfied with the installment plan for recovery of loan - Partner Organization

POs	Yes		No		Overall	
	No.	%	No.	%	No.	%
HHRD	57	100.0	-	-	57	100.0
BRSP	60	100.0	-	-	60	100.0
HANDS	129	54.2	109	45.8	238	100.0
SERVE	40	100.0	-	-	40	100.0
AKHUWAT	604	96.5	22	3.5	626	100.0
GBTI	37	100.0	-	-	37	100.0
EPS	145	96.7	5	3.3	150	100.0

POs	Yes		No		Overall	
	No.	%	No.	%	No.	%
NRSP	445	97.2	13	2.8	458	100.0
PRSP	115	100.0	-	-	115	100.0
BLCC	233	100.0	-	-	233	100.0
FFO	92	96.8	3	3.2	95	100.0
MOJAZ	291	98.0	6	2.0	297	100.0
AGAHE	298	95.5	14	4.5	312	100.0
NRDP	211	100.0	-	-	211	100.0
SF	321	90.4	34	9.6	355	100.0
SRSO	82	92.1	7	7.9	89	100.0
SSF	344	98.6	5	1.4	349	100.0
TRDP	269	99.6	1	0.4	270	100.0
AMRDO	86	67.2	42	32.8	128	100.0
Overall	3,859	93.7	261	6.3	4,120	100.0

Annex Table 77: Reasons provided by the beneficiaries who were not satisfied with the installment plan

Reasons	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Heavy installment	-	-	13	72.2	-	-	10	100.0	12	70.6	45	64.3	39	26.7	119	45.6
Loan duration	-	-	5	27.8	-	-	-	-	5	29.4	25	35.7	107	73.3	142	54.4
Overall	-	-	18	100.0	-	-	10	100.0	17	100.0	70	100.0	146	100.0	261	100.0

Annex Table 78: Modes of payment through which the beneficiaries received their loans

	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Cheque	45	78.9	156	92.3	40	100.0	86	100.0	701	96.4	2,055	99.0	965	100.0
Cash	12	21.1	13	7.7	-	-	-	-	26	3.6	21	1.0	-	-
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0

Table 78.1. Modes of payment through which the beneficiaries received their loans - by POs

POs	Cheque		Cash		Overall	
	No.	%	No.	%	No.	%
HHRD	45	78.9	12	21.1	57	100.0
BRSP	48	80.0	12	20.0	60	100.0
HANDS	237	99.6	1	0.4	238	100.0
SERVE	40	100.0	-	-	40	100.0
AKHUWAT	600	95.8	26	4.2	626	100.0
GBTI	37	100.0	-	-	37	100.0
EPS	150	100.0	-	-	150	100.0
NRSP	437	95.4	21	4.6	458	100.0
PRSP	115	100.0	-	-	115	100.0
BLCC	233	100.0	-	-	233	100.0
FFO	95	100.0	-	-	95	100.0
MOJAZ	297	100.0	-	-	297	100.0
AGAHE	312	100.0	-	-	312	100.0
NRDP	211	100.0	-	-	211	100.0

POs	Cheque		Cash		Overall	
	No.	%	No.	%	No.	%
SF	355	100.0	-	-	355	100.0
SRSO	89	100.0	-	-	89	100.0
SSF	349	100.0	-	-	349	100.0
TRDP	270	100.0	-	-	270	100.0
AMRDO	128	100.0	-	-	128	100.0
Overall	4,048	98.3	72	1.7	4,120	100.0

Annex Table 78.1: Mode of payment through which the beneficiaries received their loans- by Partner Organization

POs	Bearer cheque		Open cheque		Order cheque		Over the counter fund transfer		Cash		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
HHRD	44	77.2	1	1.8	-	-	-	-	12	21.1	57	100.0
BRSP	48	80.0	-	-	-	-	-	-	12	20.0	60	100.0
HANDS	203	85.3	34	14.3	-	-	-	-	1	0.4	238	100.0
SERVE	40	100.0	-	-	-	-	-	-	-	-	40	100.0
AKHUWAT	577	92.2	1	0.2	-	-	22	3.5	26	4.2	626	100.0
GBTI	37	100.0	-	-	-	-	-	-	-	-	37	100.0
EPS	150	100.0	-	-	-	-	-	-	-	-	150	100.0
NRSP	293	64.0	144	31.4	-	-	-	-	21	4.6	458	100.0
PRSP	2	1.7	2	1.7	111	96.5	-	-	-	-	115	100.0
BLCC	233	100.0	-	-	-	-	-	-	-	-	233	100.0
FFO	94	98.9	-	-	1	1.1	-	-	-	-	95	100.0
MOJAZ	278	93.6	4	1.3	15	5.1	-	-	-	-	297	100.0
AGAHE	306	98.1	5	1.6	1	0.3	-	-	-	-	312	100.0
NRDP	211	100.0	-	-	-	-	-	-	-	-	211	100.0

POs	Bearer cheque		Open cheque		Order cheque		Over the counter fund transfer		Cash		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
SF	354	99.7	-	-	-	-	1	0.3	-	-	355	100.0
SRSO	67	75.3	22	24.7	-	-	-	-	-	-	89	100.0
SSF	321	92.0	28	8.0	-	-	-	-	-	-	349	100.0
TRDP	268	99.3	2	0.7	-	-	-	-	-	-	270	100.0
AMRDO	126	98.4	2	1.6	-	-	-	-	-	-	128	100.0
Overall	3,652	88.6	245	5.9	128	3.1	23	0.6	72	1.7	4,120	100.0

Annex Table 79: Sites from where the beneficiaries received their loans

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Branch/loan centre	57	100.0	163	96.5	40	100.0	84	97.7	692	95.2	1,686	81.2	793	82.2	3,515	85.3
Office of partner organization	-	-	6	3.6	5	12.5	2	2.3	42	5.8	212	10.2	177	18.3	444	10.8
Delivered at home	-	-	-	-	-	-	-	-	-	-	181	8.7	1	0.1	182	4.4

Annex Table 80: Basic requirements reported by beneficiaries for receiving their loan payments

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bank account	4	7.02	1	0.59	39	97.5	1	1.16	118	16.23	285	13.73	151	15.65	599	14.54
Valid CNIC	57	100	168	99.41	40	100	85	98.84	711	97.8	1818	87.57	957	99.17	3836	93.11

Utilization of First Loan

Annex Table 81: Beneficiaries by type of business / expense for which the loan was utilized

Type of Business	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture/cropping	-	-	36	21.3	14	35.0	1	1.2	43	5.9	445	21.4	157	16.3	696	16.9
Livestock/poultry/fish farming	43	75.4	55	32.5	4	10.0	18	20.9	127	17.5	874	42.1	584	60.5	1,705	41.4
Commerce/retailing/petty trading	-	-	29	17.2	6	15.0	20	23.3	211	29.0	227	10.9	27	2.8	520	12.6
Manufacturing/light engineering/workshop	1	1.8	-	-	2	5.0	6	7.0	10	1.4	8	0.4	2	0.2	29	0.7
Food/agriculture processing	-	-	-	-	-	-	2	2.3	1	0.1	5	0.2	1	0.1	9	0.2
Micro-enterprise	9	15.8	28	16.6	3	7.5	31	36.1	238	32.7	322	15.5	122	12.6	753	18.3
Handicrafts/cottage	3	5.3	14	8.3	7	17.5	7	8.1	80	11.0	47	2.3	65	6.7	223	5.4
Services	-	-	5	3.0	1	2.5	-	-	14	1.9	103	5.0	4	0.4	127	3.1
Personal use	1	1.8	2	1.2	3	7.5	1	1.2	3	0.4	45	2.2	3	0.3	58	1.4
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 81.1 Beneficiaries by type of business/expense for which the loan was utilized - by Partner Organization

POs	Agriculture/cropping		Livestock/poultry/fish farming		Commerce/retailing/petty trading		Manufacturing/light engineering/workshop		Food/agriculture processing	
	No.	%	No.	%	No.	%	No.	%	No.	%
HHRD	-	-	43	75.4	-	-	1	1.8	-	-
BRSP	20	33.3	29	48.3	6	10.0	-	-	-	-
HANDS	46	19.3	107	45.0	24	10.1	-	-	-	-
SERVE	14	35.0	4	10.0	6	15.0	2	5.0	-	-
AKHUWAT	21	3.4	66	10.5	223	35.6	13	2.1	3	0.5
GBTI	1	2.7	7	18.9	-	-	-	-	-	-

POs	Agriculture/cropping		Livestock/poultry/fish farming		Commerce/retailing/petty trading		Manufacturing/light engineering/workshop		Food/agriculture processing	
	No.	%	No.	%	No.	%	No.	%	No.	%
EPS	22	14.7	72	48.0	8	5.3	3	2.0	-	-
NRSP	56	12.2	222	48.5	43	9.4	3	0.7	-	-
PRSP	14	12.2	101	87.8	-	-	-	-	-	-
BLCC	182	78.1	20	8.6	12	5.2	-	-	4	1.7
FFO	2	2.1	53	55.8	3	3.2	2	2.1	-	-
MOJAZ	3	1.0	202	68.0	21	7.1	1	0.3	-	-
AGAHE	68	21.8	138	44.2	53	17.0	-	-	1	0.3
NRDP	87	41.2	57	27.0	12	5.7	1	0.5	-	-
SF	33	9.3	81	22.8	83	23.4	1	0.3	-	-
SRSO	79	88.8	8	9.0	1	1.1	-	-	-	-
SSF	30	8.6	254	72.8	2	0.6	-	-	-	-
TRDP	1	0.4	166	61.5	23	8.5	1	0.4	1	0.4
AMRDO	17	13.3	75	58.6	-	-	1	0.8	-	-
Overall	696	16.9	1,705	41.4	520	12.6	29	0.7	9	0.2

Annex Table 81.1 Beneficiaries by type of business/expense for which the loan was utilized - by Partner Organization

POs	Micro-enterprise		Handicrafts/cottage		Services		Personal use		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%
HHRD	9	15.8	3	5.3	-	-	1	1.8	57	100.0
BRSP	-	-	-	-	4	6.7	1	1.7	60	100.0
HANDS	36	15.1	22	9.2	2	0.8	1	0.4	238	100.0
SERVE	3	7.5	7	17.5	1	2.5	3	7.5	40	100.0
AKHUWAT	200	31.9	83	13.3	13	2.1	4	0.6	626	100.0
GBTI	29	78.4	-	-	-	-	-	-	37	100.0

POs	Micro-enterprise		Handicrafts/cottage		Services		Personal use		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%
EPS	40	26.7	4	2.7	1	0.7	-	-	150	100.0
NRSP	79	17.2	4	0.9	34	7.4	17	3.7	458	100.0
PRSP	-	-	-	-	-	-	-	-	115	100.0
BLCC	11	4.7	-	-	1	0.4	3	1.3	233	100.0
FFO	1	1.1	8	8.4	23	24.2	3	3.2	95	100.0
MOJAZ	36	12.1	11	3.7	21	7.1	2	0.7	297	100.0
AGAHE	29	9.3	5	1.6	9	2.9	9	2.9	312	100.0
NRDP	53	25.1	1	0.5	-	-	-	-	211	100.0
SF	113	31.8	18	5.1	15	4.2	11	3.1	355	100.0
SRSO	1	1.1	-	-	-	-	-	-	89	100.0
SSF	26	7.4	37	10.6	-	-	-	-	349	100.0
TRDP	69	25.6	5	1.9	1	0.4	3	1.1	270	100.0
AMRDO	18	14.1	15	11.7	2	1.6	-	-	128	100.0
Overall	753	18.3	223	5.4	127	3.1	58	1.4	4,120	100.0

Annex Table 81.2 Beneficiaries by type of business/expense for which the loan was utilized - by gender

Type of business	Male		Female		Overall	
	No.	%	No.	%	No.	%
Agriculture/cropping	299	18.3	397	16.0	696	16.9
Livestock/poultry/fish farming	542	33.1	1,163	46.8	1,705	41.4
Commerce/retailing/petty trading	334	20.4	186	7.5	520	12.6
Manufacturing/light engineering/workshop	21	1.3	8	0.3	29	0.7
Food/agriculture processing	6	0.4	3	0.1	9	0.2
Micro-enterprise	350	21.4	403	16.2	753	18.3
Handicrafts/cottage	37	2.3	186	7.5	223	5.4

Type of business	Male		Female		Overall	
	No.	%	No.	%	No.	%
Services	27	1.7	100	4.0	127	3.1
Personal use	20	1.2	38	1.5	58	1.4
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 82: Beneficiaries by type of investments on their business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Investment on business from PMIFL loan (Rupees)	15,860	18,740	19,550	20,221	20,008	20,406	19,005	19,864
Investment on business from other loans (Rupees)	-	172	-	15,419	1,983	436	22	903
Investment on business from personal sources (Rupees)	14,789	6,973	28,125	90,686	16,128	4,359	588	7,837

Annex Table 82.1 Percentage of investments on their business (First loan)

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
PMIFL loan	70.7	80.5	50.5	58.2	82.5	88.8	98.7	88.4
Other loan	-	0.5	-	11.4	2.6	0.6	0.1	1.1
Personal source	29.3	18.9	49.5	30.4	14.9	10.5	1.2	10.5

Annex Table 83: Beneficiaries' sources of personal investment on their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Sale of assets (land, Livestock, trees, etc)	13	40.6	18	19.4	32	88.9	9	24.3	17	9.3	162	24.0	13	44.8	264	24.3
Saving	19	59.4	73	78.5	4	11.1	25	67.6	151	82.5	505	74.7	16	55.2	793	73.0
Family support	-	-	2	2.2	-	-	3	8.1	15	8.2	9	1.3	-	-	29	2.7
Overall	32	100.0	93	100.0	36	100.0	37	100.0	183	100.0	676	100.0	29	100.0	1,086	100.0

Annex Table 84: Beneficiaries' specific use of the loan amount in their business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Fixed assets (Rupees)	12,614	8,950	5,375	9,884	6,437	11,040	12,020	10,314
Raw materials/products (Rupees)	2,772	8,515	11,900	9,919	13,186	9,047	6,944	9,222
Other expenses (Rupees)	53	1,038	575	186	319	152	-	186

Annex Table 84.1 Percentage usage of the PMIFL loan amount in their business (First loan)

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
Fixed assets	77.28	45.07	23.97	46.32	32.35	52.89	62.33	51.08
Raw material	16.49	43.88	58.2	45.74	64.75	44.63	36.57	46.03
Other expense	0.26	5.19	2.4	0.93	1.6	0.76	0	0.92

Annex Table 85: Reasons provided by the beneficiaries who did not utilize the full loan amount in their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Personal use (health, construction, assets, wedding, etc.)	8	100.0	30	100.0	17	100.0	16	100.0	27	100.0	77	95.1	34	100.0	209	98.1
Loan repayment	-	-	-	-	-	-	-	-	-	-	4	4.9	-	-	4	1.9
Overall	8	100.0	30	100.0	17	100.0	16	100.0	27	100.0	81	100.0	34	100.0	213	100.0

Annex Table 85.1 Beneficiaries who utilize the full amount in their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Utilize	49	86.0	139	82.2	23	57.5	70	81.4	700	96.3	1,995	96.1	931	96.5	3,907	94.8
Not utilize	8	14.0	30	17.8	17	42.5	16	18.6	27	3.7	81	3.9	34	3.5	213	5.2
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 86: Individuals reported by the beneficiaries who were running the business before receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Self	53	93.0	137	81.1	40	100.0	76	88.4	639	87.9	1,339	64.5	559	57.9	2,843	69.0
Husband	3	5.3	21	12.4	-	-	-	-	65	8.9	631	30.4	370	38.3	1,090	26.5
Son/daughter	-	-	6	3.6	-	-	2	2.3	1	0.1	54	2.6	14	1.5	77	1.9
Father	1	1.8	1	0.6	-	-	1	1.2	12	1.7	12	0.6	12	1.2	39	1.0
Brother/sister	-	-	3	1.8	-	-	4	4.7	6	0.8	19	0.9	4	0.4	36	0.9
Wife	-	-	-	-	-	-	1	1.2	1	0.1	8	0.4	3	0.3	13	0.3
Relative	-	-	1	0.6	-	-	-	-	-	-	7	0.3	-	-	8	0.2
Mother	-	-	-	-	-	-	1	1.2	1	0.1	3	0.1	1	0.1	6	0.2
Friend	-	-	-	-	-	-	-	-	1	0.1	3	0.1	2	0.2	6	0.2
Servant	-	-	-	-	-	-	1	1.2	1	0.1	-	-	-	-	2	0.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 87: Individuals reported by the beneficiaries who have been running the business after receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Self	54	94.7	142	84.0	39	97.5	71	82.6	637	87.6	1,316	63.4	568	58.9	2,827	68.6
Husband	2	3.5	11	6.5	-	-	-	-	63	8.7	635	30.6	345	35.8	1,056	25.6
Son/daughter	-	-	9	5.3	1	2.5	3	3.5	4	0.6	67	3.2	27	2.8	111	2.7
Brother/sister	-	-	4	2.4	-	-	6	7.0	5	0.7	23	1.1	6	0.6	44	1.1
Father	1	1.8	-	-	-	-	1	1.2	6	0.8	14	0.7	11	1.1	33	0.8
Wife	-	-	-	-	-	-	3	3.5	9	1.2	7	0.3	5	0.5	24	0.6
Relative	-	-	3	1.8	-	-	-	-	1	0.1	9	0.4	-	-	13	0.3
Mother	-	-	-	-	-	-	1	1.2	2	0.3	4	0.2	1	0.1	8	0.2

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Friend	-	-	-	-	-	-	-	-	-	-	1	0.1	2	0.2	3	0.1
Servant	-	-	-	-	-	-	1	1.2	-	-	-	-	-	-	1	0.0
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 88: Number of family members who provided assistance to the beneficiaries in running their business before receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	47	82.5	123	72.8	38	95.0	70	81.4	536	73.7	1,054	50.8	427	44.3	2,295	55.7
One	8	14.0	38	22.5	2	5.0	14	16.3	168	23.1	890	42.9	387	40.1	1,507	36.6
Two	2	3.5	8	4.7	-	-	2	2.3	23	3.2	132	6.4	151	15.7	318	7.7
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 89: Number of family members who have been providing assistance to the beneficiaries in running their business after receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	46	80.7	92	54.4	35	87.5	58	67.4	509	70.0	966	46.5	357	37.0	2,063	50.1
One	9	15.8	65	38.5	5	12.5	25	29.1	188	25.9	952	45.9	402	41.7	1,646	40.0
Two	2	3.5	12	7.1	-	-	3	3.5	30	4.1	158	7.6	206	21.4	411	10.0
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 90: Beneficiaries who have employed any human resource for their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	2	3.5	11	6.5	-	-	8	9.3	68	9.4	43	2.1	22	2.3	154	3.7
No	55	96.5	158	93.5	40	100.0	78	90.7	659	90.7	2,033	97.9	943	97.7	3,966	96.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 91: Type and number of persons who have been employed by the beneficiaries for their business

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	None	1	50.0	11	100.0	-	-	5	62.5	55	80.9	25	58.1	8	36.4	105	68.2
	One	1	50.0	-	-	-	-	2	25.0	7	10.3	10	23.3	13	59.1	33	21.4
	Two	-	-	-	-	-	-	1	12.5	5	7.4	7	16.3	1	4.6	14	9.1
	Three	-	-	-	-	-	-	-	-	1	1.5	1	2.3	-	-	2	1.3
	Overall	2	100.0	11	100.0	-	-	8	100.0	68	100.0	43	100.0	22	100.0	154	100.0
Female	None	2	100.0	11	100.0	-	-	8	100.0	68	100.0	42	97.7	22	100.0	153	99.4
	Two	-	-	-	-	-	-	-	-	-	-	1	2.3	-	-	1	0.7
	Overall	2	100.0	11	100.0	-	-	8	100.0	68	100.0	43	100.0	22	100.0	154	100.0

Annex Table 92: Average monthly income generated by the beneficiaries' business

	AJK	Baluchistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Before PMIFL loan	6789	4473	12938	7495	8165	8118	4776	7209
After PMIFL loan	11804	11753	20580	14863	15968	14222	7637	12928
Change in income	5015	7280	7642	7368	7803	6104	2861	5719
Percentage change in income	73.87	162.75	59.07	98.31	95.57	75.19	59.90	79.33

Annex Table 92.1 Monthly Income generated by the beneficiaries' business before PMIFL loan

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	11	19.3	84	49.7	-	-	49	57.0	246	33.8	740	35.6	115	11.9	1,245	30.2
Up to 3000	9	15.8	13	7.7	3	7.5	3	3.5	47	6.5	259	12.5	375	38.9	709	17.2
3001 - 5000	9	15.8	18	10.7	-	-	2	2.3	34	4.7	217	10.5	174	18.0	454	11.0
5001 - 7000	4	7.0	23	13.6	-	-	4	4.7	50	6.9	117	5.6	96	9.9	294	7.1
7001 - 10000	15	26.3	20	11.8	14	35.0	7	8.1	152	20.9	321	15.5	128	13.3	657	15.9
10001 - 15000	6	10.5	4	2.4	17	42.5	7	8.1	119	16.4	163	7.9	55	5.7	371	9.0
15001 - 20000	1	1.8	1	0.6	4	10.0	3	3.5	51	7.0	104	5.0	10	1.0	174	4.2
Above 20000	2	3.5	6	3.6	2	5.0	11	12.8	28	3.9	155	7.5	12	1.2	216	5.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 92.2 Average monthly Income generated by the beneficiaries' business before PMIFL loan

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
None	19.3	-	49.7	-	-	-	57.0	-	33.8	-	35.6	-	11.9	-	30.2	-
Up to 3000	15.8	2,333	7.7	2,192	7.5	2,433	3.5	2,000	6.5	1,821	12.5	2,115	38.9	1,989	17.2	2,034
3001 - 5000	15.8	4,889	10.7	4,667	-	-	2.3	4,500	4.7	4,750	10.5	4,571	18.0	4,327	11.0	4,500
5001 - 7000	7.0	6,000	13.6	6,413	-	-	4.7	5,875	6.9	6,520	5.6	6,441	9.9	6,307	7.1	6,395
7001 - 10000	26.3	9,333	11.8	9,000	35.0	9,714	8.1	9,229	20.9	9,474	15.5	9,084	13.3	9,129	15.9	9,201
10001 - 15000	10.5	13,833	2.4	14,250	42.5	14,118	8.1	13,071	16.4	13,866	7.9	14,263	5.7	13,285	9.0	13,954
15001 - 20000	1.8	20,000	0.6	20,000	10.0	19,000	3.5	19,333	7.0	18,275	5.0	19,433	1.0	18,900	4.2	19,057
Above 20000	3.5	27,500	3.6	39,833	5.0	29,100	12.8	35,636	3.9	47,893	7.5	47,077	1.2	34,667	5.3	45,362
Overall	100.0	6,789	100.0	4,473	100.0	12,938	100.0	7,495	100.0	8,165	100.0	8,118	100.0	4,776	100.0	7,209

Annex Table 92.3 Monthly Income generated by the beneficiaries' business after PMIFL loan

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	3	5.3	40	23.7	-	-	12	14.0	84	11.6	313	15.1	15	1.6	467	11.3
Up to 3000	6	10.5	7	4.1	1	2.5	13	15.1	37	5.1	277	13.3	254	26.3	595	14.4
3001 - 5000	7	12.3	10	5.9	-	-	8	9.3	42	5.8	224	10.8	208	21.6	499	12.1
5001 - 7000	5	8.8	10	5.9	1	2.5	4	4.7	38	5.2	141	6.8	115	11.9	314	7.6
7001 - 10000	12	21.1	23	13.6	-	-	12	14.0	114	15.7	333	16.0	178	18.4	672	16.3
10001 - 15000	10	17.5	49	29.0	8	20.0	10	11.6	117	16.1	245	11.8	124	12.8	563	13.7
15001 - 20000	8	14.0	7	4.1	13	32.5	5	5.8	135	18.6	188	9.1	44	4.6	400	9.7
Above 20000	6	10.5	23	13.6	17	42.5	22	25.6	160	22.0	355	17.1	27	2.8	610	14.8
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 92.4 Average monthly Income generated by the beneficiaries' business after PMIFL loan

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
None	5.3	-	23.7	-	-	-	14.0	-	11.6	-	15.1	-	1.6	-	11.3	-
Up to 3000	10.5	2,467	4.1	2,543	2.5	2,500	15.1	2,300	5.1	2,311	13.3	2,147	26.3	2,027	14.4	2,118
3001 - 5000	12.3	5,000	5.9	4,800	-	-	9.3	4,600	5.8	4,493	10.8	4,505	21.6	4,457	12.1	4,499
5001 - 7000	8.8	6,000	5.9	6,700	2.5	6,000	4.7	6,500	5.2	6,592	6.8	6,307	11.9	6,284	7.6	6,342
7001 - 10000	21.1	8,417	13.6	9,609	-	-	14.0	9,142	15.7	9,345	16.0	9,210	18.4	8,770	16.3	9,114
10001 - 15000	17.5	14,100	29.0	12,582	20.0	14,500	11.6	13,380	16.1	14,265	11.8	13,791	12.8	13,190	13.7	13,660
15001 - 20000	14.0	19,750	4.1	19,143	32.5	18,315	5.8	18,800	18.6	19,126	9.1	19,173	4.6	18,000	9.7	19,006
Above 20000	10.5	32,167	13.6	38,348	42.5	27,094	25.6	38,545	22.0	36,050	17.1	47,835	2.8	45,056	14.8	43,196
Overall	100.0	11,804	100.0	11,753	100.0	20,580	100.0	14,863	100.0	15,968	100.0	14,222	100.0	7,637	100.0	12,928

Annex Table 92.5 Monthly Income generated by the beneficiaries' business before PMIFL loan - by gender

Rupees	Male			Female			Overall		
	No.	%	Mean	No.	%	Mean	No.	%	Mean
None	409	25.0	-	836	33.7	-	1,245	30.2	-
Up to 3000	185	11.3	1,929	524	21.1	2,071	709	17.2	2,034
3001 - 5000	143	8.7	4,506	311	12.5	4,498	454	11.0	4,500
5001 - 7000	134	8.2	6,418	160	6.4	6,376	294	7.1	6,395
7001 - 10000	340	20.8	9,258	317	12.8	9,140	657	15.9	9,201
10001 - 15000	225	13.8	13,787	146	5.9	14,213	371	9.0	13,954
15001 - 20000	90	5.5	18,833	84	3.4	19,298	174	4.2	19,057
Above 20000	110	6.7	41,147	106	4.3	49,736	216	5.2	45,362
Overall	1,636	100.0	8,760	2,484	100.0	6,188	4,120	100.0	7,209

Annex Table 92.6 Monthly Income generated by the beneficiaries' business after PMIFL loan - by gender

Rupees	Male			Female			Overall		
	No.	%	Mean	No.	%	Mean	No.	%	Mean
None	144	8.8	-	323	13.0	-	467	11.3	-
Up to 3000	175	10.7	2,195	420	16.9	2,086	595	14.4	2,118
3001 – 5000	129	7.9	4,433	370	14.9	4,521	499	12.1	4,499
5001 – 7000	100	6.1	6,345	214	8.6	6,341	314	7.6	6,342
7001 - 10000	278	17.0	9,120	394	15.9	9,111	672	16.3	9,114
10001 - 15000	286	17.5	13,735	277	11.2	13,583	563	13.7	13,660
15001 - 20000	224	13.7	18,882	176	7.1	19,165	400	9.7	19,006
Above 20000	300	18.3	37,970	310	12.5	48,253	610	14.8	43,196
Overall	1,636	100.0	14,471	2,484	100.0	11,912	4,120	100.0	12,928

Annex Table 92.7 Change in monthly income of beneficiaries

	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Decrease	-	-	-	-	-	-	-	-	-	-	59	2.8	41	4.2	100	2.4
No Change	-	-	4	2.4	-	-	1	1.2	10	1.4	34	1.6	24	2.5	73	1.8
Less than 25%	2	3.5	10	5.9	1	2.5	13	15.1	74	10.2	271	13.1	95	9.8	466	11.3
25% and Above	44	77.2	71	42.0	39	97.5	23	26.7	397	54.6	972	46.8	690	71.5	2,236	54.3
New Business	11	19.3	84	49.7	-	-	49	57.0	246	33.8	740	35.6	115	11.9	1,245	30.2
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Include - Personal use and no income before PMIFL

Annex Table 92.8 Change in monthly income of beneficiaries

	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Decrease	-	-	-	-	-	-	-	-	-	-	57	4.3	41	4.8	98	3.5
No Change	-	-	4	4.8	-	-	1	2.7	10	2.1	34	2.6	24	2.8	73	2.6
Less than 25%	2	4.4	10	11.9	1	2.7	13	35.1	72	15.1	267	20.4	95	11.2	460	16.2
25% and Above	43	95.6	70	83.3	36	97.3	23	62.2	396	82.8	954	72.7	687	81.1	2,209	77.8
New Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	45	100.0	84	100.0	37	100.0	37	100.0	478	100.0	1,312	100.0	847	100.0	2,840	100.0

Excluded - Personal use (35 cases) and No income before PMIFL (1245 Cases)

Annex Table 92.8 Change in monthly income of beneficiaries – sector wise

	Decrease		No Change		Less than 25%		25% and Above		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture/cropping	14	2.6	12	2.3	91	17.2	413	77.9	530	100.0
Livestock/poultry/fish farming	63	5.9	44	4.1	189	17.6	777	72.4	1,073	100.0
Commerce/retailing/petty trading	5	1.2	6	1.4	84	19.8	329	77.6	424	100.0
Manufacturing/light engineering/workshop	1	4.8	-	-	8	38.1	12	57.1	21	100.0
Food/agriculture processing	-	-	-	-	1	50.0	1	50.0	2	100.0
Micro-enterprise	11	1.9	10	1.7	67	11.6	490	84.8	578	100.0
Handicrafts/cottage	1	0.7	1	0.7	5	3.7	127	94.8	134	100.0
Services	3	3.8	-	-	15	19.2	60	76.9	78	100.0
Overall	98	3.5	73	2.5	460	16.2	2,209	77.8	2,840	100.0

Annex Table 93: Average monthly expenses reported by the beneficiaries for running their business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Monthly running expenses	4572	3478	4175	2602	3531	2355	2998	2813
Monthly cost of materials/products	504	3669	4932	1401	10608	3419	44	3840

Annex Table 93.1 Monthly running expenses reported by the beneficiaries

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	5	8.8	48	28.4	-	-	26	30.2	274	37.7	893	43.0	82	8.5	1,328	32.2
Up to 1000	11	19.3	44	26.0	18	45.0	18	20.9	105	14.4	460	22.2	439	45.5	1,095	26.6

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1001 - 2000	11	19.3	17	10.1	1	2.5	12	14.0	99	13.6	289	13.9	223	23.1	652	15.8
2001 - 3000	7	12.3	14	8.3	5	12.5	9	10.5	68	9.4	105	5.1	88	9.1	296	7.2
3001 - 4000	5	8.8	4	2.4	-	-	6	7.0	29	4.0	52	2.5	17	1.8	113	2.7
4001 - 5000	3	5.3	14	8.3	9	22.5	4	4.7	36	5.0	83	4.0	21	2.2	170	4.1
5001 - 10000	9	15.8	16	9.5	4	10.0	7	8.1	69	9.5	118	5.7	19	2.0	242	5.9
Above 10000	6	10.5	12	7.1	3	7.5	4	4.7	47	6.5	76	3.7	76	7.9	224	5.4
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 93.2 Average monthly running expenses reported by the beneficiaries

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
None	8.8	-	28.4	-	-	-	30.2	-	37.7	-	43.0	-	8.5	-	32.2	-
Up to 1000	19.3	782	26.0	757	45.0	917	20.9	767	14.4	710	22.2	791	45.5	757	26.6	770
1001 - 2000	19.3	1,955	10.1	1,912	2.5	1,500	14.0	1,758	13.6	1,862	13.9	1,811	23.1	1,781	15.8	1,812
2001 - 3000	12.3	2,929	8.3	2,857	12.5	3,000	10.5	2,611	9.4	2,963	5.1	2,879	9.1	2,924	7.2	2,906
3001 - 4000	8.8	4,000	2.4	4,000	-	-	7.0	3,917	4.0	3,948	2.5	3,935	1.8	3,924	2.7	3,941
4001 - 5000	5.3	5,000	8.3	5,000	22.5	5,000	4.7	4,725	5.0	5,000	4.0	4,952	2.2	4,952	4.1	4,964
5001 - 10000	15.8	7,556	9.5	8,250	10.0	10,000	8.1	7,214	9.5	7,435	5.7	7,365	2.0	7,684	5.9	7,515
Above 10000	10.5	17,833	7.1	22,000	7.5	16,333	4.7	18,125	6.5	27,638	3.7	29,132	7.9	20,921	5.4	24,980
Overall	100.0	4,572	100.0	3,478	100.0	4,175	100.0	2,602	100.0	3,531	100.0	2,355	100.0	2,998	100.0	2,813

Annex Table 93.3 Monthly cost of material reported by the beneficiaries

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	37	64.9	90	53.3	1	2.5	75	87.2	437	60.1	1,329	64.0	949	98.3	2,918	70.8
Up to 1000	11	19.3	17	10.1	17	42.5	-	-	20	2.8	215	10.4	12	1.2	292	7.1
1001 - 2000	7	12.3	14	8.3	1	2.5	3	3.5	9	1.2	126	6.1	1	0.1	161	3.9
2001 - 3000	1	1.8	16	9.5	1	2.5	-	-	13	1.8	74	3.6	1	0.1	106	2.6
3001 - 4000	1	1.8	2	1.2	4	10.0	1	1.2	5	0.7	7	0.3	-	-	20	0.5
4001 - 5000	-	-	11	6.5	8	20.0	-	-	27	3.7	72	3.5	-	-	118	2.9
5001 - 10000	-	-	10	5.9	5	12.5	1	1.2	56	7.7	37	1.8	1	0.1	110	2.7
Above 10000	-	-	9	5.3	3	7.5	6	7.0	160	22.0	216	10.4	1	0.1	395	9.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 93.4 Average Monthly cost of material reported by the beneficiaries

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
None	64.9	-	53.3	-	2.5	-	87.2	-	60.1	-	64.0	-	98.3	-	70.8	-
Up to 1000	19.3	836	10.1	1,000	42.5	871	-	-	2.8	643	10.4	624	1.2	671	7.1	672
1001 - 2000	12.3	1,786	8.3	2,000	2.5	1,500	3.5	1,833	1.2	2,000	6.1	1,921	0.1	1,500	3.9	1,920
2001 - 3000	1.8	3,000	9.5	2,813	2.5	3,000	-	-	1.8	2,923	3.6	2,872	0.1	3,000	2.6	2,873
3001 - 4000	1.8	4,000	1.2	4,000	10.0	4,000	1.2	4,000	0.7	3,940	0.3	3,929	-	-	0.5	3,960
4001 - 5000	-	-	6.5	5,000	20.0	5,000	-	-	3.7	4,981	3.5	4,993	-	-	2.9	4,992
5001 - 10000	-	-	5.9	7,700	12.5	7,400	1.2	10,000	7.7	8,321	1.8	9,027	0.1	10,000	2.7	8,491
Above 10000	-	-	5.3	43,333	7.5	28,333	7.0	16,833	22.0	43,894	10.4	26,796	0.1	20,000	9.6	33,942
Overall	100.0	504	100.0	3,669	100.0	4,932	100.0	1,401	100.0	10,608	100.0	3,419	100.0	44	100.0	3,840

Annex Table 94: Beneficiaries who have completed their loan re-payment

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	57	100.0	138	81.7	40	100.0	77	89.5	700	96.3	2,040	98.3	961	99.6	4,013	97.4
No	-	-	31	18.3	-	-	9	10.5	27	3.7	36	1.7	4	0.4	107	2.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 94.1 Beneficiaries who have completed their loan re-payment - by Partner Organization

POs	Yes		No		Overall	
	No.	%	No.	%	No.	%
HHRD	57	100.0	-	-	57	100.0
BRSP	58	96.7	2	3.3	60	100.0
HANDS	208	87.4	30	12.6	238	100.0
SERVE	40	100.0	-	-	40	100.0
AKHUWAT	590	94.2	36	5.8	626	100.0
GBTI	37	100.0	-	-	37	100.0
EPS	150	100.0	-	-	150	100.0
NRSP	453	98.9	5	1.1	458	100.0
PRSP	115	100.0	-	-	115	100.0
BLCC	225	96.6	8	3.4	233	100.0
FFO	94	98.9	1	1.1	95	100.0
MOJAZ	293	98.7	4	1.3	297	100.0
AGAHE	303	97.1	9	2.9	312	100.0
NRDP	203	96.2	8	3.8	211	100.0
SF	354	99.7	1	0.3	355	100.0
SRSO	89	100.0	-	-	89	100.0

POs	Yes		No		Overall	
	No.	%	No.	%	No.	%
SSF	348	99.7	1	0.3	349	100.0
TRDP	268	99.3	2	0.7	270	100.0
AMRDO	128	100.0	-	-	128	100.0
Overall	4,013	97.4	107	2.6	4,120	100.0

Annex Table 94.2 Beneficiaries who have completed their loan re-payment - by gender

Gender	Yes		No		Overall	
	No.	%	No.	%	No.	%
Male	1,581	96.6	55	3.4	1,636	100.0
Female	2,432	97.9	52	2.1	2,484	100.0
Overall	4,013	97.4	107	2.6	4,120	100.0

Annex Table 94.3 Beneficiaries who have completed their loan re-payment - Year of receiving loan

	Yes		No		Overall	
	No.	%	No.	%	No.	%
Year 2014	285	99.3	2	0.7	287	100.0
Year 2015	2,635	98.5	41	1.5	2,676	100.0
Year 2016	1,093	94.5	64	5.5	1,157	100.0
Overall	4,013	97.4	107	2.6	4,120	100.0

Annex Table 95: Reasons provided by the beneficiaries who have not completed their loan re-payment

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Time Remaining	-	-	-	-	-	-	-	-	8	29.6	1	2.8	-	-	9	8.4
Will be paid as a whole	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No response	-	-	31	100.0	-	-	9	100.0	19	70.4	35	97.2	4	100.0	98	91.6
Overall	-	-	31	100.0	-	-	9	100.0	27	100.0	36	100.0	4	100.0	107	100.0

Annex Table 96: Beneficiaries by number of loan installment(s) returned till the time of interview

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Zero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
One	-	-	41	29.7	8	20.0	-	-	43	6.1	239	11.7	353	36.7	684	17.0
2 - 6	1	1.8	3	2.2	9	22.5	1	1.3	3	0.4	222	10.9	216	22.5	455	11.3
7 - 12	25	43.9	94	68.1	23	57.5	33	42.9	458	65.4	1,578	77.4	392	40.8	2,603	64.9
13 - 18	16	28.1	-	-	-	-	43	55.8	194	27.7	1	0.1	-	-	254	6.3
Above 18	15	26.3	-	-	-	-	-	-	2	0.3	-	-	-	-	17	0.4
Overall	57	100.0	138	100.0	40	100.0	77	100.0	700	100.0	2,040	100.0	961	100.0	4,013	100.0

Annex Table 97: Beneficiaries by amount of loan returned till the time of interview

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	2	3.5	3	2.2	-	-	1	1.3	5	0.7	12	0.6	3	0.3	26	0.7
10001 - 20000	54	94.7	135	97.8	17	42.5	55	71.4	582	83.1	1,573	77.1	905	94.2	3,321	82.8
20001 - 30000	1	1.8	-	-	23	57.5	21	27.3	106	15.1	451	22.1	46	4.8	648	16.2
30001 - 40000	-	-	-	-	-	-	-	-	4	0.6	4	0.2	6	0.6	14	0.4
Above 40000	-	-	-	-	-	-	-	-	3	0.4	-	-	1	0.1	4	0.1
Overall	57	100.0	138	100.0	40	100.0	77	100.0	700	100.0	2,040	100.0	961	100.0	4,013	100.0

Annex Table 98: Beneficiaries by average amount of loan returned till the time of interview

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	3.5	10,000	2.2	9,000	-	-	1.3	10,000	0.7	10,000	0.6	10,000	0.3	10,000	0.7	9,885
10001 - 20000	94.7	16,722	97.8	20,000	42.5	17,647	71.4	19,927	83.1	19,052	77.1	19,187	94.2	18,739	82.8	19,039
20001 - 30000	1.8	24,000	-	-	57.5	24,000	27.3	25,714	15.1	25,113	22.1	25,508	4.8	26,000	16.2	25,429
30001 - 40000	-	-	-	-	-	-	-	-	0.6	38,750	0.2	35,000	0.6	36,167	0.4	36,571
Above 40000	-	-	-	-	-	-	-	-	0.4	50,000	-	-	0.1	50,000	0.1	50,000
Overall	100.0	16,614	100.0	19,761	100.0	21,300	100.0	21,377	100.0	20,150	100.0	20,561	100.0	19,201	100.0	20,103

Annex Table 99: Beneficiaries who think that the PMIFL loan has been useful for their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	57	100.0	119	70.4	39	97.5	78	90.7	633	87.1	2,005	96.6	930	96.4	3,861	93.7
No	-	-	50	29.6	1	2.5	8	9.3	94	12.9	71	3.4	35	3.6	259	6.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 99.1 Beneficiaries who think that the PMIFL loan has been useful for their business - by gender

Gender	Yes		No		Overall	
	No.	%	No.	%	No.	%
Male	1,492	91.2	144	8.8	1,636	100.0
Female	2,369	95.4	115	4.6	2,484	100.0
Overall	3,861	93.7	259	6.3	4,120	100.0

Annex Table 100: Beneficiaries' views about the extent to which the PMIFL loan has been useful for their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Substantially	57	100.0	98	82.4	36	92.3	55	70.5	475	75.0	1,532	76.4	324	34.8	2,577	66.7
Partially	-	-	21	17.7	3	7.7	23	29.5	158	25.0	470	23.4	602	64.7	1,277	33.1
Not at all	-	-	-	-	-	-	-	-	-	-	3	0.2	4	0.4	7	0.2
Overall	57	100.0	119	100.0	39	100.0	78	100.0	633	100.0	2,005	100.0	930	100.0	3,861	100.0

Annex Table 100.1: Beneficiaries' view about the extent to which the PMIFL loan has been useful for their business - by gender

Gender	Substantially		Partially		Not at all		Overall	
	No.	%	No.	%	No.	%	No.	%
Male	1,059	71.0	429	28.8	4	0.3	1,492	100.0
Female	1,518	64.1	848	35.8	3	0.1	2,369	100.0
Overall	2,577	66.7	1,277	33.1	7	0.2	3,861	100.0

Processing and registration for Second Loan

Annex Table 101: Beneficiaries by type of business for which the loan was applied

Type of business	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Livestock/poultry/fish farming	28	75.7	4	23.5	-	-	5	11.6	40	17.1	641	49.0	407	62.6	1,125	49.2
Micro-enterprise	8	21.6	5	29.4	-	-	16	37.2	73	31.2	202	15.4	83	12.8	387	16.9
Agriculture/cropping	-	-	1	5.9	-	-	1	2.3	14	6.0	196	15.0	94	14.5	306	13.4
Commerce/retailing/petty trading	-	-	3	17.7	-	-	12	27.9	74	31.6	144	11.0	14	2.2	247	10.8
Handicrafts/cottage	1	2.7	4	23.5	-	-	2	4.7	27	11.5	33	2.5	45	6.9	112	4.9
Services	-	-	-	-	-	-	-	-	3	1.3	67	5.1	3	0.5	73	3.2

Type of business	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Personal use	-	-	-	-	-	-	1	2.3	-	-	17	1.3	-	-	18	0.8
Manufacturing/light engineering/workshop	-	-	-	-	-	-	5	11.6	2	0.9	5	0.4	4	0.6	16	0.7
Food/agriculture processing	-	-	-	-	-	-	1	2.3	1	0.4	3	0.2	-	-	5	0.2
Overall	37	100	17	100	0	0	43	100	234	100	1,308	100	650	100	2,289	100

Annex Table 102: Beneficiaries who applied the loan for a new business

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	25	67.6	3	17.7	-	-	34	79.1	111	47.4	618	47.3	201	30.9	992	43.3
No	12	32.4	14	82.4	-	-	9	20.9	123	52.6	690	52.8	449	69.1	1,297	56.7
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 103: Beneficiaries who had prior experience related to the new business before applying for the loan

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	25	100.0	2	66.7	-	-	34.0	100.0	105.0	94.6	577.0	93.4	189.0	94.0	932.0	94.0
No	-	-	1	33.3	-	-	-	-	6.0	5.4	41.0	6.6	12.0	6.0	60.0	6.1
Overall	25	100.0	3	100.0	-	-	34.0	100.0	111.0	100.0	618.0	100.0	201.0	100.0	992.0	100.0

Annex Table 104: Beneficiaries' years of prior experience related to the new business before applying for the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Childhood	25	100.0	-	-	-	-	-	-	50	47.6	515	89.3	108	57.1	698	74.9
1 - 5 Years	-	-	1	50.0	-	-	12	35.3	18	17.1	23	4.0	50	26.5	104	11.2

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
6 - 10 Years	-	-	1	50.0	-	-	8	23.5	24	22.9	14	2.4	19	10.1	66	7.1
11 - 15 Years	-	-	-	-	-	-	9	26.5	3	2.9	12	2.1	12	6.4	36	3.9
Above 15 Years	-	-	-	-	-	-	5	14.7	10	9.5	13	2.3	-	-	28	3.0
Overall	25	100.0	2	100.0	-	-	34	100.0	105	100.0	577	100.0	189	100.0	932	100.0

Payment of Second Loan

Annex Table 105: Beneficiaries by year of receipt of loan payment

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
2015	3	8.1	-	-	-	-	12	27.9	16	6.8	137	10.5	38	5.9	206	9.0
2016	12	32.4	5	29.4	-	-	16	37.2	138	59.0	767	58.6	476	73.2	1,414	61.8
2017	22	59.5	12	70.6	-	-	15	34.9	80	34.2	404	30.9	136	20.9	669	29.2
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 106: Beneficiaries by amount of loan applied

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	-	-	-	-	-	-	5	2.1	1	0.1	-	-	6	0.3
10001 - 20000	15	40.5	14	82.4	-	-	1	2.3	25	10.7	326	24.9	170	26.2	551	24.1
20001 - 30000	22	59.5	3	17.7	-	-	36	83.7	85	36.3	859	65.7	234	36.0	1,239	54.1
30001 - 40000	-	-	-	-	-	-	6	14.0	68	29.1	97	7.4	215	33.1	386	16.9
Above 40000	-	-	-	-	-	-	-	-	51	21.8	25	1.9	31	4.8	107	4.7
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 107: Beneficiaries by average amount of loan applied

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	-	-	-	-	-	-	2.1	10,000	0.1	10,000	-	-	0.3	10,000
10001 - 20000	40.5	19,133	82.4	20,000	-	-	2.3	20,000	10.7	18,360	24.9	19,742	26.2	19,847	24.1	19,702
20001 - 30000	59.5	25,591	17.7	30,000	-	-	83.7	29,861	36.3	28,729	65.7	27,456	36.0	26,509	54.1	27,408
30001 - 40000	-	-	-	-	-	-	14.0	40,000	29.1	38,750	7.4	36,464	33.1	35,219	16.9	36,228
Above 40000	-	-	-	-	-	-	-	-	21.8	49,706	1.9	50,000	4.8	49,581	4.7	49,738
Overall	100.0	22,973	100.0	21,765	-	-	100.0	31,047	100.0	34,705	100.0	26,619	100.0	28,748	100.0	28,038

Annex Table 108: Beneficiaries by amount of loan received

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	-	-	-	-	-	-	5	2.1	1	0.1	-	-	6	0.3
10001 - 20000	15	40.5	15.0	88.2	-	-	6	14.0	34	14.5	413	31.6	186	28.6	669	29.2
20001 - 30000	22	59.5	2.0	11.8	-	-	37	86.1	172	73.5	825	63.1	232	35.7	1,290	56.4
30001 - 40000	-	-	-	-	-	-	-	-	22	9.4	69	5.3	212	32.6	303	13.2
Above 40000	-	-	-	-	-	-	-	-	1	0.4	-	-	20	3.1	21	0.9
Overall	37	100.0	17.0	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 109: Beneficiaries by average amount of loan received

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	-	-	-	-	-	-	2.1	10,000	0.1	10,000	-	-	0.3	10,000
10001 - 20000	40.5	19,000	88.2	20,000	-	-	14.0	20,000	14.5	18,235	31.6	19,443	28.6	19,527	29.2	19,413
20001 - 30000	59.5	24,727	11.8	30,000	-	-	86.1	27,243	73.5	28,651	63.1	27,288	35.7	26,556	56.4	27,298
30001 - 40000	-	-	-	-	-	-	-	-	9.4	37,409	5.3	36,043	32.6	35,019	13.2	35,426
Above 40000	-	-	-	-	-	-	-	-	0.4	50,000	-	-	3.1	48,850	0.9	48,905
Overall	100.0	22,405	100.0	21,176	-	-	100.0	26,233	100.0	27,654	100.0	25,260	100.0	27,991	100.0	26,222

Annex Table 110: Beneficiaries by duration of loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Not remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Upto 6 months	1	2.7	-	-	-	-	-	-	4	1.7	55	4.2	115	17.7	175	7.7
7 - 12 months	36	97.3	17	100.0	-	-	5	11.6	107	45.7	1,252	95.7	535	82.3	1,952	85.3
13 - 18 months	-	-	-	-	-	-	38	88.4	123	52.6	1	0.1	-	-	162	7.1
Above 18 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 111: Beneficiaries by frequency of installment plans for recovery of loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Lump sum	-	-	-	-	-	-	-	-	13	5.6	306	23.4	190	29.2	509	22.2

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bi-annually	1	2.7	-	-	-	-	-	-	-	-	15	1.2	5	0.8	21	0.9
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-	206	31.7	206	9.0
Monthly	36	97.3	17	100.0	-	-	43	100.0	221	94.4	987	75.5	249	38.3	1,553	67.9
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 112: Beneficiaries who were satisfied with the installment plan for recovery of loan

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	37	100.0	16	94.1	-	-	42	97.7	226	96.6	1,284	98.2	573	88.2	2,178	95.2
No	-	-	1	5.9	-	-	1	2.3	8	3.4	24	1.8	77	11.9	111	4.9
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 113: Reasons provided by the beneficiaries who were not satisfied with the installment plan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Loan duration	-	-	1	100.0	-	-	-	-	1	12.5	20	83.3	75	97.4	97	87.4
Heavy installment	-	-	-	-	-	-	1	100.0	7	87.5	4	16.7	2	2.6	14	12.6
Overall	-	-	1	100.0	-	-	1	100.0	8	100.0	24	100.0	77	100.0	111	100.0

Annex Table 114: Modes of payment through which the beneficiaries received their loans

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bearer cheque	27	73.0	10	58.8	-	-	39	90.7	230	98.3	1,015	77.6	597	91.9	1,918	83.8
Open cheque	2	5.4	6	35.3	-	-	-	-	-	-	113	8.6	52	8.0	173	7.6
Order cheque	-	-	-	-	-	-	-	-	-	-	100	7.7	-	-	100	4.4

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Over the counter fund transfer	-	-	-	-	-	-	4	9.3	-	-	1	0.1	-	-	5	0.2
Cash	8	21.6	1	5.9	-	-	-	-	4	1.7	79	6.0	1	0.2	93	4.1
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 115: Sites from where the beneficiaries received their loans

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Branch/loan centre	37	100.0	15	88.2	-	-	42	97.7	220	94.0	1,161	88.8	514	79.1	1,989	86.9
Office of partner organization	-	-	2	11.8	-	-	1	2.3	14	6.0	146	11.2	136	20.9	299	13.1
Delivered at home	-	-	-	-	-	-	-	-	-	-	1	0.1	-	-	1	0.0
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 116: Basic requirements reported by beneficiaries for receiving their loan payments

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bank account	4	10.8	-	-	-	-	-	-	29	12.4	158	12.1	74	11.4	265	11.6
Valid CNIC	37	100.0	17	100.0	-	-	43	100.0	227	97.0	1,171	89.5	643	98.9	2,138	93.4

Utilization of Second Loan

Annex Table 117: Beneficiaries by type of business / expense for which the loan was utilized

Type of business	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Livestock/poultry/fish farming	30	81.1	4	23.5	-	-	5	11.6	38	16.2	622	47.6	407	62.6	1,106	48.3
Micro-enterprise	6	16.2	4	23.5	-	-	16	37.2	76	32.5	216	16.5	95	14.6	413	18.0
Agriculture/cropping	-	-	1	5.9	-	-	1	2.3	10	4.3	193	14.8	91	14.0	296	12.9
Commerce/retailing/petty trading	-	-	4	23.5	-	-	12	27.9	77	32.9	135	10.3	14	2.2	242	10.6
Handicrafts/cottage	1	2.7	4	23.5	-	-	2	4.7	27	11.5	24	1.8	39	6.0	97	4.2
Services	-	-	-	-	-	-	-	-	3	1.3	82	6.3	3	0.5	88	3.8
Personal use	-	-	-	-	-	-	1	2.3	-	-	28	2.1	-	-	29	1.3
Manufacturing/light engineering/workshop	-	-	-	-	-	-	5	11.6	3	1.3	7	0.5	1	0.2	16	0.7
Food/agriculture processing	-	-	-	-	-	-	1	2.3	-	-	1	0.1	-	-	2	0.1
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 118: Beneficiaries by type of investments on their business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
PMIFL loan (Rupees)	21,703	19,588	-	26,233	27,056	24,926	27,678	25,858
Other loans (Rupees)	324	-	-	2,791	675	206	15	248
Personal sources (Rupees)	12,514	1,824	-	3,419	9,718	3,005	225	3,054

Annex Table 119: Beneficiaries' sources of personal investment on their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Sale of assets (land, Livestock, trees, etc)	7	53.9	-	-	-	-	-	-	8	20.0	43	16.2	2	28.6	60	18.1
Saving	6	46.2	3	100.0	-	-	3	100.0	32	80.0	223	83.8	5	71.4	272	81.9
Family support	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	13	100.0	3	100.0	-	-	3	100.0	40	100.0	266	100.0	7	100.0	332	100.0

Annex Table 120: Beneficiaries' specific use of the loan amount in their business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Fixed asset	17,243	8,118	-	7,721	6,910	12,995	17,914	13,703
Raw material	4,459	9,647	-	17,512	19,389	10,647	9,694	11,291
Other	-	1,824	-	419	756	734	71	538

Annex Table 121: Reasons provided by the beneficiaries who did not utilize the full loan amount in their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Personal use (health, construction, assets, wedding, etc.)	6	100.0	5	100.0	-	-	1	100.0	13	100.0	94	100.0	31	100.0	150	100.0
Loan repayment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	6	100.0	5	100.0	-	-	1	100.0	13	100.0	94	100.0	31	100.0	150	100.0

Annex Table 122: Individuals reported by the beneficiaries who were running the business before receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Self	35	94.6	15	88.2	-	-	37	86.1	222	94.9	861	65.8	388	59.7	1,558	68.1
Husband	2	5.4	1	5.9	-	-	-	-	10	4.3	392	30.0	235	36.2	640	28.0
Son/daughter	-	-	1	5.9	-	-	2	4.7	1	0.4	35	2.7	13	2.0	52	2.3
Father	-	-	-	-	-	-	1	2.3	1	0.4	5	0.4	8	1.2	15	0.7
Brother/sister	-	-	-	-	-	-	2	4.7	-	-	9	0.7	3	0.5	14	0.6
Wife	-	-	-	-	-	-	-	-	-	-	1	0.1	2	0.3	3	0.1
Mother	-	-	-	-	-	-	1	2.3	-	-	2	0.2	-	-	3	0.1
Relative	-	-	-	-	-	-	-	-	-	-	2	0.2	-	-	2	0.1
Friend	-	-	-	-	-	-	-	-	-	-	1	0.1	1	0.2	2	0.1
Servant	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 123: Individuals reported by the beneficiaries who have been running the business after receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Self	36	97.3	15	88.2	-	-	36	83.7	222	94.9	854	65.3	391	60.2	1,554	67.9
Husband	1	2.7	1	5.9	-	-	-	-	10	4.3	389	29.7	222	34.2	623	27.2
Son/daughter	-	-	1	5.9	-	-	2	4.7	-	-	43	3.3	22	3.4	68	3.0
Brother/sister	-	-	-	-	-	-	3	7.0	-	-	11	0.8	3	0.5	17	0.7
Father	-	-	-	-	-	-	1	2.3	-	-	5	0.4	7	1.1	13	0.6
Wife	-	-	-	-	-	-	-	-	1	0.4	1	0.1	4	0.6	6	0.3
Mother	-	-	-	-	-	-	1	2.3	1	0.4	2	0.2	-	-	4	0.2
Relative	-	-	-	-	-	-	-	-	-	-	2	0.2	-	-	2	0.1

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Friend	-	-	-	-	-	-	-	-	-	-	1	0.1	1	0.2	2	0.1
Servant	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 124: Number of family members who provided assistance to the beneficiaries in running their business before receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	34	91.89	12	70.59	0	0	30	69.77	206	88.03	693	52.98	300	46.15	1275	55.7
One	1	2.7	5	29.41	0	0	11	25.58	22	9.4	520	39.76	243	37.38	802	35.04
Two	2	5.41	0	0	0	0	2	4.65	6	2.56	95	7.26	107	16.46	212	9.26
Overall	37	100	17	100	0	0	43	100	234	100	1308	100	650	100	2289	100

Annex Table 125: Number of family members who have been providing assistance to the beneficiaries in running their business after receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	33	89.2	9	52.9	-	-	29	67.4	206	88.0	637	48.7	254	39.1	1,168	51.0
One	2	5.4	8	47.1	-	-	11	25.6	22	9.4	559	42.7	251	38.6	853	37.3
Two	2	5.4	-	-	-	-	3	7.0	6	2.6	112	8.6	145	22.3	268	11.7
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 126: Beneficiaries who have employed any human resource for their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	1	2.7	-	-	-	-	3	7.0	13	5.6	20	1.5	14	2.2	51	2.2
No	36	97.3	17	100.0	-	-	40	93.0	221	94.4	1,288	98.5	636	97.9	2,238	97.8
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 127: Type and number of persons who have been employed by the beneficiaries for their business

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	One	1	100.0	-	-	-	-	2	66.7	7	53.9	12	60.0	13	92.9	35	68.6
	Two	-	-	-	-	-	-	1	33.3	5	38.5	7	35.0	1	7.1	14	27.5
	Three	-	-	-	-	-	-	-	-	1	7.7	1	5.0	-	-	2	3.9
	Overall	1	100.0	-	-	-	-	3	100.0	13	100.0	20	100.0	14	100.0	51	100.0
Female	None	1	100.0	-	-	-	-	3	100.0	13	100.0	19	95.0	14	100.0	50	98.0
	Two	-	-	-	-	-	-	-	-	-	-	1	5.0	-	-	1	2.0
	Overall	1	100.0	-	-	-	-	3	100.0	13	100.0	20	100.0	14	100.0	51	100.0

Annex Table 128: Average monthly income generated by the beneficiaries' business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Before PMIFL loan	514	4,647	-	13,574	4,417	8,526	6,556	7,483
After PMIFL loan	1,054	11,588	-	14,516	9,306	13,221	8,773	11,373

Annex Table 129: Average monthly expenses reported by the beneficiaries for running their business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Monthly running expenses	386	7,118	-	2,135	2,785	2,029	2,973	2,388
Monthly cost of materials/ products	81	3,794	-	2,209	15,217	2,834	33	3,255

Annex Table 130: Beneficiaries who have completed their loan re-payment

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	12	32.4	2	11.8	-	-	27	62.8	83	35.5	984	75.2	559	86.0	1,667	72.8
No	25	67.6	15	88.2	-	-	16	37.2	151	64.5	324	24.8	91	14.0	622	27.2
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 131: Reasons provided by the beneficiaries who have not completed their loan re-payment

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Time Remaining	25	100.0	15	100.0	-	-	16	100.0	151	100.0	324	100.0	91	100.0	622	100.0
Will be paid as a whole	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
No response	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	25	100.0	15	100.0	-	-	16	100.0	151	100.0	324	100.0	91	100.0	622	100.0

Annex Table 132: Beneficiaries by number of loan installment(s) returned till the time of interview

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Zero	22	59.5	2	11.8	-	-	4	9.3	72	30.8	122	9.3	45	6.9	267	11.7
One	-	-	8	47.1	-	-	4	9.3	9	3.9	204	15.6	158	24.3	383	16.7
2 – 6	4	10.8	6	35.3	-	-	5	11.6	12	5.1	99	7.6	261	40.2	387	16.9
7 – 12	11	29.7	1	5.9	-	-	6	14.0	77	32.9	882	67.4	186	28.6	1,163	50.8
13 - 18	-	-	-	-	-	-	24	55.8	64	27.4	1	0.1	-	-	89	3.9
Above 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 133: Beneficiaries by amount of loan returned till the time of interview

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	19	51.4	1	5.9	-	-	4	9.3	88	37.6	94	7.2	48	7.4	254	11.1
Up to 5000	-	-	6	35.3	-	-	5	11.6	12	5.1	25	1.9	7	1.1	55	2.4
5001 - 10000	3	8.1	5	29.4	-	-	4	9.3	2	0.9	39	3.0	3	0.5	56	2.5
10001 - 20000	13	35.1	5	29.4	-	-	7	16.3	37	15.8	474	36.2	182	28.0	718	31.4

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
20001 - 30000	2	5.4	-	-	-	-	23	53.5	89	38.0	644	49.2	212	32.6	970	42.4
30001 - 40000	-	-	-	-	-	-	-	-	5	2.1	32	2.5	191	29.4	228	10.0
Above 40000	-	-	-	-	-	-	-	-	1	0.4	-	-	7	1.1	8	0.4
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 134: Beneficiaries by average amount of loan returned till the time of interview

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No amount	51.4	-	5.9	-	-	-	9.3	-	37.6	-	7.2	-	7.4	-	11.1	-
Up to 5000	-	-	35.3	2,333	-	-	11.6	1,980	5.1	2,385	1.9	3,079	1.1	3,528	2.4	2,803
5001 - 10000	8.1	8,633	29.4	7,600	-	-	9.3	6,025	0.9	10,000	3.0	8,474	0.5	7,833	2.5	8,250
10001 - 20000	35.1	18,123	29.4	18,800	-	-	16.3	18,943	15.8	16,931	36.2	18,797	28.0	19,100	31.4	18,767
20001 - 30000	5.4	27,000	-	-	-	-	53.5	26,504	38.0	26,867	49.2	26,702	32.6	26,244	42.4	26,613
30001 - 40000	-	-	-	-	-	-	-	-	2.1	35,080	2.5	35,065	29.4	34,925	10.0	34,948
Above 40000	-	-	-	-	-	-	-	-	0.4	50,000	-	-	1.1	48,571	0.4	48,750
Overall	100.0	8,527	100.0	8,588	-	-	100.0	18,051	100.0	14,067	100.0	21,128	100.0	24,767	100.0	21,085

Annex Table 135: Beneficiaries who think that the PMIFL loan has been useful for their business

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	18	48.7	13	76.5	-	-	23	53.5	118	50.4	1,255	96.0	602	92.6	2,029	88.6
No	19	51.4	4	23.5	-	-	20	46.5	116	49.6	53	4.1	48	7.4	260	11.4
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 136: Beneficiaries' views about the extent to which the PMIFL loan has been useful for their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Substantially	18	100.0	12	92.3	-	-	9	39.1	109	92.4	904	72.0	258	42.9	1,310	64.6
Partially	-	-	1	7.7	-	-	13	56.5	9	7.6	348	27.7	342	56.8	713	35.1
Not at all	-	-	-	-	-	-	1	4.4	-	-	3	0.2	2	0.3	6	0.3
Overall	18	100.0	13	100.0	-	-	23	100.0	118	100.0	1,255	100.0	602	100.0	2,029	100.0

Processing of loan - Third loan

Annex Table 137: Beneficiaries by type of business for which the loan was applied

Type of business	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Livestock/poultry/fish farming	5	62.5	-	-	-	-	-	-	5	14.3	223	44.4	152	63.3	385	48.1
Micro-enterprise	2	25.0	-	-	-	-	5	33.3	14	40.0	106	21.1	25	10.4	152	19.0
Agriculture/cropping	-	-	-	-	-	-	1	6.7	2	5.7	80	15.9	39	16.3	122	15.3
Commerce/retailing/petty trading	-	-	-	-	-	-	7	46.7	8	22.9	50	10.0	3	1.3	68	8.5
Handicrafts/cottage	1	12.5	-	-	-	-	-	-	4	11.4	5	1.0	20	8.3	30	3.8
Services	-	-	-	-	-	-	-	-	1	2.9	29	5.8	-	-	30	3.8
Personal use	-	-	-	-	-	-	-	-	-	-	6	1.2	-	-	6	0.8
Manufacturing/light engineering/workshop	-	-	-	-	-	-	1	6.7	-	-	2	0.4	1	0.4	4	0.5
Food/agriculture processing	-	-	-	-	-	-	1	6.7	1	2.9	1	0.2	-	-	3	0.4
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 138: Beneficiaries who applied the loan for a new business

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	-	-	-	-	-	-	10	28.6	219	43.6	45	18.8	274	34.3
No	8	100.0	-	-	-	-	15	100.0	25	71.4	283	56.4	195	81.3	526	65.8
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 139: Beneficiaries who had prior experience related to the new business before applying for the loan

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	-	-	-	-	-	-	9	90.0	204	93.2	42	93.3	255	93.1
No	-	-	-	-	-	-	-	-	1	10.0	15	6.9	3	6.7	19	6.9
Overall	-	-	-	-	-	-	-	-	10	100.0	219	100.0	45	100.0	274	100.0

Annex Table 140: Beneficiaries' years of prior experience related to the new business before applying for the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Childhood	-	-	-	-	-	-	-	-	2	22.2	57	27.9	10	23.8	69	27.1
1 - 5 Years	-	-	-	-	-	-	-	-	2	22.2	39	19.1	13	31.0	54	21.2
6 - 10 Years	-	-	-	-	-	-	-	-	3	33.3	73	35.8	12	28.6	88	34.5
11 - 15 Years	-	-	-	-	-	-	-	-	-	-	16	7.8	6	14.3	22	8.6
Above 15 Years	-	-	-	-	-	-	-	-	2	22.2	19	9.3	1	2.4	22	8.6
Overall	-	-	-	-	-	-	-	-	9	100.0	204	100.0	42	100.0	255	100.0

Payment of Third loan

Annex Table 141: Beneficiaries by year of receipt of loan payment

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
2016	2	25.0	-	-	-	-	5	33.3	13	37.1	65	13.0	11	4.6	96	12.0
2017	6	75.0	-	-	-	-	10	66.7	22	62.9	437	87.1	229	95.4	704	88.0
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 142: Beneficiaries by amount of loan applied

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10001 - 20000	2	25.0	-	-	-	-	-	-	1	2.9	36	7.2	29	12.1	68	8.5
20001 - 30000	6	75.0	-	-	-	-	12	80.0	11	31.4	290	57.8	60	25.0	379	47.4
30001 - 40000	-	-	-	-	-	-	3	20.0	8	22.9	156	31.1	121	50.4	288	36.0
Above 40000	-	-	-	-	-	-	-	-	15	42.9	20	4.0	30	12.5	65	8.1
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 143: Beneficiaries by average amount of loan applied

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
10001 - 20000	25.0	17,500	-	-	-	-	-	-	2.9	20,000	7.2	19,583	12.1	19,931	8.5	19,676
20001 - 30000	75.0	26,000	-	-	-	-	80.0	29,583	31.4	30,000	57.8	28,521	25.0	25,417	47.4	28,066
30001 - 40000	-	-	-	-	-	-	20.0	40,000	22.9	38,500	31.1	37,962	50.4	38,521	36.0	38,233
Above 40000	-	-	-	-	-	-	-	-	42.9	49,333	4.0	49,750	12.5	46,800	8.1	48,292
Overall	100.0	23,875	-	-	-	-	100.0	31,667	100.0	39,943	100.0	31,659	100.0	34,033	100.0	32,656

Annex Table 144: Beneficiaries by amount of loan received

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	-	-	-	-	-	-	-	-	1	0.2	-	-	1	0.1
10001 - 20000	2	25.0	-	-	-	-	2	13.3	3	8.6	54	10.8	42	17.5	103	12.9
20001 - 30000	6	75.0	-	-	-	-	13	86.7	21	60.0	314	62.6	48	20.0	402	50.3
30001 - 40000	-	-	-	-	-	-	-	-	10	28.6	131	26.1	119	49.6	260	32.5
Above 40000	-	-	-	-	-	-	-	-	1	2.9	2	0.4	31	12.9	34	4.3
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 145: Beneficiaries by average amount of loan received

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No amount	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Up to 5000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5001 - 10000	-	-	-	-	-	-	-	-	-	-	0.2	10,000	-	-	0.1	10,000

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
10001 - 20000	25.0	17,500	-	-	-	-	13.3	20,000	8.6	20,000	10.8	19,556	17.5	19,929	12.9	19,689
20001 - 30000	75.0	26,000	-	-	-	-	86.7	27,923	60.0	29,048	62.6	28,232	20.0	25,937	50.3	27,958
30001 - 40000	-	-	-	-	-	-	-	-	28.6	38,300	26.1	37,885	49.6	38,571	32.5	38,215
Above 40000	-	-	-	-	-	-	-	-	2.9	45,000	0.4	46,500	12.9	46,839	4.3	46,765
Overall	100.0	23,875	-	-	-	-	100.0	26,867	100.0	31,371	100.0	29,855	100.0	33,850	100.0	31,004

Annex Table 146: Beneficiaries by duration of loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Not remember	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Upto 6 months	-	-	-	-	-	-	-	-	-	-	18	3.6	39	16.3	57	7.1
7 - 12 months	8	100.0	-	-	-	-	-	-	22	62.9	484	96.4	201	83.8	715	89.4
13 - 18 months	-	-	-	-	-	-	15	100.0	13	37.1	-	-	-	-	28	3.5
Above 18 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 147: Beneficiaries by frequency of installment plans for recovery of loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Lump sum	-	-	-	-	-	-	-	-	-	-	140	27.9	58	24.2	198	24.8
Bi-annually	-	-	-	-	-	-	-	-	-	-	6	1.2	4	1.7	10	1.3
Quarterly	-	-	-	-	-	-	-	-	-	-	-	-	116	48.3	116	14.5
Monthly	8	100.0	-	-	-	-	15	100.0	35	100.0	356	70.9	62	25.8	476	59.5
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 148: Beneficiaries who were satisfied with the installment plan for recovery of loan

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	8	100.0	-	-	-	-	14	93.3	34	97.1	499	99.4	211	87.9	766	95.8
No	-	-	-	-	-	-	1	6.7	1	2.9	3	0.6	29	12.1	34	4.3
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 149 Reasons provided by the beneficiaries who were not satisfied with the installment plan

Reasons	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Heavy installment	-	-	-	-	-	-	1	100.0	1	100.0	2	66.7	6	20.7	10	29.4
Loan duration	-	-	-	-	-	-	-	-	-	-	1	33.3	23	79.3	24	70.6
Overall	-	-	-	-	-	-	1	100.0	1	100.0	3	100.0	29	100.0	34	100.0

Annex Table 150: Modes of payment through which the beneficiaries received their loans

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bearer cheque	8	100.0	-	-	-	-	14	93.3	35	100.0	366	72.9	214	89.2	637	79.6
Open cheque	-	-	-	-	-	-	-	-	-	-	79	15.7	26	10.8	105	13.1
Order cheque	-	-	-	-	-	-	-	-	-	-	18	3.6	-	-	18	2.3
Over the counter fund transfer	-	-	-	-	-	-	1	6.7	-	-	1	0.2	-	-	2	0.3
Cash	-	-	-	-	-	-	-	-	-	-	38	7.6	-	-	38	4.8
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 151: Sites from where the beneficiaries received their loans

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Branch/loan centre	8	100.0	-	-	-	-	14	93.3	34	97.1	425	84.7	193	80.4	674	84.3
Office of partner organization	-	-	-	-	-	-	1	6.7	1	2.9	77	15.3	47	19.6	126	15.8
Delivered at home	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 152: Basic requirements reported by beneficiaries for receiving their loan payments

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bank account	5	62.5	-	-	-	-	-	-	2	5.7	40	8.0	16	6.7	63	7.9
Valid CNIC	8	100.0	-	-	-	-	15	100.0	33	94.3	463	92.2	234	97.5	753	94.1

Utilization of Third Loan

Annex Table 153: Beneficiaries by type of business / expense for which the loan was utilized

Type of business	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Agriculture/cropping	-	-	-	-	-	-	1	6.7	2	5.7	82	16.3	39	16.3	124	15.5
Livestock/poultry/fish farming	5	62.5	-	-	-	-	-	-	5	14.3	210	41.8	153	63.8	373	46.6
Commerce/retailing/petty trading	-	-	-	-	-	-	7	46.7	7	20.0	49	9.8	1	0.4	64	8.0
Manufacturing/light engineering/workshop	-	-	-	-	-	-	1	6.7	1	2.9	2	0.4	1	0.4	5	0.6

Type of business	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Food/agriculture processing	-	-	-	-	-	-	1	6.7	-	-	1	0.2	-	-	2	0.3
Micro-enterprise	2	25.0	-	-	-	-	5	33.3	15	42.9	109	21.7	29	12.1	160	20.0
Handicrafts/cottage	1	12.5	-	-	-	-	-	-	4	11.4	3	0.6	17	7.1	25	3.1
Services	-	-	-	-	-	-	-	-	1	2.9	33	6.6	-	-	34	4.3
Personal use	-	-	-	-	-	-	-	-	-	-	13	2.6	-	-	13	1.6
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 154: Beneficiaries by type of investments on their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	Mean		Mean		Mean		Mean		Mean		Mean		Mean		Mean	
PMIFL loan (Rupees)	23,875		-		-		26,867		30,686		29,519		33,083		30,533	
Other loans (Rupees)	1,875		-		-		-		714		149		42		156	
Personal sources (Rupees)	12,500		-		-		5,000		7,800		3,045		96		2,499	

Annex Table 155: Beneficiaries' sources of personal investment on their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Sale of assets (land, Livestock, trees, etc)	2	100.0	-	-	-	-	2	100.0	1	11.1	30	37.5	-	-	35	36.1
Saving	-	-	-	-	-	-	-	-	8	88.9	50	62.5	4	100.0	62	63.9
Family support	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	2	100.0	-	-	-	-	2	100.0	9	100.0	80	100.0	4	100.0	97	100.0

Annex Table 156: Beneficiaries' specific use of the loan amount in their business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Fixed assets (Rupees)	15,875	-	-	4,467	11,286	15,281	22,933	17,205
Raw materials/products (Rupees)	8,000	-	-	21,867	19,400	12,396	10,150	12,163
Other expenses (Rupees)	-	-	-	533	-	1,075	-	684

Annex Table 157: Reasons provided by the beneficiaries who did not utilize the full loan amount in their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Personal use (health, construction, assets, wedding, etc.)	-	-	-	-	-	-	-	-	1	100.0	22	100.0	23	100.0	46	100.0
Loan repayment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	-	-	-	-	-	-	-	-	1	100.0	22	100.0	23	100.0	46	100.0

Annex Table 158: Individuals reported by the beneficiaries who were running the business before receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Self	8	100.0	-	-	-	-	14	93.3	34	97.1	343	68.3	154	64.2	553	69.1
Son/daughter	-	-	-	-	-	-	-	-	-	-	15	3.0	2	0.8	17	2.1
Brother/sister	-	-	-	-	-	-	1	6.7	-	-	1	0.2	2	0.8	4	0.5
Wife	-	-	-	-	-	-	-	-	-	-	-	-	2	0.8	2	0.3
Father	-	-	-	-	-	-	-	-	-	-	1	0.2	3	1.3	4	0.5
Mother	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Servant	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Husband	-	-	-	-	-	-	-	-	1	2.9	141	28.1	77	32.1	219	27.4

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Relative	-	-	-	-	-	-	-	-	-	-	1	0.2	-	-	1	0.1
Friend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 159: Individuals reported by the beneficiaries who have been running the business after receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Self	8	100.0	-	-	-	-	13	86.7	33	94.3	340	67.7	152	63.3	546	68.3
Son/daughter	-	-	-	-	-	-	-	-	1	2.9	22	4.4	5	2.1	28	3.5
Brother/sister	-	-	-	-	-	-	2	13.3	-	-	2	0.4	1	0.4	5	0.6
Wife	-	-	-	-	-	-	-	-	-	-	-	-	3	1.3	3	0.4
Father	-	-	-	-	-	-	-	-	-	-	2	0.4	2	0.8	4	0.5
Mother	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Servant	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Husband	-	-	-	-	-	-	-	-	1	2.9	135	26.9	77	32.1	213	26.6
Relative	-	-	-	-	-	-	-	-	-	-	1	0.2	-	-	1	0.1
Friend	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 160: Number of family members who provided assistance to the beneficiaries in running their business before receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	6	75.0	-	-	-	-	11	73.3	24	68.6	274	54.6	114	47.5	429	53.6
One	1	12.5	-	-	-	-	3	20.0	7	20.0	190	37.9	78	32.5	279	34.9
Two	1	12.5	-	-	-	-	1	6.7	4	11.4	38	7.6	48	20.0	92	11.5
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 161: Number of family members who have been providing assistance to the beneficiaries in running their business after receiving the loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	6	75.0	-	-	-	-	11	73.3	24	68.6	249	49.6	108	45.0	398	49.8
One	1	12.5	-	-	-	-	3	20.0	7	20.0	201	40.0	78	32.5	290	36.3
Two	1	12.5	-	-	-	-	1	6.7	4	11.4	52	10.4	54	22.5	112	14.0
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 162: Beneficiaries who have employed any human resource for their business

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	1	12.5	-	-	-	-	1	6.7	4	11.4	16	3.2	6	2.5	28	3.5
No	7	87.5	-	-	-	-	14	93.3	31	88.6	486	96.8	234	97.5	772	96.5
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 163: Type and number of persons who have been employed by the beneficiaries for their business

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	One	1	100.0	-	-	-	-	1	100.0	3	75.0	10	62.5	6	100.0	21	75.0
	Two	-	-	-	-	-	-	-	-	1	25.0	6	37.5	-	-	7	25.0
	Overall	1	100.0	-	-	-	-	1	100.0	4	100.0	16	100.0	6	100.0	28	100.0
Female	None	1	100.0	-	-	-	-	1	100.0	4	100.0	15	93.8	6	100.0	27	96.4
	Two	-	-	-	-	-	-	-	-	-	-	1	6.3	-	-	1	3.6
	Overall	1	100.0	-	-	-	-	1	100.0	4	100.0	16	100.0	6	100.0	28	100.0

Annex Table 164: Average monthly income generated by the beneficiaries' business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Before PMIFL loan	1,125	-	-	13,500	4,971	9,959	8,563	9,300
After PMIFL loan	1,188	-	-	19,367	9,829	13,274	10,788	12,371

Annex Table 165: Average monthly expenses reported by the beneficiaries for running their business

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Running expense	1,063	-	-	2,807	5,180	2,449	3,328	2,825
Materials/ products cost	63	-	-	3,667	5,000	3,978	62	2,803

Annex Table 166: Beneficiaries who have completed their loan re-payment

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	1	12.5	-	-	-	-	2	13.3	9	25.7	115	22.9	52	21.7	179	22.4
No	7	87.5	-	-	-	-	13	86.7	26	74.3	387	77.1	188	78.3	621	77.6
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 167: Reasons provided by the beneficiaries who have not completed their loan re-payment

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Time Remaining	7	100.0	-	-	-	-	13	100.0	26	100.0	387	100.0	188	100.0	621	100.0
Will be paid as a whole	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
No response	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	7	100.0	-	-	-	-	13	100.0	26	100.0	387	100.0	188	100.0	621	100.0

Annex Table 168: Beneficiaries by number of loan installment(s) returned till the time of interview

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Zero	7	87.5	-	-	-	-	6	40.0	9	25.7	136	27.1	73	30.4	231	28.9
One	-	-	-	-	-	-	1	6.7	2	5.7	50	10.0	64	26.7	117	14.6
2 - 6	-	-	-	-	-	-	-	-	9	25.7	105	20.9	74	30.8	188	23.5
7 - 12	1	12.5	-	-	-	-	4	26.7	10	28.6	210	41.8	29	12.1	254	31.8
13 - 18	-	-	-	-	-	-	4	26.7	5	14.3	1	0.2	-	-	10	1.3
Above 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 169: Beneficiaries by amount of loan returned till the time of interview

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No amount	7	87.5	-	-	-	-	6	40.0	9	25.7	136	27.1	71	29.6	229	28.6
Up to 5000	-	-	-	-	-	-	1	6.7	2	5.7	46	9.2	7	2.9	56	7.0
5001 - 10000	-	-	-	-	-	-	1	6.7	4	11.4	50	10.0	34	14.2	89	11.1
10001 - 20000	1	12.5	-	-	-	-	2	13.3	10	28.6	111	22.1	59	24.6	183	22.9
20001 - 30000	-	-	-	-	-	-	5	33.3	8	22.9	140	27.9	48	20.0	201	25.1
30001 - 40000	-	-	-	-	-	-	-	-	2	5.7	19	3.8	17	7.1	38	4.8
Above 40000	-	-	-	-	-	-	-	-	-	-	-	-	4	1.7	4	0.5
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 170: Beneficiaries by average amount of loan returned till the time of interview

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No amount	87.5	-	-	-	-	-	40.0	-	25.7	-	27.1	-	29.6	-	28.6	-
Up to 5000	-	-	-	-	-	-	6.7	1,700	5.7	2,292	9.2	3,326	2.9	3,075	7.0	3,229
5001 - 10000	-	-	-	-	-	-	6.7	8,500	11.4	7,988	10.0	7,901	14.2	9,370	11.1	8,473
10001 - 20000	12.5	20,000	-	-	-	-	13.3	16,000	28.6	15,455	22.1	16,121	24.6	17,920	22.9	16,684
20001 - 30000	-	-	-	-	-	-	33.3	25,060	22.9	25,250	27.9	27,237	20.0	26,039	25.1	26,818
30001 - 40000	-	-	-	-	-	-	-	-	5.7	39,998	3.8	37,183	7.1	37,412	4.8	37,433
Above 40000	-	-	-	-	-	-	-	-	-	-	-	-	1.7	45,750	0.5	45,750
Overall	100.0	2,500	-	-	-	-	100.0	11,167	100.0	13,516	100.0	13,660	100.0	14,443	100.0	13,730

Annex Table 171: Beneficiaries who think that the PMIFL loan has been useful for their business

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	1	12.5	-	-	-	-	8	53.3	13	37.1	448	89.2	227	94.6	697	87.1
No	7	87.5	-	-	-	-	7	46.7	22	62.9	54	10.8	13	5.4	103	12.9
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Annex Table 172: Beneficiaries' views about the extent to which the PMIFL loan has been useful for their business

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Substantially	1	100.0	-	-	-	-	3	37.5	13	100.0	332	74.1	121	53.3	470	67.4
Partially	-	-	-	-	-	-	5	62.5	-	-	115	25.7	106	46.7	226	32.4
Not at all	-	-	-	-	-	-	-	-	-	-	1	0.2	-	-	1	0.1
Overall	1	100.0	-	-	-	-	8	100.0	13	100.0	448	100.0	227	100.0	697	100.0

Loan History (other than the PMIFL loan)

Loan from a Bank

Annex Table 173: Beneficiaries by purpose of loan received from bank

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Current business	-	-	-	-	-	-	-	-	-	-	1	7.1	-	-	1	5.3
Other business	-	-	-	-	-	-	-	-	-	-	8	57.1	5	100.0	13	68.4
Personal use	-	-	-	-	-	-	-	-	-	-	5	35.7	-	-	5	26.3
Overall	-	-	-	-	-	-	-	-	-	-	14	100.0	5	100.0	19	100.0

Annex Table 174: Average loan amount received from bank

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Amount (Rupees)	-	-	-	-	-	40,500	42,800	41,105

Annex Table 175: Year of receipt of loan from bank

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
2015	-	-	-	-	-	-	-	-	-	-	5	35.7	-	-	5	26.3
2016	-	-	-	-	-	-	-	-	-	-	2	14.3	2	40.0	4	21.1
2017	-	-	-	-	-	-	-	-	-	-	7	50.0	3	60.0	10	52.6
Overall	-	-	-	-	-	-	-	-	-	-	14	100.0	5	100.0	19	100.0

Annex Table 176: Current status of loan received from bank

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Fully paid	-	-	-	-	-	-	-	-	-	-	7	50.0	-	-	7	36.8
Partially paid	-	-	-	-	-	-	-	-	-	-	7	50.0	5	100.0	12	63.2
Defaulter	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	-	-	-	-	-	-	-	-	-	-	14	100.0	5	100.0	19	100.0

Annex Table 177: Average loan amount returned to bank till the time of interview

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Amount (Rupees)	-	-	-	-	-	16,893	30,960	20,595

Loan from Family

Annex Table 178: Beneficiaries by purpose of loan received from bank

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Current business	-	-	-	-	-	-	-	-	5	100.0	4	50.0	-	-	9	45.0
Other business	-	-	1	100.0	-	-	-	-	-	-	-	-	-	-	1	5.0
Personal use	-	-	-	-	-	-	-	-	-	-	4	50.0	6	100.0	10	50.0
Overall	-	-	1	100.0	-	-	-	-	5	100.0	8	100.0	6	100.0	20	100.0

Annex Table 179: Average loan amount received from family

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Amount (rupees)	-	10,000	-	-	52,000	24,375	1,667	23,750

Annex Table 180: Year of receipt of loan from family

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
2015	-	-	1	100.0	-	-	-	-	3	60.0	-	-	-	-	4	20.0
2016	-	-	-	-	-	-	-	-	2	40.0	7	87.5	-	-	9	45.0
2017	-	-	-	-	-	-	-	-	-	-	1	12.5	6	100.0	7	35.0
Overall	-	-	1	100.0	-	-	-	-	5	100.0	8	100.0	6	100.0	20	100.0

Annex Table 181: Current status of loan received from family

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Fully paid	-	-	1	100.0	-	-	-	-	5	100.0	3	37.5	6	100.0	15	75.0
Partially paid	-	-	-	-	-	-	-	-	-	-	4	50.0	-	-	4	20.0
Defaulter	-	-	-	-	-	-	-	-	-	-	1	12.5	-	-	1	5.0
Overall	-	-	1	100.0	-	-	-	-	5	100.0	8	100.0	6	100.0	20	100.0

Annex Table 182: Average loan amount returned to family till the time of interview

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Amount (rupees)	-	10,000	-	-	52,000	16,875	1,667	20,750

Micro-finance from another Organization

Annex Table 183: Beneficiaries by purpose of loan received from other micro-finance

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Current business	-	-	-	-	-	-	-	-	-	-	3	100.0	3	100.0	6	100.0
Other business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Personal use	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	-	-	-	-	-	-	-	-	-	-	3	100.0	3	100.0	6	100.0

Annex Table 184: Average loan amount received from other micro-finance

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Amount (Rupees)	-	-	-	-	-	23,333	30,000	26,667

Annex Table 185: Year of receipt of loan from other micro-finance

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
2015	-	-	-	-	-	-	-	-	-	-	-	-	3	100.0	3	50.0
2017	-	-	-	-	-	-	-	-	-	-	3	100.0	-	-	3	50.0
Overall	-	-	-	-	-	-	-	-	-	-	3	100.0	3	100.0	6	100.0

Annex Table 186: Current status of loan received from other micro-finance

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Fully paid	-	-	-	-	-	-	-	-	-	-	1	33.3	-	-	1	16.7
Partially paid	-	-	-	-	-	-	-	-	-	-	2	66.7	3	100.0	5	83.3
Defaulter	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	-	-	-	-	-	-	-	-	-	-	3	100.0	3	100.0	6	100.0

Annex Table 187: Average loan amount returned to other micro-finance organization till the time of interview

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Amount (rupees)	-	-	-	-	-	18,000	15,667	16,833

Loan from Relatives or Friends

Annex Table 188: Beneficiaries by purpose of loan received from relatives or friends

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Current business	-	-	-	-	-	-	-	-	3	75.0	1	8.3	-	-	4	23.5
Other business	-	-	-	-	-	-	-	-	-	-	2	16.7	1	100.0	3	17.6
Personal use	-	-	-	-	-	-	-	-	1	25.0	9	75.0	-	-	10	58.8
Overall	-	-	-	-	-	-	-	-	4	100.0	12	100.0	1	100.0	17	100.0

Annex Table 189: Average loan amount received from relatives or friends

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Amount (rupees)	-	-	-	-	70,750	20,667	8,000	31,706

Annex Table 190: Year of receipt of loan from from relatives or friends

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
2016	-	-	-	-	-	-	-	-	4	100.0	12	100.0	1	100.0	17	100.0
Overall	-	-	-	-	-	-	-	-	4	100.0	12	100.0	1	100.0	17	100.0

Annex Table 191: Current status of loan received from relatives or friends

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Fully paid	-	-	-	-	-	-	-	-	4	100.0	8	66.7	1	100.0	13	76.5
Partially paid	-	-	-	-	-	-	-	-	-	-	4	33.3	-	-	4	23.5
Defaulter	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overall	-	-	-	-	-	-	-	-	4	100.0	12	100.0	1	100.0	17	100.0

Annex Table 192: Average loan amount returned to relatives or friends organization till the time of interview

	AJK	Balochistan	FATA	GB	KP	Punjab	Sindh	Overall
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Amount (Rupees)	-	-	-	-	70,750	16,833	8,000	29,000

Facilitation from Karobar Rehnumai Markaz (KRM)

Annex Table 193: Beneficiaries who knew about KRM

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	20	35.1	92	54.4	39	97.5	71	82.6	357	49.1	577	27.8	136	14.1	1,292	31.4
No	37	64.9	77	45.6	1	2.5	15	17.4	370	50.9	1,499	72.2	829	85.9	2,828	68.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 194: Beneficiaries who were registered with KRM in their area

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	1	5.0	53	57.6	10	25.6	12	16.9	152	42.6	120	20.8	8	5.9	356	27.6
No	19	95.0	39	42.4	29	74.4	59	83.1	205	57.4	457	79.2	128	94.1	936	72.4
Overall	20	100.0	92	100.0	39	100.0	71	100.0	357	100.0	577	100.0	136	100.0	1,292	100.0

Annex Table 195: Beneficiaries by mode of registration with KRM

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Application submitted in loan centre	1	100.0	1	1.9	2	20.0	12	100.0	119	78.3	21	17.5	3	37.5	159	44.7
Through LSO	-	-	10	18.9	1	10.0	-	-	-	-	14	11.7	5	62.5	30	8.4
Through CO	-	-	42	79.2	7	70.0	-	-	28	18.4	84	70.0	-	-	161	45.2
Through friends/relative	-	-	-	-	-	-	-	-	5	3.3	1	0.8	-	-	6	1.7
Overall	1	100.0	53	100.0	10	100.0	12	100.0	152	100.0	120	100.0	8	100.0	356	100.0

Annex Table 196: Beneficiaries who had contact number of any KRM member in their area

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	6	30.0	55	59.8	4	10.3	13	18.3	284	79.6	141	24.4	39	28.7	542	42.0
No	14	70.0	37	40.2	35	89.7	58	81.7	73	20.4	436	75.6	97	71.3	750	58.0
Overall	20	100.0	92	100.0	39	100.0	71	100.0	357	100.0	577	100.0	136	100.0	1,292	100.0

Annex Table 197: Beneficiaries who were provided assistance by the KRM during the processing of loan and preparation of business plan

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	3	15.0	62	67.4	33	84.6	14	19.7	319	89.4	166	28.8	47	34.6	644	49.8
No	17	85.0	30	32.6	6	15.4	57	80.3	38	10.6	411	71.2	89	65.4	648	50.2
Overall	20	100.0	92	100.0	39	100.0	71	100.0	357	100.0	577	100.0	136	100.0	1,292	100.0

Annex Table 198: Beneficiaries who were provided with business development strategies by the KRM

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	3	15.0	64	69.6	36	92.3	11	15.5	315	88.2	162	28.1	38	27.9	629	48.7
No	17	85.0	28	30.4	3	7.7	60	84.5	42	11.8	415	71.9	98	72.1	663	51.3
Overall	20	100.0	92	100.0	39	100.0	71	100.0	357	100.0	577	100.0	136	100.0	1,292	100.0

Annex Table 199: Beneficiaries by type of information displayed or provided to them by KRM at the loan centre

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Don't know	17	85.0	27	29.3	-	-	53	74.6	38	10.6	393	68.1	86	63.2	614	47.5
Information about KRM	3	15.0	58	63.0	29	74.4	3	4.2	203	56.9	84	14.6	42	30.9	422	32.7
PMIFL related materials	3	15.0	43	46.7	39	100.0	17	23.9	171	47.9	125	21.7	16	11.8	414	32.0

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
List of potential business ideas	3	15.0	40	43.5	30	76.9	5	7.0	75	21.0	28	4.9	12	8.8	193	14.9
List of available training institutes	-	-	37	40.2	3	7.7	-	-	75	21.0	3	0.5	6	4.4	124	9.6
Strategies for linking with business institutions	2	10.0	36	39.1	11	28.2	-	-	11	3.1	30	5.2	16	11.8	106	8.2
List of ustads / on-job mentors	1	5.0	7	7.6	-	-	-	-	1	0.3	43	7.5	3	2.2	55	4.3

Annex Table 200: Beneficiaries by type of orientation / training sessions provided to them by the KRM

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	17	85.0	29	31.5	-	-	56	78.9	31	8.7	400	69.3	58	42.6	591	45.7
Enterprise development	-	-	47	51.1	35	89.7	3	4.2	301	84.3	52	9.0	44	32.4	482	37.3
Livestock rearing	2	10.0	18	19.6	25	64.1	2	2.8	82	23.0	123	21.3	62	45.6	314	24.3
Life skill	3	15.0	36	39.1	21	53.8	-	-	144	40.3	27	4.7	48	35.3	279	21.6
Financial literacy/numeracy	3	15.0	47	51.1	36	92.3	14	19.7	50	14.0	114	19.8	6	4.4	270	20.9
Business plan processes	3	15.0	42	45.7	12	30.8	-	-	109	30.5	21	3.6	25	18.4	212	16.4
Marketing strategies	2	10.0	12	13.0	12	30.8	-	-	50	14.0	4	0.7	14	10.3	94	7.3
Communication	1	5.0	14	15.2	22	56.4	-	-	3	0.8	1	0.2	1	0.7	42	3.3
Branding/promotion	-	-	8	8.7	5	12.8	-	-	-	-	2	0.3	-	-	15	1.2
Value chain	-	-	2	2.2	-	-	-	-	-	-	-	-	-	-	2	0.2

Annex Table 201: Beneficiaries who reported replicating to others what they learnt through the KRM trainings

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	3	15.0	60	65.2	39	100.0	12	16.9	285	79.8	142	24.6	56	41.2	597	46.2
No	-	-	3	3.3	-	-	3	4.2	41	11.5	35	6.1	22	16.2	104	8.0
NA	17	85.0	29	31.5	-	-	56	78.9	31	8.7	400	69.3	58	42.6	591	45.7
Overall	20	100.0	92	100.0	39	100.0	71	100.0	357	100.0	577	100.0	136	100.0	1,292	100.0

Annex Table 202: Beneficiaries by number of individuals they passed on the information to, which they had learnt through the KRM trainings

Persons	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 - 50	3	100.0	60	100.0	39	100.0	9	75.0	284	99.6	130	91.5	56	100.0	581	97.3
51 - 100	-	-	-	-	-	-	1	8.3	1	0.4	9	6.3	-	-	11	1.8
101 - 200	-	-	-	-	-	-	2	16.7	-	-	2	1.4	-	-	4	0.7
Above 200	-	-	-	-	-	-	-	-	-	-	1	0.7	-	-	1	0.2
Overall	3	100.0	60	100.0	39	100.0	12	100.0	285	100.0	142	100.0	56	100.0	597	100.0

Annex Table 203: Beneficiaries by average number of individuals they passed on the information to, which they had learnt through the KRM trainings

Persons	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
None	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 - 50	100.0	2.7	100.0	12.7	100.0	11.0	75.0	23.1	99.6	6.3	91.5	24.6	100.0	7.4	97.3	11.7
51 - 100	-	-	-	-	-	-	8.3	80.0	0.4	56.0	6.3	59.8	-	-	1.8	61.3
101 - 200	-	-	-	-	-	-	16.7	155.0	-	-	1.4	200.0	-	-	0.7	177.5
Above 200	-	-	-	-	-	-	-	-	-	-	0.7	250.0	-	-	0.2	250.0
Overall	100.0	2.7	100.0	12.7	100.0	11.0	100.0	49.8	100.0	6.5	100.0	30.9	100.0	7.4	100.0	14.1

Annex Table 204: Beneficiaries by type of facilitation provided to them by the KRM in establishing / promoting their business

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No facilitation provided	16	80.0	32	34.8	-	-	60	84.5	38	10.6	419	72.6	71	52.2	636	49.2
Developing market linkages	4	20.0	53	57.6	38	97.4	7	9.9	190	53.2	146	25.3	39	28.7	477	36.9
Forming group enterprises	3	15.0	34	37.0	11	28.2	1	1.4	143	40.1	24	4.2	8	5.9	224	17.3
Connecting with suppliers	2	10.0	41	44.6	37	94.9	-	-	75	21.0	27	4.7	6	4.4	188	14.6
Establishing linkages with government agencies or NGOs	2	10.0	38	41.3	-	-	-	-	1	0.3	105	18.2	40	29.4	186	14.4
Identifying skill training institutes	1	5.0	36	39.1	8	20.5	-	-	25	7.0	12	2.1	18	13.2	100	7.7
Conducting business fairs	1	5.0	13	14.1	23	59.0	-	-	12	3.4	-	-	4	2.9	53	4.1
Livestock	-	-	-	-	-	-	2	2.8	-	-	-	-	-	-	2	0.2
Business techniques	-	-	-	-	-	-	1	1.4	-	-	-	-	-	-	1	0.1

Annex Table 205: Beneficiaries who reported that the KRM members follow up with them on advisory services

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	4	20.0	68	73.9	28	71.8	14	19.7	302	84.6	158	27.4	69	50.7	643	49.8
No	16	80.0	24	26.1	11	28.2	57	80.3	55	15.4	419	72.6	67	49.3	649	50.2
Overall	20	100.0	92	100.0	39	100.0	71	100.0	357	100.0	577	100.0	136	100.0	1,292	100.0

Annex Table 206: Beneficiaries by reported frequency of follow up calls by the KRM members

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Weekly	-	-	10	14.7	-	-	2	14.3	5	1.7	6	3.8	1	1.4	24	3.7
Monthly	-	-	47	69.1	-	-	10	71.4	266	88.1	138	87.3	31	44.9	492	76.5

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Quarterly	4	100.0	8	11.8	19	67.9	2	14.3	29	9.6	12	7.6	26	37.7	100	15.6
Bi-annually	-	-	3	4.4	9	32.1	-	-	2	0.7	2	1.3	11	15.9	27	4.2
Overall	4	100.0	68	100.0	28	100.0	14	100.0	302	100.0	158	100.0	69	100.0	643	100.0

Annex Table 207: Beneficiaries' opinion regarding the services provided by the KRM

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Helpful	1	5.0	49	53.3	26	66.7	11	15.5	149	41.7	156	27.0	21	15.4	413	32.0
Partially helpful	3	15.0	39	42.4	13	33.3	54	76.1	207	58.0	356	61.7	111	81.6	783	60.6
Not helpful	16	80.0	4	4.3	-	-	6	8.5	1	0.3	65	11.3	4	2.9	96	7.4
Overall	20	100.0	92	100.0	39	100.0	71	100.0	357	100.0	577	100.0	136	100.0	1,292	100.0

Annex Table 208: Beneficiaries' opinion regarding the facilitation and guidance provided by the KRM

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Useful	1	5.0	43	46.7	25	64.1	11	15.5	214	59.9	153	26.5	20	14.7	467	36.1
Partially useful	3	15.0	43	46.7	14	35.9	53	74.6	142	39.8	317	54.9	109	80.1	681	52.7
Not useful	16	80.0	6	6.5	-	-	7	9.9	1	0.3	107	18.5	7	5.1	144	11.1
Overall	20	100.0	92	100.0	39	100.0	71	100.0	357	100.0	577	100.0	136	100.0	1,292	100.0

Support by Community Institutions (Cis)

Annex Table 209: Beneficiaries who were aware about community institutions working in their area

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	29	50.9	164	97.0	40	100.0	84	97.7	191	26.3	1,823	87.8	769	79.7	3,100	75.2

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No	28	49.1	5	3.0	-	-	2	2.3	536	73.7	253	12.2	196	20.3	1,020	24.8
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 210: Reasons reported by beneficiaries who were not aware about community institutions working in their area

Reasons	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Not informed	28	100.0	5	100.0	-	-	2	100.0	536	100.0	253	100.0	196	100.0	1,020	100.0
Overall	28	100.0	5	100.0	-	-	2	100.0	536	100.0	253	100.0	196	100.0	1,020	100.0

Annex Table 211: Beneficiaries' perceptions regarding the type of community institutions involved in PMIFL

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Group Lending	4	13.8	38	23.2	9	22.5	73	86.9	30	15.7	868	47.6	371	48.2	1,393	44.9
Loan Committee	16	55.2	17	10.4	31	77.5	-	-	23	12.0	759	41.6	264	34.3	1,110	35.8
Local Support Organizations	10	34.5	74	45.1	38	95.0	-	-	139	72.8	317	17.4	222	28.9	800	25.8
Village Organizations	10	34.5	68	41.5	-	-	10	11.9	63	33.0	252	13.8	371	48.2	774	25.0
Community Organizations	6	20.7	65	39.6	39	97.5	3	3.6	105	55.0	255	14.0	196	25.5	669	21.6
Don't know	-	-	21	12.8	-	-	1	1.2	6	3.1	69	3.8	32	4.2	129	4.2
None involved	-	-	-	-	-	-	-	-	4	2.1	6	0.3	6	0.8	16	0.5

Annex Table 212: Beneficiaries who were member of any community institution involved in PMIFL

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	6	20.7	123	75.0	-	-	76	90.5	46	24.1	1,036	56.8	470	61.1	1,757	56.7
No	23	79.3	41	25.0	40	100.0	8	9.5	145	75.9	787	43.2	299	38.9	1,343	43.3
Overall	29	100.0	164	100.0	40	100.0	84	100.0	191	100.0	1,823	100.0	769	100.0	3,100	100.0

Annex Table 213: Beneficiaries by type of membership in community institutions

Type of membership	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
General body	5	83.3	120	97.6	-	-	76	100.0	45	97.8	951	91.8	466	99.1	1,663	94.6
Executive body	1	16.7	3	2.4	-	-	-	-	1	2.2	85	8.2	4	0.9	94	5.4
Overall	6	100.0	123	100.0	-	-	76	100.0	46	100.0	1,036	100.0	470	100.0	1,757	100.0

Annex Table 214: Beneficiaries by nature of role in the community institutions

Type of role	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Member	5	83.3	120	97.6	-	-	76	100.0	45	97.8	948	91.5	468	99.6	1,662	94.6
Secretary	1	16.7	3	2.4	-	-	-	-	1	2.2	36	3.5	2	0.4	43	2.4
President	-	-	-	-	-	-	-	-	-	-	52	5.0	-	-	52	3.0
Overall	6	100.0	123	100.0	-	-	76	100.0	46	100.0	1,036	100.0	470	100.0	1,757	100.0

Annex Table 215: Beneficiaries' perceptions regarding the role(s) of community institutions in the PMIFL Scheme

Based on multiple responses

Role of CIs	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Assessing, disbursing and recovering loans	22	75.9	91	55.5	40	100.0	19	22.6	72	37.7	1,324	72.6	684	88.9	2,252	72.6

Role of CIs	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Orientation and linkages	27	93.1	88	53.7	26	65.0	-	-	134	70.2	853	46.8	377	49.0	1,505	48.5
Guarantor	5	17.2	120	73.2	38	95.0	60	71.4	37	19.4	523	28.7	124	16.1	907	29.3
Don't know	1	3.4	5	3.0	-	-	6	7.1	38	19.9	241	13.2	15	2.0	306	9.9
Supporting KRM activities	10	34.5	40	24.4	35	87.5	2	2.4	17	8.9	45	2.5	23	3.0	172	5.5

Annex Table 216: Beneficiaries' by reported frequency of visits conducted by members of community institutions

Duration	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Weekly	-	-	36	22.0	-	-	3	3.6	7	3.7	168	9.2	15	2.0	229	7.4
Monthly	1	3.4	83	50.6	2	5.0	64	76.2	93	48.7	1,221	67.0	494	64.2	1,958	63.2
Quarterly	7	24.1	22	13.4	31	77.5	2	2.4	45	23.6	131	7.2	157	20.4	395	12.7
Bi-annually	19	65.5	16	9.8	7	17.5	1	1.2	6	3.1	70	3.8	89	11.6	208	6.7
Don't know	2	6.9	7	4.3	-	-	14	16.7	40	20.9	233	12.8	14	1.8	310	10.0
Overall	29	100.0	164	100.0	40	100.0	84	100.0	191	100.0	1,823	100.0	769	100.0	3,100	100.0

Annex Table 217: Beneficiaries who think that the community institutions are playing an effective role in the PMIFL scheme

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	24	82.8	152	92.7	40	100.0	18	21.4	151	79.1	1,448	79.4	618	80.4	2,451	79.1
No	5	17.2	12	7.3	-	-	66	78.6	40	20.9	375	20.6	151	19.6	649	20.9
Overall	29	100.0	164	100.0	40	100.0	84	100.0	191	100.0	1,823	100.0	769	100.0	3,100	100.0

Annex Table 218: Beneficiaries who think that the community institutions can operate the PMIFL scheme independently

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	3	10.3	109	66.5	7	17.5	11	13.1	43	22.5	1,001	54.9	391	50.8	1,565	50.5
No	26	89.7	55	33.5	33	82.5	73	86.9	148	77.5	822	45.1	378	49.2	1,535	49.5
Overall	29	100.0	164	100.0	40	100.0	84	100.0	191	100.0	1,823	100.0	769	100.0	3,100	100.0

Economy/Transaction Costs

Annex Table 219: Number of visits made by the beneficiaries for getting loan information

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Zero	1	1.8	52	30.8	-	-	2	2.3	6	0.8	558	26.9	533	55.2	1,152	28.0
One to two	56	98.2	96	56.8	40	100.0	68	79.1	617	84.9	1,468	70.7	425	44.0	2,770	67.2
Three to four	-	-	21	12.4	-	-	13	15.1	89	12.2	50	2.4	6	0.6	179	4.3
Five to six	-	-	-	-	-	-	2	2.3	14	1.9	-	-	1	0.1	17	0.4
Above six	-	-	-	-	-	-	1	1.2	1	0.1	-	-	-	-	2	-
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 220: Average number of visits made by the beneficiaries for getting loan information

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
Zero	1.8	-	30.8	-	-	-	2.3	-	0.8	-	26.9	-	55.2	-	28.0	-
One to two	98.2	1.4	56.8	1.1	100.0	1.3	79.1	1.4	84.9	1.5	70.7	1.2	44.0	1.1	67.2	1.3
Three to four	-	-	12.4	3.1	-	-	15.1	3.4	12.2	3.2	2.4	3.0	0.6	3.5	4.3	3.1
Five to six	-	-	-	-	-	-	2.3	5.0	1.9	5.1	-	-	0.1	6.0	0.4	5.2
Above six	-	-	-	-	-	-	1.2	7.0	0.1	7.0	-	-	-	-	-	7.0
Overall	100.0	1.4	100.0	1.0	100.0	1.3	100.0	1.8	100.0	1.8	100.0	0.9	100.0	0.5	100.0	1.0

Annex Table 221: Number of visits made by the beneficiaries for submission of their loan application

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Zero	-	-	28	16.6	-	-	2	2.3	1	0.1	285	13.7	307	31.8	623	15.1
One to two	57	100.0	137	81.1	40	100.0	64	74.4	671	92.3	1,740	83.8	653	67.7	3,362	81.6
Three to four	-	-	4	2.4	-	-	19	22.1	53	7.3	50	2.4	4	0.4	130	3.2
Five to six	-	-	-	-	-	-	1	1.2	2	0.3	-	-	1	0.1	4	0.1
Above six	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	-
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 222: Average number of visits made by the beneficiaries for submission of their loan application

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
Zero	-	-	16.6	-	-	-	2.3	-	0.1	-	13.7	-	31.8	-	15.1	-
One to two	100.0	1.0	81.1	1.2	100.0	1.2	74.4	1.5	92.3	1.4	83.8	1.1	67.7	1.1	81.6	1.2
Three to four	-	-	2.4	3.0	-	-	22.1	3.1	7.3	3.2	2.4	3.1	0.4	3.0	3.2	3.1
Five to six	-	-	-	-	-	-	1.2	5.0	0.3	5.5	-	-	0.1	6.0	0.1	5.5
Above six	-	-	-	-	-	-	-	-	-	-	-	20.0	-	-	-	20.0
Overall	100.0	1.0	100.0	1.0	100.0	1.2	100.0	1.9	100.0	1.6	100.0	1.0	100.0	0.8	100.0	1.1

Annex Table 223: Number of visits made by the beneficiaries for receiving payment

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Zero	1	1.8	7	4.1	-	-	1	1.2	7	1.0	131	6.3	109	11.3	256	6.2
One to two	56	98.2	159	94.1	40	100.0	70	81.4	703	96.7	1,911	92.1	783	81.1	3,722	90.3
Three to four	-	-	2	1.2	-	-	15	17.4	16	2.2	33	1.6	71	7.4	137	3.3
Five to six	-	-	-	-	-	-	-	-	1	0.1	1	-	1	0.1	3	0.1
Above six	-	-	1	0.6	-	-	-	-	-	-	-	-	1	0.1	2	-
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 224: Average number of visits made by the beneficiaries for receiving payment

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
Zero	1.8	-	4.1	-	-	-	1.2	-	1.0	-	6.3	-	11.3	-	6.2	-
One to two	98.2	1.0	94.1	1.1	100.0	1.1	81.4	1.4	96.7	1.3	92.1	1.1	81.1	1.3	90.3	1.1
Three to four	-	-	1.2	4.0	-	-	17.4	3.0	2.2	3.1	1.6	3.0	7.4	3.1	3.3	3.1
Five to six	-	-	-	-	-	-	-	-	0.1	5.0	-	5.0	0.1	6.0	0.1	5.3
Above six	-	-	0.6	11.0	-	-	-	-	-	-	-	-	0.1	10.0	-	10.5
Overall	100.0	1.0	100.0	1.1	100.0	1.1	100.0	1.7	100.0	1.3	100.0	1.0	100.0	1.3	100.0	1.1

Annex Table 225: Number of visits made by the beneficiaries for orientation sessions

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Zero	-	-	74	43.8	2	5.0	79	91.9	31	4.3	962	46.3	818	84.8	1,966	47.7
One to two	57	100.0	94	55.6	38	95.0	7	8.1	665	91.5	1,023	49.3	145	15.0	2,029	49.2
Three to four	-	-	1	0.6	-	-	-	-	29	4.0	90	4.3	2	0.2	122	3.0
Five to six	-	-	-	-	-	-	-	-	1	0.1	1	-	-	-	2	-
Above six	-	-	-	-	-	-	-	-	1	0.1	-	-	-	-	1	-
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 226: Average number of visits made by the beneficiaries for orientation session

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
Zero	-	-	43.8	-	5.0	-	91.9	-	4.3	-	46.3	-	84.8	-	47.7	-
One to two	100.0	1.4	55.6	1.0	95.0	1.2	8.1	1.3	91.5	1.3	49.3	1.2	15.0	1.0	49.2	1.2
Three to four	-	-	0.6	3.0	-	-	-	-	4.0	3.2	4.3	3.0	0.2	4.0	3.0	3.1

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
Five to six	-	-	-	-	-	-	-	-	0.1	5.0	-	5.0	-	-	-	5.0
Above six	-	-	-	-	-	-	-	-	0.1	7.0	-	-	-	-	-	7.0
Overall	100.0	1.4	100.0	0.6	100.0	1.1	100.0	0.1	100.0	1.3	100.0	0.7	100.0	0.2	100.0	0.7

Annex Table 227: Total numbers of visits made by the beneficiaries for complete processing of their loans

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Zero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
One to two	1	1.8	51	30.2	-	-	3	3.5	6	0.8	497	23.9	431	44.7	989	24.0
Three to four	28	49.1	82	48.5	20	50.0	31	36.0	235	32.3	1,065	51.3	462	47.9	1,923	46.7
Five to six	27	47.4	20	11.8	20	50.0	27	31.4	227	31.2	352	17.0	57	5.9	730	17.7
Above six	1	1.8	16	9.5	-	-	25	29.1	259	35.6	162	7.8	15	1.6	478	11.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 228: Average numbers of visits made by the beneficiaries for complete processing of their loans

Number of visits	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
Zero	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
One to two	1.8	2.0	30.2	1.5	-	-	3.5	1.7	0.8	2.0	23.9	1.5	44.7	1.7	24.0	1.6
Three to four	49.1	4.0	48.5	3.9	50.0	4.0	36.0	3.3	32.3	4.0	51.3	3.5	47.9	3.2	46.7	3.5
Five to six	47.4	5.7	11.8	5.5	50.0	5.2	31.4	5.6	31.2	5.5	17.0	5.3	5.9	5.1	17.7	5.4
Above six	1.8	7.0	9.5	8.3	-	-	29.1	8.5	35.6	8.3	7.8	7.7	1.6	8.5	11.6	8.1
Overall	100.0	4.8	100.0	3.8	100.0	4.6	100.0	5.5	100.0	6.0	100.0	3.7	100.0	2.7	100.0	3.9

Annex Table 229: Time taken by the beneficiaries to travel to the loan centres (One way)

Minutes	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 - 30	22	38.6	96	56.8	17	42.5	71	82.6	497	68.4	1,150	55.4	262	27.2	2,115	51.3
31 - 60	25	43.9	61	36.1	22	55.0	11	12.8	211	29.0	879	42.3	354	36.7	1,563	37.9
61 - 90	7	12.3	12	7.1	1	2.5	-	-	4	0.6	23	1.1	47	4.9	94	2.3
91 - 120	3	5.3	-	-	-	-	4	4.7	5	0.7	22	1.1	94	9.7	128	3.1
Above 120	-	-	-	-	-	-	-	-	10	1.4	2	0.1	208	21.6	220	5.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 230: Average time taken by the beneficiaries to travel to the loan centres (One way)

Minutes	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 - 30	38.6	16.2	56.8	22.7	42.5	23.2	82.6	18.0	68.4	21.6	55.4	23.2	27.2	24.4	51.3	22.7
31 - 60	43.9	55.6	36.1	48.3	55.0	46.4	12.8	48.2	29.0	44.2	42.3	49.6	36.7	53.4	37.9	49.7
61 - 90	12.3	90.0	7.1	70.8	2.5	70.0	-	-	0.6	90.0	1.1	85.9	4.9	77.6	2.3	80.1
91 - 120	5.3	120.0	-	-	-	-	4.7	120.0	0.7	120.0	1.1	116.4	9.7	119.2	3.1	118.8
Above 120	-	-	-	-	-	-	-	-	1.4	144.4	0.1	145.0	21.6	236.3	5.3	231.3
Overall	100.0	48.0	100.0	35.3	100.0	37.1	100.0	26.6	100.0	30.9	100.0	36.2	100.0	92.5	100.0	48.4

Annex Table 231: Time spent by the beneficiaries during their visit to the loan centres

Minutes	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 - 30	29	50.9	135	79.9	19	47.5	64	74.4	342	47.0	854	41.1	136	14.1	1,579	38.3
31 - 60	27	47.4	33	19.5	21	52.5	15	17.4	341	46.9	925	44.6	507	52.5	1,869	45.4
61 - 90	-	-	-	-	-	-	4	4.7	19	2.6	46	2.2	100	10.4	169	4.1
91 - 120	-	-	1	0.6	-	-	1	1.2	15	2.1	215	10.4	85	8.8	317	7.7
Above 120	1	1.8	-	-	-	-	2	2.3	10	1.4	36	1.7	137	14.2	186	4.5
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 232: Average time spent by the beneficiaries during their visit to the loan centres

Minutes	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1 – 30	50.9	28.5	79.9	23.0	47.5	28.4	74.4	17.7	47.0	24.0	41.1	24.1	14.1	28.7	38.3	24.3
31 – 60	47.4	50.9	19.5	46.2	52.5	41.4	17.4	50.0	46.9	48.2	44.6	54.7	52.5	54.2	45.4	53.0
61 – 90	-	-	-	-	-	-	4.7	87.5	2.6	73.2	2.2	86.0	10.4	82.8	4.1	82.7
91 – 120	-	-	0.6	120.0	-	-	1.2	100.0	2.1	108.6	10.4	119.2	8.8	117.9	7.7	118.3
Above 120	1.8	200.0	-	-	-	-	2.3	140.0	1.4	176.3	1.7	186.4	14.2	181.1	4.5	181.5
Overall	100.0	42.1	100.0	28.1	100.0	35.3	100.0	30.4	100.0	40.5	100.0	51.8	100.0	77.2	100.0	54.0

Annex Table 233: Cost incurred by the beneficiaries to travel to the loan centres (one way)

Cost (Rupees)	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No cost	2	3.5	29	17.2	-	-	19	22.1	52	7.2	109	5.3	12	1.2	223	5.4
1 - 50	37	64.9	84	49.7	12	30.0	17	19.8	552	75.9	1,207	58.1	301	31.2	2,210	53.6
51 - 100	17	29.8	39	23.1	13	32.5	30	34.9	88	12.1	572	27.6	199	20.6	958	23.3
101 - 150	-	-	10	5.9	13	32.5	13	15.1	24	3.3	64	3.1	51	5.3	175	4.2
151 - 200	1	1.8	4	2.4	2	5.0	6	7.0	6	0.8	90	4.3	136	14.1	245	5.9
201 - 500	-	-	2	1.2	-	-	1	1.2	5	0.7	31	1.5	155	16.1	194	4.7
501 - 1000	-	-	-	-	-	-	-	-	-	-	3	0.1	108	11.2	111	2.7
Above 1000	-	-	1	0.6	-	-	-	-	-	-	-	-	3	0.3	4	0.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 234: Average cost incurred by the beneficiaries to travel to the loan centres (one way)

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No cost	3.5	-	17.2	-	-	-	22.1	-	7.2	-	5.3	-	1.2	-	5.4	-
1 - 50	64.9	39.1	49.7	35.6	30.0	48.8	19.8	43.5	75.9	26.1	58.1	35.6	31.2	36.0	53.6	33.4
51 - 100	29.8	78.2	23.1	92.8	32.5	86.2	34.9	91.3	12.1	69.6	27.6	89.8	20.6	95.1	23.3	88.9
101 - 150	-	-	5.9	130.0	32.5	136.2	15.1	143.9	3.3	135.7	3.1	146.4	5.3	146.5	4.2	143.1
151 - 200	1.8	200.0	2.4	200.0	5.0	167.5	7.0	193.3	0.8	198.3	4.3	199.6	14.1	199.6	5.9	199.2
201 - 500	-	-	1.2	280.0	-	-	1.2	300.0	0.7	440.0	1.5	315.5	16.1	357.8	4.7	352.1
501 - 1000	-	-	-	-	-	-	-	-	-	-	0.1	667.3	11.2	744.3	2.7	742.2
Above 1000	-	-	0.6	1,100	-	-	-	-	-	-	-	-	0.3	1,166	0.1	1,150
Overall	100.0	52.2	100.0	61.4	100.0	95.3	100.0	79.2	100.0	37.4	100.0	64.2	100.0	211.1	100.0	94.2

Annex Table 235: Cost incurred by the beneficiaries for preparing loan documentation

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
No cost	1	1.8	-	-	-	-	2	2.3	7	1.0	209	10.1	121	12.5	340	8.3
1 - 50	4	7.0	61	36.1	1	2.5	1	1.2	91	12.5	265	12.8	202	20.9	625	15.2
51 - 100	40	70.2	76	45.0	14	35.0	20	23.3	127	17.5	866	41.7	470	48.7	1,613	39.2
101 - 150	8	14.0	13	7.7	13	32.5	30	34.9	238	32.7	244	11.8	61	6.3	607	14.7
151 - 200	3	5.3	17	10.1	10	25.0	17	19.8	193	26.5	284	13.7	80	8.3	604	14.7
201 - 500	-	-	2	1.2	2	5.0	16	18.6	71	9.8	201	9.7	25	2.6	317	7.7
501 - 1000	1	1.8	-	-	-	-	-	-	-	-	4	0.2	5	0.5	10	0.2
Above 1000	-	-	-	-	-	-	-	-	-	-	3	0.1	1	0.1	4	0.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 236: Average cost incurred by the beneficiaries for preparing loan documentation

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean	%	Mean
No cost	1.8	-	-	.	-	.	2.3	-	1.0	-	10.1	-	12.5	-	8.3	-
1 - 50	7.0	41.3	36.1	40.1	2.5	50.0	1.2	50.0	12.5	34.4	12.8	46.5	20.9	46.1	15.2	44.0
51 - 100	70.2	95.8	45.0	94.5	35.0	94.3	23.3	91.0	17.5	92.8	41.7	94.6	48.7	97.3	39.2	95.2
101 - 150	14.0	141.3	7.7	138.5	32.5	143.1	34.9	140.7	32.7	141.0	11.8	145.5	6.3	148.7	14.7	143.6
151 - 200	5.3	178.3	10.1	195.9	25.0	197.0	19.8	184.7	26.5	194.0	13.7	196.7	8.3	198.8	14.7	195.7
201 - 500	-	.	1.2	275.0	5.0	220.0	18.6	328.1	9.8	253.7	9.7	303.2	2.6	298.0	7.7	292.2
501 - 1000	1.8	1,000	-	.	-	.	-	.	-	.	0.2	925.0	0.5	820.0	0.2	880.0
Above 1000	-	.	-	.	-	.	-	.	-	.	0.1	1,900	0.1	2,000	0.1	1,925
Overall	100.0	116.8	100.0	90.6	100.0	141.0	100.0	168.4	100.0	142.9	100.0	123.3	100.0	97.0	100.0	120.3

Annex Table 237: Beneficiaries who made payments for any of the training(s) that they received

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
No	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 238: Beneficiaries who had to make any additional payment(s), other than the above, for processing of their loans

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	6	3.6	-	-	-	-	-	-	6	0.3	5	0.5	17	0.4
No	57	100.0	163	96.4	40	100.0	86	100.0	727	100.0	2,070	99.7	960	99.5	4,103	99.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 239: Beneficiaries by amount paid, other than the above, for processing of their loans

Rupees	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
50	-	-	-	-	-	-	-	-	-	-	-	-	1	20.0	1	5.9
300	-	-	1	16.7	-	-	-	-	-	-	6	100.0	-	-	7	41.2
500	-	-	3	50.0	-	-	-	-	-	-	-	-	-	-	3	17.6
700	-	-	1	16.7	-	-	-	-	-	-	-	-	-	-	1	5.9
1000	-	-	1	16.7	-	-	-	-	-	-	-	-	4	80.0	5	29.4
Overall	-	-	6	100.0	-	-	-	-	-	-	6	100.0	5	100.0	17	100.0

Annex Table 240: Beneficiaries by type of person to whom they paid for processing of their loans

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Agent	-	-	6	100.0	-	-	-	-	-	-	6	100.0	5	100.0	17	100.0
Overall	-	-	6	100.0	-	-	-	-	-	-	6	100.0	5	100.0	17	100.0

Communication

Annex Table 241: Beneficiaries by source(s) of information about the PMIFL scheme

Based on multiple responses

Source	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Friends/relatives	33	57.9	50	29.6	35	87.5	63	73.3	647	89.0	1,392	67.1	646	66.9	2,866	69.6
Community Institutions	27	47.4	115	68.0	29	72.5	2	2.3	150	20.6	1,032	49.7	351	36.4	1,706	41.4
Orientation sessions by Pos	34	59.6	34	20.1	2	5.0	7	8.1	50	6.9	737	35.5	342	35.4	1,206	29.3
Local notables	8	14.0	25	14.8	23	57.5	3	3.5	30	4.1	58	2.8	368	38.1	515	12.5
Printed material	-	-	36	21.3	-	-	10	11.6	94	12.9	5	0.2	28	2.9	173	4.2
Announcements at Masjid	-	-	-	-	-	-	9	10.5	1	0.1	6	0.3	9	0.9	25	0.6
TV/cable	1	1.8	-	-	-	-	8	9.3	2	0.3	4	0.2	6	0.6	21	0.5
Internet/social media	-	-	4	2.4	-	-	-	-	-	-	13	0.6	3	0.3	20	0.5
Newspaper	-	-	4	2.4	-	-	3	3.5	-	-	2	0.1	9	0.9	18	0.4
Radio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annex Table 242: Beneficiaries who received detailed information about PMIFL scheme and its processes at the loan centres

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	55	96.5	129	76.3	40	100.0	80	93.0	686	94.4	1,874	90.3	784	81.2	3,648	88.5
No	2	3.5	40	23.7	-	-	6	7.0	41	5.6	202	9.7	181	18.8	472	11.5
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 243: Beneficiaries by mode(s) of information about PMIFL scheme and its processes

Based on multiple responses

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Orientation session	55	100.0	97	75.2	40	100.0	69	86.3	558	81.3	1,639	87.5	701	89.4	3,159	86.6
Pana flexes/banners	-	-	58	45.0	38	95.0	4	5.0	82	12.0	497	26.5	192	24.5	871	23.9
Brochures/flyers	10	18.2	38	29.5	1	2.5	40	50.0	233	34.0	107	5.7	107	13.6	536	14.7

Annex Table 244: Beneficiaries by type(s) of information received about PMIFL scheme and its processes

Based on multiple responses

Information	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Payment process	53	93.0	108	63.9	37	92.5	74	86.0	596	82.0	1,346	64.8	723	74.9	2,937	71.3
Application process	53	93.0	100	59.2	35	87.5	15	17.4	557	76.6	1,524	73.4	626	64.9	2,910	70.6
Loan return process	31	54.4	93	55.0	37	92.5	69	80.2	525	72.2	1,482	71.4	630	65.3	2,867	69.6
Eligibility criteria	45	78.9	75	44.4	40	100.0	23	26.7	393	54.1	1,126	54.2	398	41.2	2,100	51.0
Complaint resolution	27	47.4	41	24.3	16	40.0	1	1.2	91	12.5	228	11.0	194	20.1	598	14.5
None	2	3.5	40	23.7	-	-	6	7.0	41	5.6	202	9.7	181	18.8	472	11.5
Technical guidance	12	21.1	44	26.0	2	5.0	-	-	33	4.5	91	4.4	65	6.7	247	6.0

Annex Table 245: Beneficiaries by language of information about PMIFL scheme and its processes

Language	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
English	-	-	-	-	-	-	-	-	-	-	6	0.3	1	0.1	7	0.2
Urdu	1	1.8	31	24.0	1	2.5	25	31.3	15	2.2	91	4.9	6	0.8	170	4.7
Local	54	98.2	98	76.0	39	97.5	55	68.8	671	97.8	1,777	94.8	777	99.1	3,471	95.1
Overall	55	100.0	129	100.0	40	100.0	80	100.0	686	100.0	1,874	100.0	784	100.0	3,648	100.0

Annex Table 246: Beneficiaries who reported receiving updates from any source(s) about the PMIFL scheme

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	48	84.2	112	66.3	33	82.5	31	36.0	520	71.5	1,368	65.9	516	53.5	2,628	63.8
No	9	15.8	57	33.7	7	17.5	55	64.0	207	28.5	708	34.1	449	46.5	1,492	36.2
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 247: Beneficiaries who had ever been contacted by the partner organization / loan centre staff for sharing of their experiences about the PMIFL scheme

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	19	33.3	16	9.5	-	-	4	4.7	167	23.0	224	10.8	43	4.5	473	11.5
No	38	66.7	153	90.5	40	100.0	82	95.3	560	77.0	1,852	89.2	922	95.5	3,647	88.5
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 248: Beneficiaries who reported sharing their experiences about the PMIFL scheme

Information	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Information about loan	8	42.1	10	62.5	-	-	4	100.0	78	46.7	123	54.9	8	18.6	231	48.8
Information about business	11	57.9	6	37.5	-	-	-	-	88	52.7	93	41.5	34	79.1	232	49.0

Information	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Livestock	-	-	-	-	-	-	-	-	1	0.6	8	3.6	1	2.3	10	2.1
Overall	19	100.0	16	100.0	-	-	4	100.0	167	100	224	100.0	43	100.0	473	100

Empowerment

Annex Table 249 Individuals responsible for taking business decisions before PMIFL

Based on multiple responses

	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Self	23	40.4	121	71.6	32	80.0	55	64.0	496	68.2	852	41.0	393	40.7	1,972	47.9
Husband	32	56.1	29	17.2	4	10.0	9	10.5	141	19.4	1,148	55.3	503	52.1	1,866	45.3
Wife	1	1.8	1	0.6	-	-	1	1.2	2	0.3	31	1.5	-	-	36	0.9
Father	2	3.5	9	5.3	4	10.0	15	17.4	72	9.9	47	2.3	40	4.1	189	4.6
Mother	-	-	1	0.6	-	-	2	2.3	7	1.0	13	0.6	6	0.6	29	0.7
Brother	-	-	2	1.2	-	-	4	4.7	7	1.0	20	1.0	10	1.0	43	1.0
Sister	-	-	1	0.6	-	-	-	-	-	-	4	0.2	1	0.1	6	0.1
Son	-	-	4	2.4	-	-	1	1.2	10	1.4	53	2.6	19	2.0	87	2.1
Daughter	-	-	1	0.6	-	-	-	-	-	-	2	0.1	2	0.2	5	0.1

Table 249.1. Individuals responsible for taking business decisions before PMIFL - by gender

Based on multiple responses

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Self	1,448	88.5	524	21.1	1,972	47.9
Husband	-	-	1,866	75.1	1,866	45.3
Father	143	8.7	46	1.9	189	4.6

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Son	19	1.2	68	2.7	87	2.1
Brother	28	1.7	15	0.6	43	1.0
Wife	36	2.2	-	-	36	0.9
Mother	17	1.0	12	0.5	29	0.7
Sister	1	0.1	5	0.2	6	0.1
Daughter	1	0.1	4	0.2	5	0.1

Annex Table 250: Individuals responsible for taking business decisions after PMIFL

Based on multiple responses

	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Self	19	33.3	137	81.1	23	57.5	56	65.1	516	71.0	850	40.9	400	41.5	2,001	48.6
Husband	31	54.4	17	10.1	4	10.0	9	10.5	128	17.6	1,125	54.2	493	51.1	1,807	43.9
Father	3	5.3	6	3.6	12	30.0	13	15.1	60	8.3	64	3.1	37	3.8	195	4.7
Son	-	-	4	2.4	1	2.5	1	1.2	31	4.3	63	3.0	22	2.3	122	3.0
Brother	-	-	2	1.2	-	-	4	4.7	8	1.1	21	1.0	13	1.3	48	1.2
Wife	4	7.0	-	-	-	-	1	1.2	6	0.8	31	1.5	-	-	42	1.0
Mother	2	3.5	1	0.6	-	-	2	2.3	7	1.0	11	0.5	5	0.5	28	0.7
Daughter	1	1.8	1	0.6	-	-	1	1.2	3	0.4	2	0.1	5	0.5	13	0.3
Sister	-	-	1	0.6	-	-	-	-	-	-	1	-	-	-	2	-

Table 250.1. Individuals responsible for taking business decisions after PMIFL - by gender

Based on multiple responses

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Self	1,425	87.1	576	23.2	2,001	48.6
Husband	-	-	1,807	72.7	1,807	43.9
Father	155	9.5	40	1.6	195	4.7
Son	40	2.4	82	3.3	122	3.0
Brother	29	1.8	19	0.8	48	1.2
Wife	42	2.6	-	-	42	1.0
Mother	18	1.1	10	0.4	28	0.7
Daughter	2	0.1	11	0.4	13	0.3
Sister	-	-	2	0.1	2	-

Table 251. Beneficiaries who had financial control of their business before PMIFL

	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Beneficiary	51	89.5	110	65.1	36	90.0	56	65.1	584	80.3	1,001	48.2	403	41.8	2,241	54.4
Non-Beneficiary	6	10.5	59	34.9	4	10.0	30	34.9	143	19.7	1,075	51.8	562	58.2	1,879	45.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Table 251.1. Beneficiaries who had financial control of their business before PMIFL - by gender

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Beneficiary	1,421	86.9	820	33.0	2,241	54.4
Non-Beneficiary	215	13.1	1,664	67.0	1,879	45.6
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Table 252. Beneficiaries who have financial control of their business after PMIFL

	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Beneficiary	43	75.4	88	52.1	38	95.0	56	65.1	511	70.3	782	37.7	292	30.3	1,810	43.9
Non-Beneficiary	14	24.6	81	47.9	2	5.0	30	34.9	216	29.7	1,294	62.3	673	69.7	2,310	56.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Table 252.1. Beneficiaries who have financial control of their business after PMIFL - by gender

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Beneficiary	1,200	73.3	610	24.6	1,810	43.9
Non-Beneficiary	436	26.7	1,874	75.4	2,310	56.1
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Table 253. Other individuals who have financial control of beneficiaries' business after PMIFL

Based on multiple responses

	AJK		Baluchistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Husband	10	71.4	38	46.9	2	100.0	8	26.7	85	39.4	1,038	80.2	519	77.1	1,700	73.6
Father	1	7.1	38	46.9	-	-	14	46.7	110	50.9	165	12.8	39	5.8	367	15.9
Son	1	7.1	3	3.7	-	-	1	3.3	6	2.8	42	3.2	42	6.2	95	4.1
Wife	2	14.3	-	-	-	-	-	-	3	1.4	12	0.9	23	3.4	40	1.7
Brother	-	-	-	-	-	-	4	13.3	6	2.8	19	1.5	8	1.2	37	1.6
Relative	-	-	1	1.2	-	-	1	3.3	5	2.3	9	0.7	11	1.6	27	1.2
Daughter	-	-	-	-	-	-	1	3.3	1	0.5	3	0.2	21	3.1	26	1.1
Mother	-	-	1	1.2	-	-	-	-	2	0.9	3	0.2	8	1.2	14	0.6
Sister	-	-	-	-	-	-	-	-	-	-	2	0.2	2	0.3	4	0.2
Friend	-	-	-	-	-	-	1	3.3	-	-	1	0.1	-	-	2	0.1

Table 253.1. Other individuals who have financial control of beneficiaries' business after PMIFL - by gender

Based on multiple responses

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Husband	-	-	1,700	90.7	1,700	73.6
Father	331	75.9	36	1.9	367	15.9
Son	25	5.7	70	3.7	95	4.1
Wife	40	9.2	-	-	40	1.7
Brother	22	5.0	15	0.8	37	1.6
Relative	2	0.5	25	1.3	27	1.2

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Daughter	6	1.4	20	1.1	26	1.1
Mother	7	1.6	7	0.4	14	0.6
Sister	1	0.2	3	0.2	4	0.2
Friend	2	0.5	-	-	2	0.1

Annex Table 254: Respondents who reported that becoming a PMIFL beneficiary has improved their self-confidence

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	53	93.0	150	88.8	40	100.0	85	98.8	705	97.0	1,957	94.3	808	83.7	3,798	92.2
No	4	7.0	19	11.2	-	-	1	1.2	22	3.0	119	5.7	157	16.3	322	7.8
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Table 254.1. Respondents who reported that becoming a PMIFL beneficiary has improved their self-confidence - by gender

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Yes	1,542	94.3	2,256	90.8	3,798	92.2
No	94	5.7	228	9.2	322	7.8
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 255: Respondents who had bank accounts before becoming PMIFL beneficiaries

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	18	31.6	12	7.1	5	12.5	44	51.2	84	11.6	186	9.0	26	2.7	375	9.1
No	39	68.4	157	92.9	35	87.5	42	48.8	643	88.4	1,890	91.0	939	97.3	3,745	90.9
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Table 255.1. Respondents who had bank accounts before becoming PMIFL-beneficiaries - by gender

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Yes	252	15.4	123	5.0	375	9.1
No	1,384	84.6	2,361	95.0	3,745	90.9
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 256: Respondents who have bank accounts after becoming PMIFL beneficiaries

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	18	31.6	19	11.2	40	100.0	49	57.0	198	27.2	539	26.0	207	21.5	1,070	26.0
No	39	68.4	150	88.8	-	-	37	43.0	529	72.8	1,537	74.0	758	78.5	3,050	74.0
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Table 256.1. Respondents who have bank accounts after becoming PMIFL beneficiaries - by beneficiaries

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Yes	495	30.3	575	23.1	1,070	26.0
No	1,141	69.7	1,909	76.9	3,050	74.0
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 257: Respondents who are more involved in decision making process in their families after becoming PMIFL beneficiaries

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	53	93.0	147	87.0	37	92.5	81	94.2	691	95.0	1,624	78.2	609	63.1	3,242	78.7
No	4	7.0	22	13.0	3	7.5	5	5.8	36	5.0	452	21.8	356	36.9	878	21.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Table 257.1. Respondents who are more involved in decision making process in their families after becoming PMIFL beneficiaries - by gender

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Yes	1,424	87.0	1,818	73.2	3,242	78.7
No	212	13.0	666	26.8	878	21.3
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 258: Respondents who are more involved in decision making process in their communities after becoming PMIFL beneficiaries

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	47	82.5	105	62.1	32	80.0	37	43.0	610	83.9	629	30.3	325	33.7	1,785	43.3
No	10	17.5	64	37.9	8	20.0	49	57.0	117	16.1	1,447	69.7	640	66.3	2,335	56.7
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Table 258.1. Respondents who are involved in decision making process in their communities after becoming PMIFL beneficiaries - by gender

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Yes	1,069	65.3	716	28.8	1,785	43.3
No	567	34.7	1,768	71.2	2,335	56.7
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 259: Beneficiaries who are involved in community based efforts for socio-economic uplift of their areas

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	52	91.2	106	62.7	29	72.5	34	39.5	658	90.5	394	19.0	255	26.4	1,528	37.1
No	5	8.8	63	37.3	11	27.5	52	60.5	69	9.5	1,682	81.0	710	73.6	2,592	62.9
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Table 259.1 Beneficiaries who are involved in community based efforts for socio-economic uplift of their areas - by gender

	Male		Female		Overall	
	No.	%	No.	%	No.	%
Yes	947	57.9	581	23.4	1,528	37.1
No	689	42.1	1,903	76.6	2,592	62.9
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Gender Sensitization

Annex Table 260: Beneficiaries who observed gender discrimination during processing of their loan(s)

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	-	-	-	-	-	-	-	-	10	0.5	2	0.2	12	0.3
No	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,066	99.5	963	99.8	4,108	99.7
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 261: Beneficiaries by type of discrimination observed during processing of their loan(s)

Issues	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Reference	-	-	-	-	-	-	-	-	-	-	10	100.0	2	100.0	12	100.0
Overall	-	-	-	-	-	-	-	-	-	-	10	100.0	2	100.0	12	100.0

Annex Table 262: Beneficiaries who reported availability of both male and female staff at the loan centres

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	42	73.7	156	92.3	-	-	41	47.7	153	21.0	1,349	65.0	690	71.5	2,431	59.0
No	15	26.3	13	7.7	40	100.0	45	52.3	574	79.0	727	35.0	275	28.5	1,689	41.0
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 263: Beneficiaries by type of person who handled their case during the processing of First Loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	56	98.2	108	63.9	40	100.0	80	93.0	679	93.4	1,644	79.2	780	80.8	3,387	82.2
Female	1	1.8	61	36.1	-	-	6	7.0	48	6.6	432	20.8	185	19.2	733	17.8
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 263.1: Beneficiaries by type of person who handled their case during the processing of First Loan – by gender

	Male Beneficiary		Female Beneficiary		Overall	
	No.	%	No.	%	No.	%
Male Representative	1,533	93.7	1,854	74.6	3,387	82.2
Female Representative	103	6.3	630	25.4	733	17.8
Overall	1,636	100.0	2,484	100.0	4,120	100.0

Annex Table 264: Beneficiaries by type of person who handled their case during the processing of Second Loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	16	43.2	1	5.9	-	-	16	37.2	206	88.0	506	38.7	432	66.5	1,177	51.4
Female	21	56.8	16	94.1	-	-	27	62.8	28	12.0	802	61.3	218	33.5	1,112	48.6
Overall	37	100.0	17	100.0	-	-	43	100.0	234	100.0	1,308	100.0	650	100.0	2,289	100.0

Annex Table 265: Beneficiaries by type of person who handled their case during the processing of Third Loan

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Male	8	100.0	-	-	-	-	15	100.0	34	97.1	496	98.8	221	92.1	774	96.8
Female	-	-	-	-	-	-	-	-	1	2.9	6	1.2	19	7.9	26	3.3
Overall	8	100.0	-	-	-	-	15	100.0	35	100.0	502	100.0	240	100.0	800	100.0

Environmental and Social Management

Annex Table 266 Beneficiaries by number of individuals involved in running their business (including themselves)

		AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Adult Male	None	31	54.4	31	18.3	5	12.5	13	15.1	100	13.8	313	15.1	117	12.1	610	14.8
	1 - 2	26	45.6	133	78.7	35	87.5	71	82.6	542	74.6	1,731	83.4	812	84.1	3,350	81.3
	3 - 4	-	-	5	3.0	-	-	2	2.3	84	11.6	30	1.4	29	3.0	150	3.6
	5 - 6	-	-	-	-	-	-	-	-	1	0.1	2	0.1	5	0.5	8	0.2
	Above 6	-	-	-	-	-	-	-	-	-	-	-	-	2	0.2	2	-
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
Adult Female	None	16	28.1	85	50.3	35	87.5	68	79.1	580	79.8	893	43.0	261	27.0	1,938	47.0
	1 - 2	41	71.9	80	47.3	5	12.5	17	19.8	147	20.2	1,172	56.5	677	70.2	2,139	51.9
	3 - 4	-	-	4	2.4	-	-	1	1.2	-	-	11	0.5	26	2.7	42	1.0
	5 - 6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above 6	-	-	-	-	-	-	-	-	-	-	-	-	1	0.1	1	-
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0
Children below 14 years of age	None	57	100.0	145	85.8	40	100.0	86	100.0	723	99.4	1,903	91.7	914	94.7	3,868	93.9
	1 - 2	-	-	23	13.6	-	-	-	-	4	0.6	134	6.5	49	5.1	210	5.1
	3 - 4	-	-	1	0.6	-	-	-	-	-	-	24	1.2	-	-	25	0.6
	5 - 6	-	-	-	-	-	-	-	-	-	-	11	0.5	2	0.2	13	0.3
	Above 6	-	-	-	-	-	-	-	-	-	-	4	0.2	-	-	4	0.1
	Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 267: Beneficiaries who reported that a social review was carried out for their business

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	51	89.5	127	75.1	37	92.5	81	94.2	576	79.2	1,432	69.0	576	59.7	2,880	69.9
No	6	10.5	42	24.9	3	7.5	5	5.8	151	20.8	644	31.0	389	40.3	1,240	30.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 268: Beneficiaries who were informed of any social issue(s) identified during the review

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	38	74.5	59	46.5	6	16.2	9	11.1	277	48.1	55	3.8	3	0.5	447	15.5
No	13	25.5	68	53.5	31	83.8	72	88.9	299	51.9	1,377	96.2	573	99.5	2,433	84.5
Overall	51	100.0	127	100.0	37	100.0	81	100.0	576	100.0	1,432	100.0	576	100.0	2,880	100.0

Annex Table 269: Beneficiaries by type of social issue(s) identified as a result of the review

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bad effect on society	26	68.4	51	86.4	6	100.0	6	66.7	136	49.1	7	12.7	1	33.3	233	52.1
About livestock	-	-	7	11.9	-	-	3	33.3	29	10.5	6	10.9	-	-	45	10.1
Illegal work	11	28.9	1	1.7	-	-	-	-	91	32.9	10	18.2	2	66.7	115	25.7
Social life style	1	2.6	-	-	-	-	-	-	21	7.6	32	58.2	-	-	54	12.1
Overall	38	100.0	59	100.0	6	100.0	9	100.0	277	100.0	55	100.0	3	100.0	447	100.0

Annex Table 270: Beneficiaries who were provided with advice / preventive measures for the identified social issue(s)

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	19	50.0	50	84.7	6	100.0	8	88.9	230	83.0	38	69.1	2	66.7	353	79.0
No	19	50.0	9	15.3	-	-	1	11.1	47	17.0	17	30.9	1	33.3	94	21.0
Overall	38	100.0	59	100.0	6	100.0	9	100.0	277	100.0	55	100.0	3	100.0	447	100.0

Annex Table 271 Beneficiaries who reported link of prohibited items under PMIFL with their business

Items	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
None	57	100.0	156	92.3	40	100.0	73	84.9	706	97.1	2,021	97.4	818	84.8	3,871	94
Deforestation	-	-	12	7.1	-	-	1	1.2	11	1.5	32	1.5	154	16.0	210	5.1
Fire/smoke	-	-	-	-	-	-	8	9.3	7	1.0	9	0.4	2	0.2	26	0.6
Poaching/hunting	-	-	1	0.6	-	-	-	-	3	0.4	6	0.3	7	0.7	17	0.4
Hazardous chemical/material	-	-	-	-	-	-	-	-	5	0.7	7	0.3	3	0.3	15	0.4
Commercial construction	-	-	-	-	-	-	2	2.3	-	-	10	0.5	1	0.1	13	0.3
Drain without disposal	-	-	-	-	-	-	2	2.3	-	-	1	0.1	7	0.7	10	0.2
Explosives/ammunition	-	-	-	-	-	-	1	1.2	4	0.6	1	0.1	-	-	6	0.2

Annex Table 272: Beneficiaries who reported that an environmental review was carried out for their business

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	40	70.2	145	85.8	38	95.0	15	17.4	501	68.9	850	40.9	291	30.2	1,880	45.6
No	17	29.8	24	14.2	2	5.0	71	82.6	226	31.1	1,226	59.1	674	69.8	2,240	54.4
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 273 Beneficiaries who were informed of any environmental issue(s) identified during the review

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	33	82.5	137	94.5	7	18.4	9	60.0	222	44.3	265	31.2	189	64.9	862	45.9
No	7	17.5	8	5.5	31	81.6	6	40.0	279	55.7	585	68.8	102	35.1	1,018	54.1
Overall	40	100.0	145	100.0	38	100.0	15	100.0	501	100.0	850	100.0	291	100.0	1,880	100.0

Annex Table 274 Beneficiaries by type of environmental issue(s) identified as a result of the review

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Bad effect on environment	33	100.0	83	60.6	6	85.7	6	66.7	126	56.8	75	28.3	2	1.1	331	38.4
Illegal work	-	-	54	39.4	1	14.3	3	33.3	96	43.2	190	71.7	187	98.9	531	61.6
Overall	33	100.0	137	100.0	7	100.0	9	100.0	222	100.0	265	100.0	189	100.0	862	100.0

Annex Table 275 Beneficiaries who were provided with a orientation and/or training on mitigation of environmental issues

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	12	21.1	33	19.5	24	60.0	11	12.8	292	40.2	117	5.6	13	1.3	502	12.2
No	45	78.9	136	80.5	16	40.0	75	87.2	435	59.8	1,959	94.4	952	98.7	3,618	87.8
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 276: Beneficiaries who have implemented protective measure(s) in this regard

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	6	50.0	25	75.8	6	25.0	8	72.7	125	42.8	15	12.8	-	-	185	36.9
No	6	50.0	8	24.2	18	75.0	3	27.3	167	57.2	102	87.2	13	100.0	317	63.1
Overall	12	100.0	33	100.0	24	100.0	11	100.0	292	100.0	117	100.0	13	100.0	502	100.0

Annex Table 277: Beneficiaries by type of protective measure(s) implemented

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Clean environment	6	100.0	23	92.0	6	100.0	8	100.0	110	88.0	9	60.0	-	-	162	87.6
Social work	-	-	-	-	-	-	-	-	13	10.4	5	33.3	-	-	18	9.7
Livestock	-	-	2	8.0	-	-	-	-	-	-	1	6.7	-	-	3	1.6
Plants	-	-	-	-	-	-	-	-	2	1.6	-	-	-	-	2	1.1
Overall	6	100.0	25	100.0	6	100.0	8	100.0	125	100.0	15	100.0	-	-	185	100.0

Annex Table 278 Beneficiaries who reported that official(s) from PPAF or the partner organization visit their business for social and environmental monitoring

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	40	70.2	69	40.8	34	85.0	26	30.2	196	27.0	557	26.8	294	30.5	1,216	29.5
No	17	29.8	100	59.2	6	15.0	60	69.8	531	73.0	1,519	73.2	671	69.5	2,904	70.5
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 279: Beneficiaries by reported frequency of visits for social and environmental monitoring

Frequency	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Weekly	-	-	-	-	1	2.9	-	-	30	15.3	28	5.0	1	0.3	60	4.9
Monthly	2	5.0	36	52.2	-	-	21	80.8	145	74.0	385	69.1	115	39.1	704	57.9
Quarterly	6	15.0	32	46.4	11	32.4	4	15.4	16	8.2	44	7.9	114	38.8	227	18.7
Bi-annually	32	80.0	1	1.4	22	64.7	1	3.8	5	2.6	100	18.0	64	21.8	225	18.5
Overall	40	100.0	69	100.0	34	100.0	26	100.0	196	100.0	557	100.0	294	100.0	1,216	100.0

Grievance Redress

Annex Table 280: Beneficiaries who reported facing a problem during the processing of their loan

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	87	51.5	2	5.0	2	2.3	53	7.3	339	16.3	206	21.3	689	16.7
No	57	100.0	82	48.5	38	95.0	84	97.7	674	92.7	1,737	83.7	759	78.7	3,431	83.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 281: Stages reported by the beneficiaries at which they faced such problem(s)

Based on multiple responses

Stages	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Preparation of documentation	-	-	78	89.7	1	50.0	-	-	40	75.5	327	96.5	197	95.6	643	93.3
Information/communication	-	-	10	11.5	-	-	-	-	16	30.2	14	4.1	3	1.5	43	6.2
Processing of application	-	-	-	-	1	50.0	-	-	17	32.1	17	5.0	7	3.4	42	6.1
Receiving of loan	-	-	7	8.0	-	-	-	-	1	1.9	22	6.5	12	5.8	42	6.1
Returning of instalment	-	-	2	2.3	-	-	2	100	2	3.8	26	7.7	6	2.9	38	5.5
Training/capacity building	-	-	3	3.4	-	-	-	-	2	3.8	6	1.8	8	3.9	19	2.8

Annex Table 282: Beneficiaries by specific nature of issues reported

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
To prepare loan papers	-	-	81	93.1	2	100.0	-	-	37	69.8	330	97.3	202	98.1	652	94.6
Financial problem	-	-	-	-	-	-	-	-	8	15.1	5	1.5	3	1.5	16	2.3
Behaviour of staff	-	-	1	1.1	-	-	-	-	7	13.2	3	0.9	1	0.5	12	1.7
Late receiving loan amount	-	-	5	5.7	-	-	-	-	-	-	1	0.3	-	-	6	0.9
Office was closed	-	-	-	-	-	-	2	100.0	-	-	-	-	-	-	2	0.3
Extra amount charge	-	-	-	-	-	-	-	-	1	1.9	-	-	-	-	1	0.1
Overall	-	-	87	100.0	2	100.0	2	100.0	53	100.0	339	100.0	206	100.0	689	100

Annex Table 283: Beneficiaries who had launched complaints against their issues

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	-	-	-	-	-	-	3	5.7	15	4.4	1	0.5	19	2.8
No	-	-	87	100.0	2	100.0	2	100.0	50	94.3	324	95.6	205	99.5	670	97.2
Overall	-	-	87	100.0	2	100.0	2	100.0	53	100.0	339	100.0	206	100.0	689	100.0

Annex Table 284: Beneficiaries by mode of complaint against their issues

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Application	-	-	-	-	-	-	-	-	3	100.0	15	100.0	1	100.0	19	100.0
Overall	-	-	-	-	-	-	-	-	3	100.0	15	100.0	1	100.0	19	100.0

Annex Table 285: Beneficiaries who reported that their complaints were registered

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	-	-	-	-	-	-	3	100.0	4	26.7	1	100.0	8	42.1
No	-	-	-	-	-	-	-	-	-	-	11	73.3	-	-	11	57.9
Overall	-	-	-	-	-	-	-	-	3	100.0	15	100.0	1	100.0	19	100.0

Annex Table 286 Beneficiaries who were provided with an acknowledgment or complaint tracking number

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
No	-	-	-	-	-	-	-	-	3	100.0	4	100.0	1	100.0	8	100.0
Overall	-	-	-	-	-	-	-	-	3	100.0	4	100.0	1	100.0	8	100.0

Annex Table 287: Beneficiaries by status of their complaints

Status	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Resolved	-	-	-	-	-	-	-	-	1	33.3	4	100.0	1	100.0	6	75.0
Pending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rejected	-	-	-	-	-	-	-	-	2	66.7	-	-	-	-	2	25.0
Overall	-	-	-	-	-	-	-	-	3	100.0	4	100.0	1	100.0	8	100.0

Annex Table 288: Beneficiaries by time taken for resolution of their complaints

Days	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
One	-	-	-	-	-	-	-	-	-	-	1	25.0	-	-	1	16.7
Two	-	-	-	-	-	-	-	-	1	100.0	1	25.0	1	100.0	3	50.0
Three	-	-	-	-	-	-	-	-	-	-	1	25.0	-	-	1	16.7
Seven	-	-	-	-	-	-	-	-	-	-	1	25.0	-	-	1	16.7
Overall	-	-	-	-	-	-	-	-	1	100.0	4	100.0	1	100.0	6	100.0

Annex Table 289 Beneficiaries who were you informed about the reason(s) for pending or rejected complaints

Incidence	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
No	-	-	-	-	-	-	-	-	2	100.0	-	-	-	-	2	100.0
Overall	-	-	-	-	-	-	-	-	2	100.0	-	-	-	-	2	100.0

Satisfaction

Annex Table 290: Beneficiaries' level of satisfaction with the manner in which information and communication were provided under PMIFL

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Satisfied	49	86.0	63	37.3	33	82.5	71	82.6	539	74.1	1,348	64.9	254	26.3	2,357	57.2
Partially satisfied	8	14.0	106	62.7	7	17.5	15	17.4	185	25.4	725	34.9	673	69.7	1,719	41.7
Not satisfied	-	-	-	-	-	-	-	-	3	0.4	3	0.1	38	3.9	44	1.1
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 291: Beneficiaries' level of satisfaction with the processing of loan under PMIFL

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Satisfied	57	100.0	150	88.8	39	97.5	82	95.3	547	75.2	1,455	70.1	391	40.5	2,721	66.0
Partially satisfied	-	-	17	10.1	1	2.5	4	4.7	179	24.6	616	29.7	557	57.7	1,374	33.3
Not satisfied	-	-	2	1.2	-	-	-	-	1	0.1	5	0.2	17	1.8	25	0.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 292: Beneficiaries' level of satisfaction with the training and capacity building services provided under PMIFL

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Satisfied	32	56.1	71	42.0	30	75.0	54	62.8	505	69.5	1,121	54.0	216	22.4	2,029	49.2
Partially satisfied	25	43.9	95	56.2	10	25.0	19	22.1	216	29.7	921	44.4	548	56.8	1,834	44.5
Not satisfied	-	-	3	1.8	-	-	13	15.1	6	0.8	34	1.6	201	20.8	257	6.2
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 293: Beneficiaries' level of satisfaction with the loan payment process

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Satisfied	57	100.0	145	85.8	38	95.0	83	96.5	545	75.0	1,575	75.9	399	41.3	2,842	69.0
Partially satisfied	-	-	20	11.8	2	5.0	3	3.5	172	23.7	497	23.9	542	56.2	1,236	30.0
Not satisfied	-	-	4	2.4	-	-	-	-	10	1.4	4	0.2	24	2.5	42	1.0
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 294 Beneficiaries' level of satisfaction with the amount of loan received under PMIFL scheme

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Satisfied	57	100.0	114	67.5	2	5.0	22	25.6	457	62.9	1,514	72.9	270	28.0	2,436	59.1
Partially satisfied	-	-	49	29.0	37	92.5	38	44.2	243	33.4	543	26.2	655	67.9	1,565	38.0
Not satisfied	-	-	6	3.6	1	2.5	26	30.2	27	3.7	19	0.9	40	4.1	119	2.9
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 295: Beneficiaries' level of satisfaction with the services provided by partner organization and its staff

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Satisfied	48	84.2	136	80.5	36	90.0	73	84.9	546	75.1	1,377	66.3	308	31.9	2,524	61.3
Partially satisfied	9	15.8	28	16.6	4	10.0	8	9.3	173	23.8	662	31.9	452	46.8	1,336	32.4
Not satisfied	-	-	5	3.0	-	-	5	5.8	8	1.1	37	1.8	205	21.2	260	6.3
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annex Table 296: Beneficiaries' level of satisfaction with the support provided by KRM and community institutions

	AJK		Balochistan		FATA		GB		KP		Punjab		Sindh		Overall	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Satisfied	3	5.3	75	44.4	30	75.0	14	16.3	210	28.9	239	11.5	85	8.8	656	15.9
Partially satisfied	8	14.0	16	9.5	9	22.5	3	3.5	122	16.8	76	3.7	33	3.4	267	6.5
Not satisfied	46	80.7	78	46.2	1	2.5	69	80.2	395	54.3	1,761	84.8	847	87.8	3,197	77.6
Overall	57	100.0	169	100.0	40	100.0	86	100.0	727	100.0	2,076	100.0	965	100.0	4,120	100.0

Annexure 8: Demographic Tables for FGD Participants

Annex Table 1: Number of FGDs

Province/Region	District	No of FGDs		
		Male	Female	Total
AJK	Hattian	-	1	2
	Havaili	1		
Balochistan	Jhal Magsi	-	1	3
	Lasbela	1	-	
	Pishin	1	-	
FATA	SWA	1	1	2
GB	Ghanche	-	1	2
	Skardu	1		
KP	Mansehra	1	1	4
	Swabi	-	1	
	Swat	1	-	
Punjab	Bhakkar	-	1	7
	Muzaffargarh	1	1	
	Narowal	1	1	
	Rajanpur	1	1	
Sindh	Ghotki	-	1	7
	Sanghar	1	1	
	Tharparkar	1	1	
	Thatta	1	1	
Total		13	14	27

Annex Table 2: Number of Participants

Province/Region	FGDS participants		
	Male	Female	Total
AJK	12	12	24
Balochistan	18	13	31
FATA	6	6	12
GB	7	7	14
KP	27	25	52
Punjab	24	33	57
Sindh	20	26	46
Total	114	122	236

Annex Table 3: Age Group of participants

Age Group	Male	Female	Total
18-30	34	27	61
31-50	68	77	146
50 Above	17	12	29
Total	119	116	236

Annex Table 4: Education level of participants

Education	Male	Female	Total
Illiterate	26	81	107
Up to Primary	15	18	33
Middle	17	6	23
Metric	34	4	38
Intermediate	11	9	20
Graduation	8	3	11
16 Years	1	1	2
Post Graduate	2	-	2
Total	114	122	236